acoss

Australian Council
of Social Service

Preventing shocks and addressing energy poverty

ACOSS Discussion Paper

Who we are

ACOSS is the peak body of the community services and welfare sector and the national voice for the needs of people affected by poverty and inequality.

Our vision is for a fair, inclusive and sustainable Australia where all individuals and communities can participate in and benefit from social and economic life.

What we do

ACOSS leads and supports initiatives within the community services and welfare sector and acts as an independent non-party political voice.

By drawing on the direct experiences of people affected by poverty and inequality and the expertise of its diverse member base, ACOSS develops and promotes socially and economically responsible public policy and action by government, community and business.

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This project was funded by the Consumer Advocacy Panel (www.advocacypanel.com.au) as part of its grants process for consumer advocacy projects and research projects for the benefit of consumers of electricity and natural gas.

The views expressed in this document do not necessarily reflect the views of the Consumer Advocacy Panel or the Australian Energy Market Commission.

First published in 2014 by the Australian Council of Social Service
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ISSN: 1326 7124
ISBN: 978 0 85871 079 5

1. Introduction

Most people living in Australia are enjoying better living standards than ever before. However, we are also experiencing a rise in the number of people living in poverty. Poverty is particularly affecting people relying on income support payments, such as Newstart, or those in low paid work: people who are long term unemployed, single parents and their children, people with disability, Aboriginal and Torres Strait Islander peoples, and people from culturally and linguistically diverse backgrounds. For the estimated 12.8%[1] of the Australian public who are living in poverty, energy affordability is a growing, and sometimes crushing problem.

Energy concessions are an important tool used by governments to ensure access to domestic energy for people living on low incomes: incomes which are fixed by inadequate government policy or low due to the inability to find decently paid, stable work. For this part of the population, government intervention is essential to ensuring that their basic needs can be met by the energy market: lighting, hot water, food preparation, washing and cleaning, communications, heating and cooling.

Energy concessions are a vital way to ensure that people can keep connected.

This paper discusses the impacts of energy hardship, before outlining the inconsistencies and inadequacies of the energy concession frameworks in Australia. It outlines recommendations for reform, and potential policy solutions to be pursued so that energy is affordable for everyone in Australia.

A two phase process for reform is proposed; to immediately raise the standard in jurisdictions that have been identified as lagging behind best practice and community need, and then to embark upon a process to develop a national framework to promote consistency across the National Energy Market.

Facts and figures

- The lowest income households spend 7% of disposable income on energy, compared to 2.6% for the highest income households.
- The average household in Sydney spends 4% of income on electricity, low-income households spend 8%.
- Single parents, couples with children and people receiving government benefits are among the most impacted by energy stress.
- 40% of surveyed NSW households containing an unemployed person had been disconnected in the previous 12 months.

1 ACOSS (2013) *Poverty in Australia, 3rd edition.* Available http://www.acoss.org.au/images/uploads/Poverty%20Report%202013_FINAL.pdf

This paper is primarily focused on energy concessions in the States and Territories that are part of the National Energy Market. Despite this, the recommendations are relevant to Western Australia and the Northern Territory as they consider their own energy market reforms.

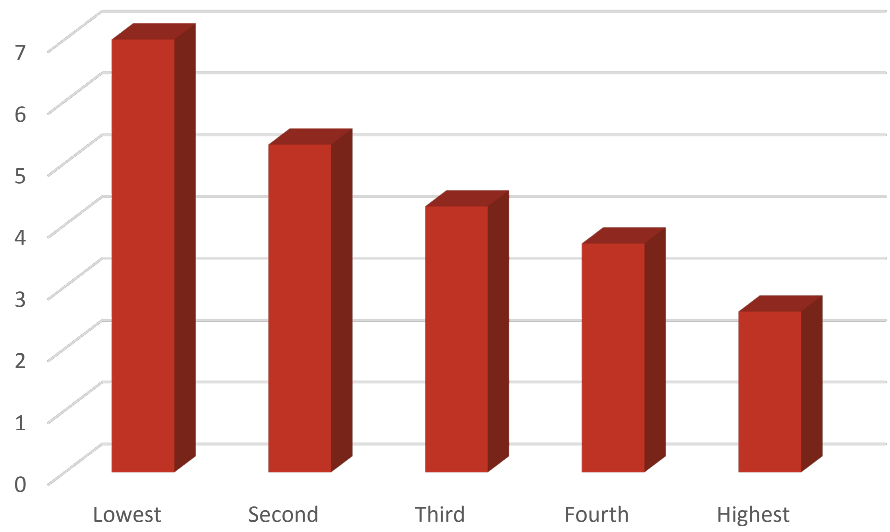
2. The size and scope of the energy affordability problem

Energy affordability particularly impacts people who are living on low incomes and the vulnerable. These households are spending a higher proportion of their income on energy than average income households. The consequences of energy-related financial hardship at the household level include energy-related debt, energy rationing, energy-food trade-offs, and disconnection from energy services.

