

Help with bills

Information for people in NSW affected by cancer

Electricity, gas, water, phone and internet bills can cause financial stress. This fact sheet explains options to help you pay your utility bills. It is aimed at NSW residents.

Help paying utility bills

Most utility providers are required by law to offer payment options to customers who are having trouble paying their bills. This is called a hardship policy, and how this works varies from provider to provider.

If you are having trouble paying your electricity, gas, water or telephone bills, you have several options:

- Contact your provider to discuss your situation
- Try to lower future costs by reducing your usage
- Check if you're eligible for a rebate or concession
- Find out if you are eligible to receive a voucher or grant to assist with the cost of utility bills.

Contacting your provider

The first step if you are having trouble paying your bills is to contact the provider. You may be able to register for their hardship program. The utility provider may be able to extend (defer) the due date of the payment or agree that you can pay in regular instalments. Once you are registered and have made some payment towards your bill, your electricity and gas supply cannot be disconnected.

Each company operates its own hardship program. Contact your electricity, gas or water provider for more information.



Contact your utilities provider as soon as you think you may have a problem paying a bill. Don't wait until you are disconnected, as you will then have to pay disconnection and connection fees.

Reducing your energy bills

Ways to reduce your energy bills include making sure you have the best deal to meet your energy needs and finding ways to decrease how much energy you use at home.

To make sure you are on the best energy contract to suit your needs, shop around. In NSW, you can choose between energy providers. To compare the different energy companies and choose the best plan for you, visit Energy Made Easy at energymadeeasy.gov.au.

If you have contacted your utility provider and they won't help you, you can contact one of the following ombudsman schemes:

- Energy and Water Ombudsman NSW
1800 246 545
- Telecommunications Industry Ombudsman
1800 062 058

Ways to reduce your energy usage



- Only heat and cool rooms you're using.
- Block draughts and cracks with window and door seals to control room temperature.
- Use curtains and window coverings to keep heat out in summer and warm air in during winter.
- Turn off appliances at the power when not in use.
- If replacing appliances, consider the most energy-efficient option you can afford – for example, check the Energy Rating Label.
- Use a clothesline rather than a dryer.

► Visit energy.gov.au for more energy-saving tips

Are you eligible for these energy rebates?

There are two types of energy customer – you are either a retail customer or an on-supply customer.

- **Retail customer** – you would likely receive your electricity bill from an electricity provider (e.g. AGL, Origin Energy).
- **On-supply customer** – your energy comes from an embedded network” (e.g. retirement villages, caravan parks) and a bill/invoice comes from a strata manager or community operator rather than an electricity provider.

For more information on the rebates below see service.nsw.gov.au and search for the rebate you want to know more about. Cancer Council 13 11 20 can also provide information.

| Rebate | Retail customers | On-supply customers |
|---|--|--|
| <p>Low Income Household Rebate Helps eligible concession cardholders pay electricity bills.</p> | <p>A payment of \$350 per financial year towards your electricity bill, paid as a daily credit on your bill.</p> | <p>A payment of \$385 per financial year.</p> |
| <p>Family Energy Rebate Helps people with dependent children who receive the Family Tax Benefit pay electricity bills.</p> | <p>A payment of up to \$250 per financial year, paid as a lump sum, is credited to your bill.</p> | <p>A payment of up to \$275 per financial year, paid as a lump sum.</p> |
| <p>Medical Energy Rebate Helps eligible concession cardholders pay electricity bills. It is for households with someone who is not able to regulate their body temperature in extreme temperatures.</p> | <p>A payment of \$350 per financial year towards your electricity bill, paid as a daily credit on your bill. You'll need a GP or specialist to fill in part of an application form and sign a declaration.</p> | <p>A payment of \$385 per financial year towards your electricity bill, paid as a lump sum. You'll need your GP or specialist to fill in part of an application form and sign a declaration.</p> |
| <p>Life Support Energy Rebate Helps pay electricity bills for people in households where someone needs to use approved energy-intensive life support equipment at home (e.g. dialysis machines, ventilators and oxygen concentrators).</p> | <p>A payment of up to \$1638 per financial year towards your electricity bill, depending on your equipment type. Your GP or specialist will need to fill in part of the application form and sign a declaration. You will need to reapply for this rebate every 4 years.</p> | <p>A payment of up to \$1802 per financial year towards your electricity bill, depending on your equipment type. Your GP or specialist will need to fill in part of the application form and sign a declaration. You will need to reapply for this rebate every 4 years.</p> |
| <p>NSW Gas Rebate Helps eligible concession card holders pay their natural gas or bottled Liquefied Petroleum Gas (LPG) bills.</p> | <p>A payment of up to \$110 per financial year, paid as a daily credit on your bill.</p> | <p>A payment of up \$121 per financial year, paid as a lump sum.</p> |

“I was embarrassed to ask for help, but it was a bad time for me to get sick. Getting help paying my water rates was much appreciated.” GEORGE

Other rebates, discounts and concessions you may be eligible for

There are several other rebates, discounts and concessions that people living in NSW may be eligible for to help them pay for things like carparking at hospitals, council rates, water and phone bills.

Council rates rebates

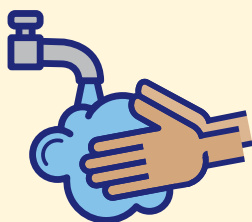


You may be eligible for a rebate on your council rates if you hold certain concession cards, such as a PCC or DVA cards. The rebate options include:

- \$250 per property for ordinary council rates and domestic waste management services
- \$87.50 for annual water rates and charges (where the service is provided by the council)
- \$87.50 for annual sewerage rates and charges (where the service is provided by the council).

