

# 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*

## 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 is not 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 have been referred (at least 80km away for adults and 25km 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 is a 'Government prescription charge' for prescription items subsidised by the Government (there's no Government prescription charge on items for children aged under 6 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 the Community Services Card?

To get the Community Services Card you must be:

- aged 18 years or over (some 16-17 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 main type of income support you and your partner will automatically get the Community Services Card. This means you don't have to apply for the Community Services Card if you get the:

- Unemployment Benefit
- Sickness Benefit
- Domestic Purposes Benefit
- Widow's Benefit
- Independent Youth Benefit
- Invalid's Benefit
- Emergency Benefit
- 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 get the Sickness Benefit please call us free on **0800 999 999** as soon as you are approved for the benefit so we can send you a card straight away.

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

If you get the Student Loan or New Zealand Superannuation you can ask for an application form by calling us free 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 will 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 are aged 16-17 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 the Community Services Card. The income limits for receiving the Community Services Card depends on your individual situation.



If you have any questions,  
you can call us free on  
**0800 999 999.**

You may be able to get a card if you are ...	And your yearly income (before tax) is ...
Single – living with others	\$24,461.00 or less
Single – living alone	\$25,933.00 or less
Married, civil union or de facto couple – no children	\$38,737.00 or less
Family of 2	\$46,769.00 or less
Family of 3	\$56,637.00 or less
Family of 4	\$64,485.00 or less
Family of 5	\$72,172.00 or less
Family of 6	\$80,763.00 or less
<i>For families of more than 6, the limit goes up another \$7,569.00 for each extra person.</i>	

Rates as at 1 April 2011

By family, we mean parents (including sole parents) and children living together. Once a child is aged 18 years, they can't use your card any more, but they can apply for their own.

## What is 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 **do not** 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 are 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 are 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 free 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](http://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 doctor's 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 free 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, the Community Services Card doesn't cover the whole cost of prescriptions or after hours doctor 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 will 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.

Please date and sign your letter. It takes 1-2 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 8 years who needs glasses. In either case, talk to your local health care professional.

## **Working for Families Tax Credits**

If you are working and getting Working for Families Tax Credits from Inland Revenue, you may qualify for the Community Services Card depending on your income. Check the income table on page 6. You will be sent an application automatically.

## **Prescription Subsidy Card**

You can get the Prescription Subsidy Card from your pharmacist if you and your family pay the Government prescription charge on 20 subsidised prescription items in a year – the year starts on 1 February. Prescriptions for children aged under 6 years don't count towards this.

If you have this card, the Government prescription charge goes down to \$2 an item until the end of the year (31 January). If you also have the Community Services Card you won't pay any more Government prescription charges that year, but you still have to pay any premium.

To get the Prescription 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 the 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 the 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.

**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 are deaf or find it hard to communicate by phone,** you can send a message to our Deaf Link free-fax on **0800 621 621** or email **MSD\_Deaf\_Services@msd.govt.nz**

**For more information visit:**

Work and Income website  
**[www.workandincome.govt.nz](http://www.workandincome.govt.nz)**