Following price rises in 2012, an average income household in Sydney and the surrounding areas of NSW was estimated to spend around 4% of its household income on electricity. Households living on low incomes were expected to spend twice as much (8%), and around 25% of the those on the lowest incomes would spend over 10% of their income on energy[2].

These figures are not unique to NSW. Figure 1 shows households in the lowest income quintile nationally spent, on average, 7% of their equalised disposable income on energy in 2009-10. This compares to average expenditure on energy of 2.6% of equivalised income for the highest income group in 2009-10.

Figure 1: Equivalised income spent on fuel (%), 2009-10



Source: Data from Chester and Morris, 2012[3]

2 IPART, 2012, Changes in regulated electricity retail prices from 1 July 2012. Electricity – Final Report. Data includes government assistance and rebates, and the Commonwealth Government's Household Assistance Package. Updated data for 2013 have not been used as the 2013 data is less detailed, however results are similar with low income households expected to spend 7% of their income on electricity in that year (IPART 2013).
3 Chester, 2012, L., Morris, A. (2012). *A new form of energy poverty is the hallmark of liberalised electricity sectors* Australian Journal of Social Issues, 46(4), 435-459. See page 445.

2.1. Who is affected? [4]

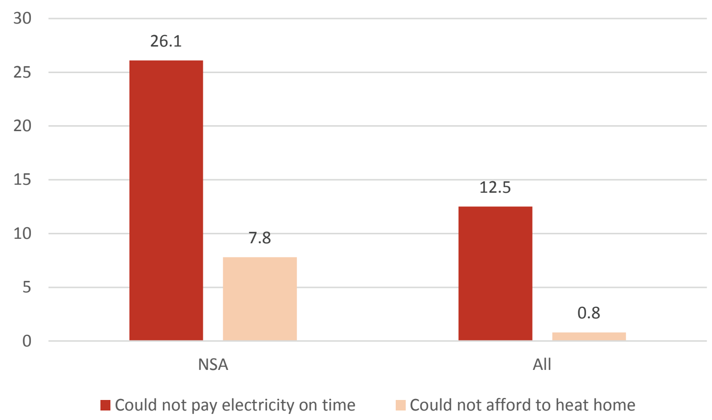
The groups most impacted by energy stress include single parents, couples with children, and households that rely on government benefits. These groups are the most likely to report difficulty paying their bills and are more likely to seek crisis or emergency assistance for payment of bills.[5]

20% of single parent families in a NSW survey of households needed to use an Energy Account Payment Scheme (EAPA) voucher to pay their electricity bill in the three years to 2008. [6] Couple households with children were the second most likely to seek assistance, while single people and couples with no children were the least likely. EAPA vouchers are available to electricity customers who are in financial hardship due to a crisis or emergency situation, and are distributed by community welfare organisations that make an assessment of financial hardship based on government-issued guidelines.

Being a single parent also contributed to the likelihood of experiencing an electricity disconnection in NSW in 2012 (29% of disconnected households contained a sole parent in 2008), as did unemployment (40% contained an unemployed person).[7]

Households in receipt of government payments, particularly those in receipt of the Newstart allowance, reported significant indicators of energy-related financial stress, with 26% of Newstart Allowance recipients unable to pay their electricity bill on time (compared to 12% of the total population), and 7.8% unable to afford to heat their home (compared to 0.8% of the total population).[8] [9]

Figure 2 – Household Deprivation and Financial Stress



Source: Phillips and Nepal, 2012[10]

