

Community
Services Card

Helping you
with the costs
of health care



Work and Income
Te Hiranga Tangata

A service of the Ministry of Social Development

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You pay less for some health services

A Community Services Card can help you and your family with the costs of healthcare. You'll pay less for some health services – simply by showing your card.

The Community Services Card reduces the cost of:

- prescriptions if you don't belong to a PHO (Primary Health Organisation)
- after hours doctor visits
- visits to a doctor who isn't your regular doctor
- glasses for children under 16 years
- emergency dental care* provided by hospitals and approved dental contractors (ask the dental provider if they are an approved contractor)
- travel and accommodation for treatment at a public hospital outside your area when you've been referred (at least 80 km away for adults and 25 km for children)
- home help.

**Subsidy not available if costs can be covered by other assistance from Work and Income.*

Children visiting a doctor automatically get a subsidy. If your doctor has an extra charge, you may have to pay it.

You might pay less for prescriptions

There's a 'Government prescription charge' for prescription items subsidised by the Government (there's no Government prescription charge on items for children aged under six years). There may also be a premium to pay if the cost to manufacture the item is more than the Government's subsidy.

If you don't belong to a PHO and have a Community Services Card, all you pay is a small fee for a subsidised prescription item, but you still have to pay the premium if there is one. The amount of the prescription charge and the premium can change.

Can I get a Community Services Card?

To get a Community Services Card you must be:

- aged 18 years or over (some 16 to 17 year olds may also get it) *and*
- on a low to middle-income or be getting one of our main types of income support *and*
- a permanent, legal resident of New Zealand and normally live here (or if you have refugee or protected person status or have applied for this).

You can use your Community Services Card for your dependent children aged under 18 years.

Income Support

If you get a benefit you and your partner, if you have one, will automatically get the Community Services Card. This means you don't have to apply for the Community Services Card if you get:

- Jobseeker Support
- Sole Parent Support
- Supported Living Payment
- Emergency Benefit
- Youth Payment
- Young Parent Payment
- Veteran's Pension (you will receive a combined SuperGold and Community Services Card).

If you get the Orphan's Benefit, the Unsupported Child's Benefit or the Child Disability Allowance for a child you support, you'll automatically get a card for the child. You can sign the card on your child's behalf.

If you have an immediate health need, please call us on **0800 999 999** as soon as you're approved for a benefit so we can send you a card straight away.

If you get the Student Allowance, you'll be sent a card automatically when your allowance has been approved, unless you have a partner who's working, then you'll need to fill out an application form.

If you get a Student Loan or New Zealand Superannuation, you can ask for an application form by calling us on **0800 999 999**, or you can pick one up from your local Work and Income service centre.

If you get the Residential Care Subsidy, you'll automatically get a card so you don't have to apply. If you have a partner, they can apply for their own card.

If you're aged 16 to 17 years, you may be able to get a card if you are:

- studying full-time at a university or polytechnic or
- working and supporting yourself.

Low to middle-income families

You must be on a low to middle-income to get a Community Services Card. The income limits for receiving a Community Services Card depend on your individual situation.

You may be able to get a card if you're...	And your yearly income (before tax) is...
Single – living with others	\$26,042
Single – living alone	\$27,637
Married, civil union or de facto couple – no children	\$41,327
Family of 2	\$48,797
Family of 3	\$59,093
Family of 4	\$67,282
Family of 5	\$75,302
Family of 6	\$84,265
<i>For families of more than six, the limit goes up another \$7,898 for each extra person.</i>	

Rates as at 1 April 2015.

What's income?

By income we mean any money, goods and services you or your partner get from any source such as wages, salary, New Zealand Superannuation or student allowances, interest or dividends from investments, income from a business or a family trust, maintenance payments from child support, Working for Families Tax Credits from Inland Revenue, ACC payments, private pensions, or income from rents. Any regular benefits you get, like free board, meals or transport also count as income.

If you receive New Zealand Superannuation and a private pension, only half of your private pension counts as income. Please tell us the full amount of the pension when you apply.

If you **don't** get New Zealand Superannuation and you get a private pension, we have to include the whole amount of your private pension as income.

Proof of income

After you apply we may write and ask you for proof of your income. We'll explain what you need to send.

