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Listed below are  
some websites that  
may be of interest.

- [www.grandparentsqld.com.au](http://www.grandparentsqld.com.au)
- [www.kinkare.com.au](http://www.kinkare.com.au)
- [www.seniors.gov.au](http://www.seniors.gov.au)
- [www.apsl.com.au/grandparent.html](http://www.apsl.com.au/grandparent.html)
- [opso.com.au/grandparents.htm](http://opso.com.au/grandparents.htm)
- [www.fsa.org.au](http://www.fsa.org.au)
- [www.familycourt.gov.au/](http://www.familycourt.gov.au/)
- [www.familyrelationshi.ps.gov.au](http://www.familyrelationshi.ps.gov.au)
- [www.legalaid.qld.gov.au](http://www.legalaid.qld.gov.au)
- [www.raisinggrandchildren.com.au](http://www.raisinggrandchildren.com.au)
- [www.grandparents.org.au](http://www.grandparents.org.au)
- [www.caxton.org.au](http://www.caxton.org.au)

No internet access?

Let Seniors Enquiry Line  
do the searching for you

Phone 1300 135 500



## GRAND MATTERS



*Season Greetings*

*from Everyone at*

*Seniors' Enquiry Line and*

*Grandparents*

*Information.*



*Many thanks to all who responded to our first Newsletter and the response for our newsletter naming competition. We hope you approve of the winner's suggestion, "Grand Matters". You gave us some interesting ideas for future issues and told us some inspiring true-life tales about you and yours. We would love to share some of these stories with our readers so please write and give us permission to include them in our newsletter. All names will be changed for your confidentiality*

### Grandparents Story

I am raising three grandchildren. I thought my days of child raising were over, my last had not left home, when our second daughter who has Aspergers, became pregnant with her first. Six years later and now with three children and thankfully out of an abusive relationship, I found myself engulfed in the day to day running of not only my own household but my daughter's as well. Yes, she does live on her own, but that does not mean the phone wires don't constantly burn up between her home and ours. The constant running between the two homes, I'm sure I could do it in my sleep. Of course my hand is always in my pocket for clothing etc. My daughter has learnt how to run her own household expenses, so doctor, dentist, chemist and the usual run of the mill bills are met by her. This has taken quite a few years of teaching, so in essence, I am a carer of four people. The children sleep over three nights per week, but the weekends are difficult as we have our daughter and three children for the entire weekend. Grandad helps out and takes the kids fishing as much as he can, and the kids don't really miss out with movies, swimming, cubs and scouts. I am extremely fortunate in having a wonderful friend who picks me up, we have lunch together and some respite. Friends like this are a gift and I so appreciate them. Did I ever think that I would be doing this at 62, I had already brought my daughter through autism and a complicated medical condition to be independent, but life has a way of surprising us. It certainly keeps me on my toes. To all of the grandparents out there doing it tough, I salute you.

Regards, a Grandparent.



### **MEDICARE AUSTRALIA**

Many Australian children are supported by grandparents. In a lot of cases grandparents are the primary carer, and the number is growing.

To make life easier, grandparents can claim benefits on a child's behalf even if the child does not appear on their Medicare card.

When visiting a bulk billing doctor the practice can call 13 21 51 to get the child's Medicare card number to enable the claim to be processed.

Alternatively, the grandparent can pay for the service and have the receipt made out in their name and claim the reimbursement from Medicare Australia.

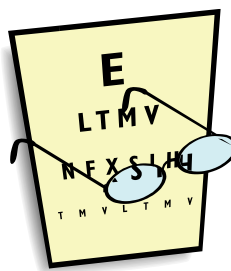
Where the grandparent is the primary carer and can provide evidence of this, the child may also be enrolled on their Medicare card. The grandparents need to complete a 'Copy Transfer Form' from Medicare and enclose a copy of

- court papers confirming guardianship
- or permission from parents (must sign transfer form)
- or a Letter from Centrelink re confirmation of grandparent receiving Family benefits and being considered the primary carer.

Medicare Australia is committed to assisting grandparents who have taken on the responsibility of caring for their grandchildren by making access to their services easier.

To contact Medicare Australia phone

13 21 50



### **MEDICARE ALLIED HEALTH AND DENTAL CARE INITIATIVE**

Medicare benefits can now be paid for some services provided to you by eligible allied health professionals and dentists.

To be eligible for these benefits, you need to have a chronic medical condition and complex care needs which are being managed by your GP under an Enhanced Primary Care plan.

To be managed under an Enhanced Primary Care plan, your GP need to prepare for you a GP Management Plan and coordinate your Team Care Arrangements. The need for eligible allied health and/or dental care services must be recommended in your Team Care Arrangements.

A GP Management Plan is a comprehensive plan for the management of your condition. The plan included goals for your treatment, identifies the services and treatment you require, any actions you need to take to help achieve your goals, and a date to review your progress against the plan.

Team Care Arrangements are available to people with complex care needs, who require health or care services from at least three different providers, including their GP. This service enables your GP to coordinate and document the treatment and services to be provided by the team of health or care providers involved in your care.