4 Much of this section relies on NSW information due to the readily available reports from IPART. Supporting sources indicate that the results are largely consistent with other jurisdictions.
5 IPART, 2010, Residential energy and water use in Sydney, the Blue Mountains and Illawarra Results from the 2010 household survey. Electricity, Gas and Water – Research Paper November 2010.
6 IPART, 2012, p 142 Table H2.
7 Urbis, 2013, *Cut Off III: The Social Impact of Utility Disconnection, Final Report.* Report Prepared by Urbis for the Public Interest Advisory Centre. Note a high proportion of households experiencing disconnection in 2008 also had no household members reporting indicators of disadvantage (50%).
8 Phillips, B. and Nepel, B. 2012, *Going Without: Financial Hardship in Australia.* Report prepared for Anglicare Australia, Catholic Social Services Australia, The Salvation Army, and UnitingCare Australia.
9 A paper by Simshauser and Nelson (2012) finds that energy hardship is concentrated amongst those in the 'family formation' co-hort. However, as the family formation cohort is defined as an age group (where the electricity account holder is aged 30-49), and does not explore the impact of income levels. See Simshauser, P. and Nelson, T., 2012, *The Energy Market Death Spiral – Rethinking Customer Hardship.* AGL Applied Economic and Policy Research, working Paper No.31 – Death Spiral.
10 Phillips, B. and Nepel, B. 2012, Table 6.

2.2. What does energy stress mean for these households?

Some households are engaging in extreme practices to manage high energy prices – including severely rationing energy use or going without other basic goods and services to manage energy costs.

Participants in a focus group conducted by the University of Melbourne reported the cumulative impact of energy, housing and food costs on their budget was a significant stress factor, with limited resources for other expenditure once these items had been accounted for.[11]

Participants[12] variously reported going without food, showering in public places when they could to avoid hot water costs, and heating the house only when friends or family arrived, with a number stating that they remained anxious about the cost of heating the whole time visitors were around, impacting on the quality of their relationships.

A Wesley Mission report into financial hardship found that 70% of financially stressed households were making sacrifices to meet electricity price increases, and 10% were unable to meet electricity costs.[13]

For those with a physical disability the problems are compounded due to the additional energy costs associated with having a disability including heating, cooling, mobility, communication and life-saving equipment.[14]

3. The role of concessions

Given the particular impact of energy prices on low-income households, targeted assistance on top of general market reforms remains central to ensuring access to energy.

In the National Energy Customer Framework (NECF), constituting the consumer protection framework of the National Energy Market (NEM), targeted assistance is predominantly delivered through Community Service Obligations (CSOs). CSO regulations remain the responsibility of State and Territory jurisdictions.

Energy concessions make up a significant part of the CSO schemes. CSOs variously cover rebates on consumption through to tariff subsidies, emergency cash assistance and energy efficiency programs. This paper focuses on energy concessions; however it is acknowledged that there are intersections between concessions and other CSOs (for example, energy efficiency programs).

The three main types of concessions are:

a. An amount paid through the electricity bill to reduce the cost of consumption for low-income households.

b. An amount paid to customers with specified medical equipment to assist in the added cost of operating such equipment.

c. An amount paid to customers with thermo regulatory illness to assist in heating and cooling costs.

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11 McGann, M and Moss, J, 2010, *Smart Meters, Smart Justice? Energy, Poverty and the Smart Meter Rollout*. The University of Melbourne Social Justice Initiative.
12 Focus group participants included low income householders is Vic, NSW, SA and QLD including tenants, pensioners, fixed-income families, and people with chronic illnesses and disabilities.
13 Wesley Mission, 2010, *Making ends meet: Financial Stress is not just about money*. The Wesley Report, No. 8.
14 Hodge, C. 2012, *More Power to You: electricity and people with a physical disability.* A paper by the Public Interest Advocacy Centre, in collaboration with the Physical Disability Council of NSW.

3.1 Legislative and regulatory environment

Under the framing of the Australian constitution, energy is a residual power of State Governments. However, through a series of micro-economic reforms starting in the 1980s the States, Territories and the Commonwealth have progressively negotiated a national framework, resulting in the National Energy Market (NEM) across the eastern jurisdictions. This has included most consumer protections and has largely been delivered through the Council of Australian Governments (COAG).

The COAG Standing Council on Energy and Resources (SCER) is the current forum for national harmonisation of energy regulations through COAG.

As a result of national harmonisation, consumer protections for residential customers are located in the National Energy Customer Framework (NECF), which consists of the National Energy Retail Law, the National Energy Retail Rules and the National Energy Retail Regulations. Under the NECF, CSOs, which include energy concessions, remain the responsibility of the State and Territory jurisdictions.