See service.nsw.gov.au and search for council rates rebates for more information. You may also be able to find an application form for rates rebates on your local council's website.

Water rebates

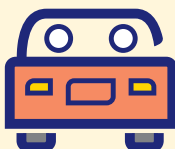


If you receive a Centrelink pension, you may qualify for a rebate on your water bill from your water supplier. Rebates are applied to each individual bill. To be eligible you need to:

- be the owner and occupier of a property; and
- have either a PCC or a DVA Gold Card.

To apply and check eligibility, see service.nsw.gov.au and search pensioner water rebate.

Hospital carpark concessions in public hospitals



Patients and carers may be eligible for concessional car parking at NSW public hospitals. Current car parking rates at public hospitals are:

- 0 to 3hrs – Free
- 1 exit only – \$6.50
- 3-day ticket – \$13
- 7-day ticket – \$26.10

The 3 and 7-day tickets are issued as frequent use tickets and allow for multiple entries and exits. Single tickets are valid for one entry and one exit only, per occasion.

See health.nsw.gov.au and search for hospital parking to check if you are eligible.

Help with telephone bills



If you have a phone or internet connection in your or your partner's name and receive certain Centrelink payments, you may be eligible for a telephone allowance.

This is a quarterly payment. The basic allowance rate is \$37 per quarter and the full allowance rate is \$54.40 per quarter. See service.nsw.gov.au and search telephone rebates for more information and to check if you are eligible.

If you are a Telstra customer and hold a PCC, DVA card or a HCC you may be eligible for a discount on certain Telstra plans. Contact Telstra directly on 13 22 00 for more information and to apply.

What are concession cards?



Concession cards in Australia are government-issued cards that provide eligible people with discounts and benefits on essential services such as healthcare, public transport, utilities, and medicines.

The discounts and eligibility for getting a concession card can be different depending on the type of card you apply for and where you live in Australia. Concession cards that may help you access help with bills include:

- **Pensioner Concession Card (PCC)**
For people receiving Age Pension, Disability Support Pension, Carer Payment, and some other payments.
- **Health Care Card (HCC)**
For people on certain Centrelink payments (JobSeeker, Parenting Payment, Youth Allowance, etc.) or with a low income.
- **Department of Veterans' Affairs (DVA) cards**
There are 3 DVA cards (Gold, White and Orange) with different eligibilities and discounts for eligible veterans, war widows/widowers, and their dependents.

To find out if you can get a concession card, visit the Services Australia website or talk to Centrelink for help.

Vouchers and other financial support for NSW residents

Customers in financial hardship can apply for vouchers or other schemes to put towards their utility bills. Types of vouchers or grants you can apply for include:

Energy Accounts Payment Assistance (EAPA) vouchers

– These are distributed by community organisations to people in financial hardship.

Each organisation assesses a person's individual circumstances to decide whether a voucher will be issued. The vouchers cannot be used for non-usage related fees and charges (e.g. disconnection or dishonour fees). If you have made an appointment with a community organisation to discuss your eligibility for a voucher, notify your energy provider immediately to make sure you don't get disconnected. For a list of EAPA providers, visit ewon.com.au and search EAPA vouchers.

Water Payment Assistance Scheme (PAS) credits

– These credits are offered by community organisations to customers of Sydney Water, Shoalhaven Water and Hunter Water who are in financial hardship. To be eligible, customers need to own and occupy their home or be private tenants who are responsible for paying for their water use. For a list of PAS providers, visit ewon.com.au and search PAS credits.

Telstra InContact – People who hold a Pensioner Concession Card, Health Care Card or DVA Card may be eligible for a limited free home phone service for up to 12 months. This can be used to receive incoming calls (except reverse charge calls) and to call some emergency service numbers.

How Cancer Council NSW can help

Financial Navigation Service – a free phone-based service that helps people understand their financial rights and options.

Financial Counselling Service – a free phone-based service providing information and support for managing finances. Our counsellors can also act as a negotiator for people who are at financial risk.

Temporary financial assistance – a once-off payment or voucher towards essential expenses for patients experiencing acute financial hardship.

Financial Planning Referral Service – connects people with financial planners for help with superannuation, insurance, retirement and estate planning.

- ▶ Call Cancer Council 13 11 20 or visit the Cancer Council NSW's website at cancer council.com.au and search for financial support.

Useful websites

These websites are good and reliable sources of information and support.

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|---------------------------------------|--|
| Service NSW | 13 77 88 service.nsw.gov.au |
| Energy & Water Ombudsman NSW | 1800 246 545 ewon.com.au |
| Telecommunications Industry Ombudsman | 1800 062 058 tio.com.au |
| Centrelink | 13 62 40 servicesaustralia.gov.au |

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Note to reader

Always consult your doctor about matters that affect your health, your financial adviser or financial counsellor about matters concerning your finances, and a lawyer about legal matters. This fact sheet provides

information relevant to NSW only and is intended as a general introduction to the topic. It should not be seen as a substitute for medical, legal or financial advice. You should get independent advice relevant to your specific situation from appropriate professionals. Laws, regulations and entitlements that affect people with cancer may change. While all care is taken to ensure accuracy at the time of publication, Cancer Council NSW and its members exclude all liability for any injury, loss or damage incurred by use of or reliance on the information provided in this fact sheet.

This fact sheet is funded through the generosity of the people of Australia. To support Cancer Council, call your local Cancer Council or visit your local website.



Cancer Council NSW acknowledges Traditional Custodians of Country and recognises the continuing connection to lands, waters and communities. We pay our respects to Aboriginal and Torres Strait Islander cultures and to Elders past, present and emerging.