Medicare benefits are available for a maximum of five services (in total)- per patient, per calendar year - from eligible providers, where these services are delivered under an Enhanced Primary Care plan.

Medicare contact number is 13 20 11 or check with your GP for further information .



## *What is registered care?*

**Question.** What assistance can I receive if I am not the primary carer for my grandchildren but I provide care for my grandchildren while their parents are at work and attend social engagements.

**Answer.** Grandparents who are providing child care for their grandchildren, but are not the primary carers, are not eligible for Grandchildren Child Care Benefits or the waiver of the Child Care Benefit work, training and study test.

They may wish to consider becoming a Registered Carer if they charge a fee for the child care provided.

Registered care is care for work related purposes that is provided by grandparents, relatives, friends or nannies who are registered as carers with the Family Assistance Office. Registered care may also be provided by individuals in private preschools, kindergartens, some outside school hours care services and some occasional care centres. Carers or teachers in these services must be registered with the Family Assistance Office. If you require more information contact 13 61 50.



## *What is a grandparent?*

*These are taken from papers written by a class of 8 year olds*

A grandfather is a man and a grandmother is a lady

Grandpa is the smartest man on earth! He teaches me good things but I don't get to see him enough to get as smart as him!

Grandparents don't have to do anything except be there. They are so old they shouldn't play hard or run. It is good if they drive us to the shops and give us money.

When they take us for walks, they slow down past things like pretty leaves and caterpillars.

They show us and talk to us about the colour of the flowers and also why we shouldn't step on "cracks." They don't say, "Hurry up."

Usually grandmothers are fat but not too fat to tie your shoes.

They wear glasses and funny underwear.

They can take their teeth and gums out.

Grandparents don't have to be smart.

They have to answer questions like "Why isn't God married?" and "How come dogs chase cats?"

Everybody should try to have a grandmother, especially if you don't have television because they are the only grown ups who like to spend time with us.

They know we should have snack-time before bedtime and kiss us even when we've acted bad.



## Financial Information



**Q** A major problem seems to be lack of information about how to apply for financial assistance towards the cost of grandchildren's' education: school uniforms, school fees, school excursions, sports and swimming, and the purchasing of school requisites. This is a large burden to the members who are grandparents on small incomes. Where can we go for assistance?

**A** Yes, the cost of education doesn't stop with text books and fees. Access to assistance is limited. Approaching the undermentioned may assist with some costs-

Contact the Time for Grandparent program on 1300 135 500. May be able to fund school camps.

School deputy principals can be approached to seek some assistance A face to face meeting is recommended and be prepared to be honest. The interview will be confidential.

Scholarships are available from some private schools.

P and C committees may have a contingency fund to assist with a percentage of the cost of sporting trips or excursions for students not able to meet the costs.

Some schools have a stock of 2nd hand uniforms.

Legacy offers assistance to dependants of ex-servicemen. Contact number 07 38464299.

The Smith Family and Salvation Army can some times assist. Service Clubs may offer a bursary.

**Higher Education:** The Commonwealth Scholarships Programme (Ph 1300363079) was introduced in 2004 to assist students from low socio-economic backgrounds, particularly those from rural and regional areas and Indigenous students, who are Australian citizens or holders of Australian permanent humanitarian visas, with costs associated with higher education. There are three scholarships – one for education costs, one for accommodation costs and one for Indigenous students. These scholarships are aimed at students doing undergraduate degrees, associate degrees and approved enabling courses. Most are awarded on a competitive basis and are non-repayable. The Scholarships are allocated annually to eligible higher education providers. The Australian Government issues guidelines to providers for the allocation of these scholarships but providers determine their own application and selection processes. The scholarships are not treated as income for Social Security, Veterans Affairs and Abstudy pensions and allowances. .

Contact Lifeline's Financial Counsellor for possible assistance and recommendations on 07 3250 1939.

If anyone has further suggestions please contact Grandparents Information on 1300 135 500.

### *Financial Tips from Robyn.....*

#### **MONEY AND CHRISTMAS**

Christmas time can be very stressful for many people as they struggle with the extra costs associated with this festive period and the pressure to give everyone a happy Christmas. For months after, some clients can still be feeling the burden of paying off credit card debt. Planning prior to Christmas is always a good idea so as to prevent being influenced by all the dazzling advertising that can entice us to spend.

Some tips to reduce Christmas stress -

**Budgeting.** As early as you can in the New Year, work out a rough budget of expected Christmas costs and put a little money aside each week towards them. It is much easier to find \$5 or \$10 per week than come up with \$500 in a lump sum. Look at paying off a Christmas food hamper over the year. That way you can have a lovely big box of Christmas goodies delivered to your door.

**Presents.** If you have a large family buying gifts can be very costly.

Buy presents only for the children

Have a Kris Kringle of Secret Santa, where everyone draws a name out of a hat and buys a present only for that person.

Set a limit on the cost of presents.

**Relationships.** Don't expect miracles. If you and certain family members haven't got along through the year it is likely there will be tension on Christmas day.