Targeted reforms to energy concessions could be achieved on a state-by-state basis, whereas any move towards national harmonisation, as identified as the second phase of reform in this paper, would need broader consensus amongst SCER members.

3.2 Existing evidence

A series of industry and community sector reports have highlighted the flaws in existing concessions frameworks, including inconsistencies and inequities in the targeting of assistance.

In April 2013 the Australian Council of Social Service (ACOSS), in conjunction with the Energy Retailers Association of Australia and the Australian Energy Ombudsmen, held a National Energy Affordability Roundtable at NSW Parliament House.

One of the key issues identified at the roundtable is the lack of national consistency in the provision of energy concessions. The roundtable report recommended that SCER:

> *…initiate a national review of energy concessions with a view to recommending a design for a nationally consistent framework and identifying an appropriate level of concessions.*[15]

The roundtable recommendation was informed by a series of industry and community sector reports which have highlighted the flaws in existing concessions frameworks, including inconsistencies and inequities in the targeting of assistance.

These issues create horizontal inequities across a range of concessions. For example, some concessions and payments are made available to holders of Commonwealth Pension Concession Cards (PCC) but not to Commonwealth Health Care Card (HCC) holders, despite the fact that the majority of HCC holders have significantly less income than PCC holders.[16]

Further, by failing to target households with larger energy requirements or higher per-unit energy costs, it has been argued that flat concessions are inadequately targeted to need.[17] Households affected by this include family households and households in regional areas who typically face higher dollar-per-kWh costs.

15 *National Energy Affordability Roundtable Report to the Standing Council on Energy and Resources (SCER)* May 2013 See page 4.
16 *Concessions shift the focus to equity* SACOSS Principles Paper No 2 July 2009.
17 Deloitte 2013 *Improving energy concessions and hardship payment policies* Prepared by Deloitte on behalf of the Energy Supply Association of Australia.

AGL research has indicated that family households are particularly affected by the inequities of current concessions, despite experiencing the highest levels of energy hardship.[18]

Recent research has raised the inconsistency of concessions across jurisdictions. By comparing the adequacy of concessions relative to actual cost of energy for a range of household types, significant inequities have been highlighted as a priority for energy market reform.[19]

The AEMC report, Power of Choice, reviewed current concession schemes and arrived at the following recommendation:

> *To complement the gradual phase in of efficient and flexible retail pricing options and support those consumers with limited capacity to respond, governments review their energy concession schemes and target government energy efficiency programs.*[20]

4. Key issues

4.1 Eligibility

Eligibility for concessions varies significantly between jurisdictions within the National Energy Market. This creates inefficiencies and inequities, and means that consumers in similar situations but different states are treated differently and that assistance is not always appropriately targeted to those households who need it most.

Concessions on energy consumption

All jurisdictions provide concessions to holders of a Pensioner Concession Card (PCC) or the Department of Veteran Affairs equivalent. All except Queensland provide concessions to Health Care Card holders. Queensland provides the concession to Queensland Government Seniors Card holders while South Australia provides it to holders of a Commonwealth Seniors Health Care Card. The ACT pays a concession to all Commonwealth concession card holders. New South Wales extends an additional Family Energy Rebate to customers who receive Family Tax Benefit A or B.

The Tasmanian Government recently expanded eligibility for some visa holders identified as vulnerable, for example Bridging Visa E.

Customers with medical equipment

There is significant variation between jurisdictions regarding the kinds of equipment for which concessions are available to assist with energy costs. Queensland only gives the concession to equipment that is provided by Queensland Health. Victoria and Queensland require a concession card for eligibility while New South Wales and Tasmania and the ACT do not. South Australian Health provides a concession for all home dialysis patients, but not for other medical equipment.

Thermo regulatory illness

There is variation in eligible illnesses and the severity of illness before a customer can access thermo regulatory illness concessions. All states except Tasmania require the customer to have a Commonwealth concession card to receive this payment.

