# A guide to transitioning to the Age Pension (Blind)

## About this guide

This guide is designed to help you determine whether transitioning from the Disability Support Pension (DSP) (Blind) to the Age Pension (Blind) is the right decision for you.

It will provide a clear comparison of the two pensions, highlighting:

* What remains the same between the two pensions,
* The key differences between the DSP (Blind) and the Age Pension (Blind), and
* The important factors to consider before making your decision to transfer.

To help you make the most informed decision, this guide provides you with information on what will stay the same and what will change for you if you make the transition.

## 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 Services Australia document and does not provide information which will always be applicable to individual circumstances. For information related to your individual circumstances, you will need to call Centrelink on 132 717.

At the time of review of this document, Centrelink now operates as a part of Services Australia. The phone numbers and links throughout this document that relate to Centrelink will reach Services Australia.

A General Overview

When you reach the age for the Age Pension and are already receiving the DSP (Blind), Services Australia will send you a letter 13 weeks before you reach the Age Pension age, asking if you want to transfer to the Age Pension (Blind).

It's important to note that the decision to transfer to the Age Pension (Blind) is entirely up to you.

To be eligible for either pension, you must be assessed as having permanent blindness, which qualifies you as "manifestly eligible."

Remember that if you choose to make the change, you cannot transfer back to the DSP (Blind).

To meet the permanent blindness medical rules to qualify for either pension, you must have one of the following:

* Visual acuity on the Snellen Scale, after correction with suitable prescription lenses, must be less than 6/60 in both eyes,
* Constriction of the visual field to within 10 degrees of fixation in the better eye, regardless of corrected visual acuity, or
* A combination of vision conditions that result in the same degree of vision loss as the two above.

## What stays the same between both pensions

### Payment rates

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

### Income and asset testing

Both the DSP (Blind) and Age Pension (Blind) are generally exempt from income and asset testing if you are permanently blind and not receiving Rent Assistance.

Rent Assistance is income and asset tested, so if you receive this you will be required to fill out an [Income and Assets Form](https://www.servicesaustralia.gov.au/sa369) for either pension type.

## If you are already receiving the Age Pension (Blind), you may qualify for a higher land exemption from asset tests than is allowed on the DSP (Blind). This applies if your home is on a single title and sits on land larger than two hectares.

### Taxable income

The DSP (Blind) remains tax exempt until you hit the age to receive the Age Pension. Then, once you reach retirement age, both the DSP (Blind) and the Age Pension (Blind) are considered taxable income.

This will not change if you transfer from the DSP (Blind) to the Age Pension (Blind).

### Concession Card

Your access to a concession card will remain the same for both pensions. You will also retain access to the [Work Bonus](https://www.dss.gov.au/seniors/programmes-services/work-bonus) if you transfer between the two.

### Supporting medical evidence

Under both pensions, once you qualify as permanently blind, you do not need to provide any other medical evidence to satisfy the criteria for permanent blindness.

You need your ophthalmologist to complete a report that includes information about the diagnosis, treatment, symptoms, functional impact and prognosis of your vision. They will need to fill out [form SA-013](https://www.servicesaustralia.gov.au/sa013) to provide evidence of your permanent blindness and visual acuity.

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 indicate the last referral they provided.

Key differences between both pensions

### Portability of your pension

Portability is the length of time you can leave Australia and continue to receive your payments.

Under the DSP (Blind), the basic portability is 28 days in a rolling 12 month period. You can apply for indefinite portability, and if you were an Australian resident when you became permanently blind you should exempt from the proportional payment rate and paid at the full basic rate while overseas.

For the Age Pension (Blind), basic portability is indefinite. With this pension you cannot apply for indefinite portability of your pension. However, after 26 weeks overseas your payment may become proportional.

For questions about either pension, contact Services Australia’s International Services on 131 673 to discuss your specific situation, as other factors may affect your portability.

## Additional supports and supplements

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

* Access to the Pensioner Education Supplement and Education Entry Payment,
* Continued access to the Incentive Allowance,
* If you are already on the higher rate of the Mobility Allowance, this will continue, and
* If you are a single private renter who shares accommodation, you may be eligible for a higher rate of Rent Assistance, and

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

Transferring between pensions is a decision you should make for yourself. Remember, you are not required to change simply because you have hit the age to receive the Aged Pension.

If your pension change has happened automatically, you can appeal the cancellation of your DSP (Blind). You have 13 weeks from the day advised of the cancellation to lodge your appeal.

Consider what your current circumstances are and what you might wish to accomplish in the future. Make the decision that best suits you.

If you are still unsure on what to do and feel comfortable doing so, you can contact Services Australia’s Disability and Carer’s Line on 132 717.

## For more information

For any questions around the information presented in this guide, or to obtain this guide in another format, call Vision Australia’s Advocacy team on 1300 847 466 or email them at advocacy@visionaustralia.org.

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