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A Guide to Transitioning to the Age Pension (Blind)



## About this guide

This guide helps you decide if you want to transition from the Disability Support Pension (Blind), (DSP (Blind) to the Age Pension (Blind). It outlines:

* what stays the same,
* what is different between the two payments,
* what you should consider when deciding if you want to transfer to the Age Pension (Blind).

## Disclaimer

Every effort has been made to ensure the information in this guide is accurate at the time of release. However, it is not an official Centrelink document, and does not provide information which will always be applicable to individual circumstances. For information related to your situation, you will need to call Centrelink on 132 717. At the time of review of this document, Centrelink now operates as Services Australia. Thus, telephone numbers and links related to Centrelink will reach Services Australia.

## General Overview

If you reach Age Pension Age and are receiving the Disability Support Pension (Blind), you will get a letter from Centrelink asking if you want to transfer to the Age Pension (Blind). For either of these pensions, you must be assessed as having ‘permanent blindness’, which qualifies you as ‘manifestly eligible’ to receive them.

Most importantly, you do not need to transfer to Age Pension (Blind) – this is entirely up to you. However, if you change to the Age Pension (Blind), you cannot transfer back to DSP (Blind). To help you with your decision, this guide provides you with information on what will stay the same, and what will change.

## Payment rates

These will vary depending on your circumstances, but the base payment rate for both pensions will remain the same.

## Income and asset tests

If you are permanently blind, and do not receive any Rent Assistance payments, you will be exempt from the income and asset tests. Rent Assistance is income and assets tested, and if you receive this you will be required to fill out an Income and Assets form for either pension type. However, if you are on the Age Pension (Blind) then you may have more land exempt from any asset tests, if your home is on one title and has land larger than two hectares.

## Taxable income

When you reach retirement age, both the DSP (Blind) and the Age Pension (Blind) are considered taxable income. This will not change if you transfer to the Age Pension (Blind).

## Concession Card

Your access to a concession card will remain the same for both pensions. You also retain access to the Work Bonus if you transfer pensions.

## Supporting medical evidence

You need your ophthalmologist to complete a report that includes information about the diagnosis, treatment, symptoms, functional impact and prognosis of your vision. Your ophthalmologist needs to fill out [form SA-013](https://www.humanservices.gov.au/sites/default/files/documents/sa013-1403en.pdf) to provide evidence of permanent blindness.

You can ask your optometrist to fill out this form instead. However, they need to provide details of your treating or formerly treating ophthalmologist, and clearly indicating the last referral they provided.

You do not need to provide any other medical evidence to satisfy the criteria for permanent blindness.

## What are the differences?

### Portability of your pension

Portability is the length of time you can leave Australia and still receive your payments. You always need to notify Centrelink of your intention to travel. Under the Age Pension (Blind), the basic portability is six weeks in a rolling twelve month period. Each 12 month period begins from your first day overseas. However, you cannot apply for indefinite portability of your pension. For the DSP (Blind), the basic portability is 28 days. Under the DSP (Blind), you can apply for indefinite portability, and as an Australian resident who is legally blind, you are exempt from the proportional payment rate and should be paid at the full rate while overseas. You should speak with Centrelink to discuss your individual circumstances, as the current policies may change.

### Medical

Under the Age Pension (Blind) you will have no medical eligibility requirements, and no medical reviews.

### Additional supports and supplements

Under the DSP (Blind), you may be able to access additional payments, or continue receiving payments that would cease under the Age Pension (Blind). These include:

* Access to the Pensioner Education Supplement and Payments
* Continued access to the Incentive Allowance
* If you are already on the higher rate of the Mobility Allowance, this will continue
* If you are single and a private renter, you are eligible for a higher rate of Rent Assistance
* Your partner can access the Pensioner Education Supplement and Payments, if they are on the Wife Pension.

## Should you transfer to the Age Pension (Blind)?

Transferring pensions is a decision you should make for yourself. Remember, you are not required to change simply because you have reached Age Pension age, so don’t rush into making a choice. Consider what your current circumstances are, and what you might wish to do in the future. If you still aren’t sure what the correct decision is for you, if you feel comfortable to do so, you can speak with Vision Australia’s Advocacy team or Centrelink for more information.

If you do not wish to be transferred to the Age Pension (Blind) once reaching retirement age, you should contact Centrelink’s Disability and Carer’s Line on phone: 132 717. If your pension change has happened automatically, you can appeal the cancellation of the DSP (Blind). You have 13 weeks from the day advised of the cancellation to lodge your appeal.

## For Further Information

For any clarification of information in this guide or to obtain this guide in another format, call Vision Australia’s Advocacy team on 1300 847 466 or send an email to [advocacy@visionaustralia.org](mailto:advocacy@visionaustralia.org).

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