18 Simhauser, P. and Neslon, T. 2012 *The Energy market Death Spiral- Rethinking Customer Hardship* AGL.
19 Johnson, M. 2013 *The relative value of energy concessions Part 1* 2013 and Johnson, M. 2013, *The relative value of energy concessions Part 2* St Vincent de Paul Society.
20 AEMC 2012, Power of choice review - giving consumers options in the way they use electricity, Final Report, Sydney See page 148

Objectives for eligibility reform

a. Eligibility criteria for concessions on energy consumption should be consistent across jurisdictions and should target households in most need.

b. Medical equipment eligibility lists for concessions should reflect need and should be consistent across jurisdictions.

c. Medical eligibility lists for thermoregulatory illness concessions should be informed by medical evidence, appropriately targeted to need and consistent across jurisdictions.

4.2 Adequacy

Concessions on energy consumption

The quantum of concessions also varies from jurisdiction to jurisdiction. For those jurisdictions providing a flat rate paid through quarterly electricity bills the rates vary significantly. Tasmania pays $459 per year, the ACT $293, Queensland $283, South Australia $165 and New South Wales $225 (plus $25 if also eligible for the Family Energy Rebate).

The notably low concession payment in South Australia is in spite of the State having the second highest energy costs as a percentage of disposable income and the highest proportion of customers disconnected due to an inability to pay.[21]

The other key variation is between Victoria and the rest of the NEM. Victoria provides the energy concession on consumption with a percentage discount on the customer's bill. All other jurisdictions provide a flat payment. The same mechanism applies in Victoria for the thermo regulatory illness concession.

Victoria and Queensland pay a further concession on gas consumption and Tasmania supplements pensioners with a heating allowance.

Flat payment concessions are badly targeted to certain households, for example they fail to discriminate between household size and costs related to regional location. For example, an eligible low-income family of four, with resulting high energy needs, will receive the same rebate as an eligible single person in a smaller property. As is typical of regional distribution networks, customers on the Essential Energy network in NSW pay significantly more in energy costs however receive the same rebate as urban customers. Regional electricity costs are typically higher, due to the costs of connecting to a more dispersed customer base.

Divergent approaches are also taken to concession reviews. This appears to range from no formal mechanisms through to annual reviews. The provision of the concession as a percentage provides an automatic indexation that resolves this issue.

Divergent approaches are also taken to concessions for medical equipment and thermo regulatory illness. For medical equipment, Victoria pays the cost of 1,880 kWh of consumption per annum for customers with eligible equipment. Queensland pays $47.95 per month for an oxygen concentrator and $32.11 per month for a dialysis machine. NSW and Tasmania pay a different per day amount depending on which machine a customer is using. South Australia Health pays $165 to customers with a home dialysis machine. The ACT pays up to $121 per annum for an eligible machine.

Thermo regulatory illness

Thermo regulatory illness concessions vary considerably . Victoria provides a 17.5% 6 monthly bill

21 The Australia Energy Regulator 2013 *State of the Energy Market 2013* see pages 136-137

discount while all other jurisdictions pay a flat rate (Queensland $283, NSW $225, Tasmania $137 and South Australia $165).

Objectives for adequacy reform

a. Concessions on energy consumption should be adequate to reduce hardship and should remain so through indexation to energy prices.

b. Rates for medical equipment payments should be based on the best estimate of actual cost of energy required for that piece of equipment, and should reflect changes in energy prices.

c. Payment rates for the thermo regulatory illness allowance should be based on the best estimate of cost of additional heating and cooling required by thermo regulatory illnesses.

5. A two phase reform agenda

5.1. Phase one

ACOSS has identified the following issues that need to be addressed as a priority.

a. Queensland remains the only jurisdiction in which all Commonwealth Health Care Card holders are not eligible for concessions. This inconsistency means that households living on low incomes are missing out.

b. The value of concessions in South Australia stands out as particularly low in relation to other States and Territories, despite relatively high energy prices and disconnection rates.

c. Proportional concessions are required in more jurisdictions to address the equity of concessions for consumers in areas with high supply costs (such as those regional network areas) and the high energy needs of families living on low incomes.

Phase one priorities for action

Jurisdiction	Issue	Detail
Queensland	1. Concession eligibility	Queensland is the only NEM jurisdiction that does not provide a concession to all Commonwealth Health Care Card holders.
	2. Percentage based concessions	Percentage based concessions ensure that assistance is targeted to the household types that need it most, and is the best way of meeting the particular needs of families living on low incomes.
	3. Medical equipment concessions	Queensland is unique in only providing medical equipment concessions to equipment provided by the state Health Department, denying many high need households adequate assistance.

