



Seniors urged to make checking concession eligibility a New Year's resolution

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Studies show most people give-up well-intentioned New Year's Resolutions by mid January with just 8% of people achieving their New Year's goals. At a time when most people give-up resolutions, National Seniors Australia (NSA) has one resolution seniors can make, keep, and save a small fortune on thanks to changes to the Commonwealth Seniors Health Card (CSHC).

NSA CEO Mr Chris Grice said the income limit to be eligible for the CSHC was indexed in September 2024, however, many people do not realise this and could miss savings that come with having a CSHC.

"Income thresholds to determine eligibility for the CSHC increased in September from \$95,400 to \$99,025 for singles (an increase of \$3,625) and from \$152,640 to \$158,440 for couples (an increase of \$5,800).

"This means thousands of self-funded retirees could be eligible for a range of state or territory-based concessions, bulk billed doctor visits (at the doctor's discretion) and cheaper medicines through the Pharmaceutical Benefits Scheme (PBS), saving potentially hundreds of dollars a year.

"If you are a self-funded retiree above pension age, check eligibility and apply because the CSHC is not automatically issued. Eligibility is based on an income test, which includes actual income, and deemed income from assets."

To help older Australians see their entitlements, NSA has developed an online [Concessions Calculator](#). The simple and easy-to-use calculator shows the savings made in each state and territory and provides a concession total for each concession card (Seniors, Pensioner, CHSC etc).

"Concessions can be incredibly valuable, especially when every dollar counts. Our hugely popular calculator has helped seniors discover and claim concessions they were not aware of previously," Mr Grice said.

"Thresholds for the CSHC are usually indexed every twelve months, so it pays to check eligibility regularly.

"The important thing is to apply for the card and apply for the concessions. After all, you have to be in it to win it!

"When it comes to saving money and maintaining a good standard of living, claiming concessions can help to better balance the books.

"Make a new year's resolution that's easy to keep – check if you are entitled to the CSHC, apply and visit the NSA concessions calculator."

For more information about the NSA Concessions Calculator visit [National Seniors Concessions Calculator - National Seniors Australia](#)

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