



# Coronavirus & Financial Hardship Frequently Asked Questions

## An information sheet for consumers and the community

### What is a novel coronavirus?

Coronaviruses are a large family of viruses that are known to cause illness such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS).

*Novel* coronavirus is a new strain of coronavirus that has not been previously identified in humans. The virus causes the respiratory disease known as COVID-19 (COroNaVirus Disease 2019). Symptoms include fever, coughing, a sore throat and shortness of breath. The virus can spread from person to person, but good hygiene can prevent infection.

### What are the symptoms of COVID-19?

The common signs include a fever (37.3°C or higher), cough, sore throat, fatigue, or shortness of breath.

**If you have any of these symptoms, phone your doctor or state health service immediately and seek advice.**

### What can I do to protect myself?

To protect yourself and others from infection practice good hand and respiratory hygiene including:

- Clean your hands with soap and water or alcohol-based hand rubs.
- Cover your nose and mouth with a tissue or flexed elbow when you cough or sneeze.
- Avoid contact with anyone who has symptoms such as fever, a cough, sore throat, fatigue, and shortness of breath.
- If you have to go out to buy groceries or medicine, stay at least 1.5 metres away from others, and especially anyone who has symptoms.
- Stay home and follow the advice of authorities.

### I can't afford to see my doctor, what should I do?

Phone your GP or specialist and let them know you are in financial hardship – ask to be bulkbilled. If they don't bulkbill, ask for a referral to someone who does. You can also access medical services including psychology and other allied health care services via telehealth, which is an appointment by phone, Skype, Facetime, or other audio/video connections. Subsidised telehealth items include GP consultations, chronic disease management (including cancer), mental health treatment, Aboriginal and Torres Strait Islander health assessments, after-hours consultations, nurse practitioners, and a number of aged care services.

Telehealth appointments are preferable for men who may be immunodeficient as a result of their prostate cancer treatment, including men undergoing chemotherapy or with advanced prostate cancer. For more information, download the Australian Government's *Coronavirus Australia* service, available via [WhatsApp](#), [Apple](#) or [Google](#).

### I have no income, how will I make ends meet?

You are not alone – many of us have been affected and we are here to help. Federal and State Governments have announced a range of assistance packages to help you. If you are in severe hardship and need to self-isolate or care for someone who is self-isolating, you may be eligible for a **crisis payment** equal to one week of your ordinary income support payment. For more information, [click here](#) to access the Services Australia website.

If you are on the Jobseeker Payment (formerly called 'Newstart'), Sickness Allowance, Partner Allowance, Youth Allowance, Austudy, Abstudy, Parenting Payment (Partnered or Single), or a Farm Household Allowance, you will be eligible for the new **Coronavirus Supplement**. The Supplement will be paid from 27 April 2020 for six months automatically, providing you with \$550 extra a fortnight.



The Government has also expanded the eligibility criteria for income support. For six months permanent employees who lose their job or are stood down, as well as sole traders, those who are self-employed, casual workers and contract workers, plus people caring for someone infected with coronavirus, or those caring for someone in isolation because of contact with coronavirus will be eligible to access the Jobseeker Payment and Youth Allowance. The Government is also temporarily waiving some of the criteria usually required to receive these income support payments. Contact [Centrelink](#) to register for these allowances.

If you are employed, but on reduced income, you may be eligible for the **JobKeeper Payment** – a \$1500 fortnightly payment from your employer for the next six months. Keep in mind that those on the JobKeeper Payment may not have access to other Government support payments through Services Australia, but check your eligibility and entitlements with the team at Services Australia or learn more [here](#).

## What other support is available to people who were already in hardship?

If you are on social security, veteran and other income support or an eligible concession card, you should have received a one-off payment of \$750. This payment was offered to people on the Age Pension, Disability Support Pension, Carer Pension, Parenting Payment, Youth Allowance, the Family Tax Benefit and those with an Australian Senior Health Card and others.

If you received this first payment you will also get a second payment of \$750. BUT, you will not be eligible for this second payment if you are also accessing the Coronavirus Supplement referred to earlier. If you are eligible for the second payment, it will automatically be paid from July 13 2020.

For more information on these payments, [click here](#).

## Can I access my superannuation?

If you are in financial hardship you can access up to \$10,000 of your superannuation before 1 July 2020. You will also be able to access another \$10,000 between July and October 2020. To be eligible for early access to your superannuation you will need to be unemployed or eligible to receive the Job Seeker Payment, Youth Allowance, Parenting Payment (single or partnered), special benefit or farm household allowance. If you were made redundant, experienced a reduction in hours worked of 20% or more, or are a sole trader affected by a 20% reduction in trade, you will also be able to access your superannuation early. Under this arrangement, you will not need to pay tax on the superannuation you release – [click here](#) to learn more.

If you're retired and drawing down on your superannuation already, the Government has temporarily reduced minimum drawdown rates by half – read more [here](#).

## I can no longer pay my rent or my mortgage, what should I do?

You will be protected from eviction by new laws in place to support all Australians impacted by the economic consequences of the Coronavirus pandemic. It's important to make your landlord or your lender aware of your hardship so that you can seek relief from your rent or loan repayments. Most Australian banks now have programs in place to support you through this crisis. If you have been treated without compassion, seek support from [Centrelink](#), the [ATO](#), the [Department of Veterans Affairs](#), [Social Services](#), or your relevant state and territory agency.

[Click here](#) for access to services including the National Debt Helpline.

## If you need support, we're here to help!

If you need support, reach out via 1800 22 00 99 or email [enquiries@pcfa.org.au](mailto:enquiries@pcfa.org.au).

**We are proudly supporting PCFA nurses caring for Australian men and their families in the fight against Coronavirus and prostate cancer!**