Jurisdiction	Issue	Detail
South Australia	1. Payment rate	The payment available under the South Australian concession is significantly below that of other jurisdictions and as a proportion of average bills.
	2. Percentage based concessions	Percentage based concessions ensure that assistance is targeted to the household types that need it most.

5.2. Phase two

Phase two of reform should focus on the development of a national framework for energy concessions. The framework should set best practice benchmarks across jurisdictions, and allow flexibility for jurisdictions with distinct needs.

ACOSS has identified the following principles that would be required to meet these aims:

1. Concessions must be targeted to households in need of assistance.
2. Payments and rates must be adequate to address energy needs and ensure energy affordability for households living on low incomes.
3. A common list of medical equipment eligibility needs to be developed.
4. A common list of eligibility for thermoregulatory illness needs to be developed.

Nationally consistent eligibility criteria and adequacy of concession rates should be key objectives in moving towards a national concessions framework however such a process would also create an opportunity to address a range of other issues. The most significant of these is whether there needs to be explicit links made between the concession framework and jurisdictional energy efficiency initiatives.

6. Conclusion

6.1 Energy hardship

Energy concessions are delivered to address access to energy for people on low-incomes, people relying on medical equipment and people who have additional energy needs due to thermo regulatory illness. These concessions are a significant arm of the consumer protections in Australia’s domestic energy markets.

However, the effectiveness of Australia’s energy concessions is impacted by their fragmentation and the inherent inequalities in how they are delivered. This can, and should, be done better.

This paper has outlined the significant problems across the jurisdictions, most commonly revolving around inconsistent and sometimes badly targeted eligibility criteria and adequacy (including the declining value of concessions over time).

It has also proposed a two-phase reform process to first overcome the major inadequacies in some jurisdictions, and then move towards a national framework for energy concessions. Key to resolving these issues is the broader introduction of proportion based concessions.

These reforms would have major impacts on many households currently experiencing energy stress and falling between the gaps in current systems.

6.2 Income and employment reforms

In addition to reforms to the policies related to energy concessions, it is important to highlight that reform is also urgently needed to address the inadequacy of the income support payments of people living in the lowest income households, and to improve the employment outcomes of people locked out of the labour market. These reforms are also key to ensuring the people can meet their basic needs, including paying their energy bills.

ACOSS has called in this May Budget for the Federal Government to address the adequacy of income support, and employment policies to improve the incomes for people who have the least. The key recommendations include:

- Raise the level of payments for Newstart Allowance, Youth Allowance and other Allowance payments for single adults and young people living independently of their parents by $50 per week as recommended by the Henry Report.
- Index all Allowance payments to wage movements.
- Improve the targeting of the family payments system and raise payments for families at greatest risk of poverty.
- Double the number of wage subsidies available for very long term unemployed people to 20,000 places per year.
- Substantially boost the resources available to Job Services Australia (JSA) providers to work intensively with this group from present inadequate levels (which fund an interview every two months plus $100 a month for training and work experience).

6.3 Housing affordability

For people living on low incomes it is hard to separate out energy policy from the impact of housing costs on a household budget. For a person who is living on a low income, but has low or modest housing costs, their energy hardship is greatly ameliorated. However, for people living on low incomes who are also subject to the private rental market, their ability to meet their energy needs can be severely impacted. For these people, energy hardship can be extreme. ACOSS has called in this May Budget for the Federal Government to address housing affordability for people living on low incomes, by:

- Establishing an Affordable Housing Growth Fund to expand the stock of affordable housing, with a down-payment of $750 million in the first year and increased and sustained long term ongoing funding.
- Maintaining current funding for homelessness services beyond expiry of the National Partnership Agreement on Homelessness and index to Consumer Price Index (CPI).
- Increasing the maximum rate of Commonwealth Rent Assistance (CRA) by 30% (around $19 per week) to assist people living on low incomes to meet rising rental costs.

Glossary

Energy concession: A rebate or discount applied to energy bills.

National Energy Market (NEM): The interconnected power grid joining the power supply networks of Queensland, New South Wales, the Australian Capital Territory, Victoria, Tasmania and South Australia.

COAG Standing Council on Energy and Resources (SCER): SCER is a sub-council of COAG that is responsible for pursuing priority issues of national significance in the energy and resources sectors.

Australian Energy Markets Commission (AEMC): is the national rule maker for the National Electricity Market and some gas markets.