If you're self-employed you must include your latest full set of business accounts and tax summaries with your application. If you have a problem getting the information, please call us. You can ask your accountant to send us your financial details, but they can't sign the application form for you.

If you're self-employed and have dependent children, you need to attach a copy of your Personal Tax Summary or Working for Families Tax Credits Certificate of Entitlement. You don't have to send your business records.

If you get Working for Families Tax Credits, you may be sent a request form automatically – please complete, sign and return it.

How do I apply?

Please call us on **0800 999 999** or ask at any Work and Income service centre for an application form. You could also download a form from our website **www.workandincome.govt.nz** or get one from your family doctor or local pharmacy.

You need to provide proof of your identity when you apply for a Community Services Card. Please call us to find out what you need to send with your application or look for details on your application form.

When do I get my card?

Your card is usually backdated. This means that the start date of your card may cover some after-hours doctors' visits or prescriptions that you had to pay full price for while you were waiting for your card.

You may be able to claim back some of these costs (make sure you keep all your original receipts).

If you need to make a claim, call us on **0800 999 999**. We'll send a claim form for you to fill in. Please send it back to us along with your original receipts. Refunds are paid to your bank account. Remember, a Community Services Card doesn't cover the whole cost of prescriptions or after-hours doctors' visits so you won't get everything back – you still have to pay something towards your costs.

Renewing your card

On your card is the date it starts and runs out. You can continue to use the card until it runs out, even if your circumstances change.

If you get one of the main types of income support or the **Residential Care Subsidy**, you'll automatically get a new card before your old one runs out. If your benefit or Residential Care Subsidy has been stopped for any reason, you must re-apply for a card. You'll need to ask us for an application form.

If you change from a Work and Income benefit to New Zealand Superannuation, you must re-apply for a card when your old one runs out.

If you get **New Zealand Superannuation** or **Working for Families Tax Credits**, your new card may be sent automatically before your old one runs out. Some people are sent a renewal form – if you get a renewal form, please fill it in and send it back straight away.

If you get Working for Families Tax Credits, you should get a new card before your old one runs out. If you don't get a new card on time, please call us on **0800 999 999**.

Other card holders will usually get a renewal form before your card runs out. Please fill it in and send it back straight away. If you don't get a form or card before your old card runs out, please call us.

It takes three weeks to get a replacement card. Remember to keep the receipts for any costs you want to claim back when your card arrives.

Extra help

If you're on a low to middle-income there may be some other types of help you can get. If you have a disability you may not have to pay for home-support services if you need them.

You may also be able to get help if you have a child aged under 16 years who needs glasses. In either case, talk to your local health care professional.

Working for Families Tax Credits

If you're working and getting Working for Families Tax Credits from Inland Revenue, you may qualify for a Community Services Card depending on your income. Check the income table on page 7. You'll be sent an application automatically.

Pharmaceutical Subsidy Card

You can get a Pharmaceutical Subsidy Card from your pharmacist if you and your family have collected 20 subsidised prescription items in a year. All further prescriptions of fully subsidised pharmaceuticals are free for the rest of that year. The year starts on 1 February.

A small co-payment will still be charged for a prescription from a private clinician, such as a specialist or optometrist, although if you have a High Use Health Card in addition to a Pharmaceutical Subsidy Card there will be no co-payment.

To get a Pharmaceutical Subsidy Card, you must keep a record of the prescriptions you get. The pharmacist may keep a record for you. Ask your pharmacist about this.

High Use Health Card

If you don't qualify for a Community Services Card, you may be able to get the High Use Health Card. This card can help if you visit the doctor often for an ongoing medical condition (12 times or more in the last 12 months). It gives you the same subsidies on doctors' visits and prescriptions as a Community Services Card, but it is not a family card.

Please talk to your doctor if you think you qualify for the High Use Health Card.



For more information visit:

Work and Income website
www.workandincome.govt.nz



If you have any questions about the Community Services Card, please call us on **0800 999 999**. We are here weekdays from 8am to 5pm and we look forward to hearing from you.



If you're deaf, hearing-impaired or find it hard to communicate by phone,

you can contact us on:

Deaf Link free-fax 0800 621 621

Telephone typewriter (TTY) 0800 111 113

Text 029 286 7170

Email MSD_Deaf_Services@msd.govt.nz

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