Australian Energy Regulator (AER): The AER regulates energy markets and networks under **national energy market legislation and rules.**

National Energy Customer Framework (NECF): the NECF constitutes the consumer protection framework in the National Energy Market, consisting of the National Energy Retail Law, the National Energy Retail Rules and the National Energy Retail Regulations.

Community Service Obligations (CSOs): CSOs are regulations delivering targeted assistance to consumers.

Thermo regulatory illness: Increases in core body temperature can also significantly increase the impacts of some conditions, including multiple sclerosis, Parkinson’s disease, post-polio syndrome and spinal cord injury.

State	Any Cwth	Cwth Pensioner Card	DVA Gold Card	Qld Seniors Card	Family Tax Benefit A or B	Rate	Note
Queensland							
Electricity Rebate	No	Yes	Yes	Yes	No	$283/yr	No share houses unless every resident is eligible
Reticulated Natural Gas Rebate	No	Yes	Yes	Yes	No	$66/yr	No share houses unless every resident is eligible
NSW							
Low income Household Rebate	Yes	Yes	Yes	N/A	No	$225/yr	
Family Energy Rebate	No	No	No	N/A	Yes	$125/yr	Capped at $25 if also eligible for Low Income Household Rebate
ACT							
Energy Concession	Yes	Yes	Yes	N/A	No	$322/yr	
Utilities Concession	Yes	Yes	Yes	N/A	No	$84/yr	Also hypothecated to water bills
Victoria							
Annual Electricity Concession	Yes	Yes	Yes	N/A	No	17.5% bill discount	Not paid on first $171.60 of bill.
Winter Gas Concession	Yes	Yes	Yes	N/A	No	17.5% bill discount	Paid on bills from 1 May to 31 October. Not paid on first $62.40 of bill.
Tasmania							
Annual Electricity Concession	Yes	Yes	Yes	N/A	No	$459/yr	
Heating Allowance	No	Yes	Yes	N/A	No	$56/yr	Also includes cash assets means test
South Australia							
Customer Concession Scheme for Energy	Yes	Yes	Yes	N/A	No	Up to $165/yr	

Medical Equipment Concession		
Queensland	Eligibility	Electricity life support concession scheme: Approved equipment list. Commonwealth Concession Card (for oxygen concentrators), Child Disability Allowance, Queensland Seniors Card. Equipment must be provided rent free by Queensland Health.
	Rate	$47.95 per month for oxygen concentrators, $32.11 for dialysis machines.
NSW	Eligibility	Life support rebate: Statement by medical practitioner, approved list of equipment.
	Rate	Different rates for approved equipment.
ACT	Eligibility	Life support rebate: Use of approved equipment, signed letter from medical practitioner.
	Rate	Life support rebate: $122 per year.
Victoria	Eligibility	Life support concession: A household member uses an eligible life support machine.
	Rate	Life support concession: Discount equal to 470 kwh per quarter.
Tasmania	Eligibility	Life support machine rebate: Approved equipment list.
	Rate	Life support machine rebate: Different rates for different machines.
South Australia	Eligibility	Home dialysis electricity concession: any person undergoing dialysis treatment.
	Rate	Home dialysis electricity concession: $165 per year.
Thermo regulatory illness concession		
Queensland	Eligibility	Medical heating and cooling electricity concession scheme: Qualifying medical condition. Commonwealth concession card. Residence has air-conditioning.
	Rate	Medical heating and cooling electricity concession scheme: $283 per year.
NSW	Eligibility	Medical energy rebate: Eligible medical condition. Commonwealth concession card with signed statement from doctor (and consent to release of medical research).
	Rate	Medical energy rebate: $215 per year (increasing to $235 from July 1 2014)
ACT	Eligibility	Medical heating and cooling rebate: Commonwealth concession card holders with eligible medical condition.
	Rate	$122 per year
Victoria	Eligibility	Medical cooling concession: Eligible medical condition. Commonwealth concession card with signed statement from doctor.
	Rate	17.5% discount on electricity costs from 1 November to 30 April
Tasmania	Eligibility	Medical cooling concession: Commonwealth concession card.
	Rate	$137 per year.
South Australia	Eligibility	Medical heating and cooling concession: Qualifying medical condition, certification from General Practitioner.
	Rate	Medical heating and cooling concession: $165 per year.

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