

# Positive Links

THE BGF CLIENT NEWSLETTER



bobby  
goldsmith  
foundation

practical emotional  
financial support

## Same Sex Recognition by Centrelink

### What does it mean for BGF and for you?

From July 1 2009, Centrelink is recognising same-sex relationships in the same way as a "de facto relationship". This means that you are now required to advise Centrelink if you are in a same-sex "de facto" relationship and in receipt of Centrelink benefits.

If you are assessed to be a member of a couple, your partner's income and assets will be taken into account and your entitlements may be reduced or cancelled. If you do not declare your relationship and you are later assessed as being in a "de facto" relationship, you may incur a debt to Centrelink which will need to be repaid.

Centrelink uses a range of criteria or factors to determine whether the relationship is regarded as "de facto". To find out more about these criteria or to obtain more information about your rights, BGF advises you to contact your local Welfare Rights Centre or Advocate. You can obtain contact details from [www.welfarerights.org.au](http://www.welfarerights.org.au) or call 1800 226 028.

If the Centrelink assessment affects eligibility for BGF financial assistance, we will discuss this with clients and, where necessary, make gradual adjustments according to the combined income levels. We are very aware of the impact the changes may have on income levels and the considerable stress it may place on relationships.

If you are unsure about whether the changes affect you or you need to discuss your circumstances, please contact Welfare Rights (Sydney Office) on 02 9211 5300 or toll free on 1800 226 028 or your BGF caseworker on 1800 651 011.

#### Get *Positive Links* by email

Not only are emails the best way for us to keep you up to date with what we're doing, but they're better for the environment, too. Email [bgf@bgf.org.au](mailto:bgf@bgf.org.au) to have the next issue of *Positive Links* sent to you by email.

### We need your Centrelink Income Statement to keep helping you

To be eligible for Financial Assistance services through BGF, we require confirmation that your income falls within the eligible range. Each year, your caseworker will request a current income statement (Centrelink or payslips) so that we can continue providing Financial Assistance within the BGF Guidelines. Please let us know if your circumstances and contact details change at any time. We appreciate your cooperation in providing this information.



## Merry Christmas and Happy New Year

The BGF office will be closed from 25 December 2009 and will reopen on 4 January 2010. The Luncheon Club and Larder will be closed from Thursday 24 December 2009 and will reopen for lunch on 4 January 2010.

We wish you a Merry Christmas and a Happy New Year.

# BGF Client Services - Adapting to Changing Needs

In the 25 years that BGF has been around, we've all lived through the dramatic changes in the nature of the HIV epidemic.

The biggest change came in the mid-1990s. The introduction and widespread access to antiretroviral treatments transformed both the nature of the HIV epidemic and the outlook for those living with HIV. As people are living longer, they have to think about what the future holds for them.

For BGF, it became increasingly clear that longer term solutions were needed to meet the current and future needs of PLHIV. That was why we developed services such as supported accommodation, financial counselling, vocational counselling and capacity building programs to encourage our clients to take control of their lives and plan for the future.

There are now more people in Australia living with HIV than ever. Right now, BGF is providing a range of services to over 1450 PLHIV across NSW. In the 2008-09 financial year, 257 new clients registered with BGF – an increase in new clients of almost 20% on the previous financial year.

Since 2007, BGF's caseworkers have undertaken a process of working more closely with clients to address their individual needs by taking account of each client's specific circumstances (health, financial situation, housing, employment, study, social networks and access to the broader range of community services).

During focus groups with clients and stakeholders, it became clear that many people believed BGF should be encouraging independence among its clients rather than having them continuing to rely on financial assistance. BGF has considered this feedback and the comments we have gathered during the Client Services Advisory Working Group meetings. From this, we have developed client service programs that are focused on supporting clients to develop skills and resilience to maximise their health and overall well-being, and help plan for the future.

This means that financial assistance will no longer be an automatic, unending service. Instead, it will be targeted to the specific needs of individual clients. We believe that this is a fairer approach in providing financial assistance to an ever-increasing number of clients with very diverse needs. It also reflects how the organisation is planning to give more support and responsibility to clients to manage their own lives.

In order to make this transition, BGF has identified five Financial Assistance priority areas including:

- the capacity to offer access to emergency assistance
- short-term targeted support for clients who are experiencing a period of difficulty and stress, and require BGF's support to stabilise their lives
- capacity-building and vocationally-focused assistance, linked with casework, mentoring, workshops and internships
- ongoing support with health management
- ongoing support for clients with more complex health and support needs

The new approach to prioritising financial assistance will result in changes to the level and duration of financial assistance that BGF can offer. For new clients, these changes will commence **1 January 2010**. For existing clients, changes to levels of financial assistance will not take place until **1 July 2010** and will vary depending on individual needs of clients. Clients will be contacted by their caseworkers over the coming months to discuss both the changes and their individual service plans, update any information (including income statements) and review client budgets.

There will be **no changes** to certain areas of assistance and service provision including:

- Financial Counselling
- Service coordination
- Capacity-building workshops such as Phoenix Workshops
- Financial assistance with the cost of HIV anti-retroviral and HIV-related medications
- Medical gap assistance for HIV-related procedures
- Assistance with costs associated with approved study and returning to work
- No Interest Loans Scheme® (NILS®)
- Supported Accommodation

A major focus for BGF will be on developing Phoenix Workshops and looking at other programs to support clients seeking to return to employment. We will circulate information about program developments as they become available.

If you have questions about BGF services, please contact your caseworker on 02 9283 8666 or 1800 651 011.

# Questions and Answers

***For the last 10 years, BGF has been paying my electricity bills. This is the only BGF service I use. Do the changes mean that I'll no longer have BGF's help in getting my bills paid?***

BGF will no longer provide regular ongoing assistance with energy bills. Areas of assistance which BGF will continue to provide include one-off or short-term costs involved in helping someone to get back on their feet, assistance with costs associated with health management and vocationally focussed costs.

Your BGF Caseworker can work with you to review your overall needs and budget in order to identify resources to assist you.

***I see that BGF has some financial reserves. Why are you cutting back on our financial assistance when you have all this money? Why can't you use it to keep paying my electricity bills?***

Yes, it is correct that the Bobby Goldsmith Foundation has some financial reserves. However, these assets underpin the long-term sustainability of the organisation. Without them, we cannot plan for the future and continue providing our essential services for people living with HIV.

BGF actually has limited funds for financial assistance. We rely solely on our fundraising income to provide financial assistance. While our fundraising income has been steady over the last two years, there has been a significant increase in new clients. Some limits and changes are necessary to ensure that financial assistance is shared fairly among our clients now and in the future.

BGF has had to make some critical choices about the rationale for any financial assistance provided. The underlying focus of our work is around encouraging clients and supporting their capacity for self-management. It makes sense for this to become the basis for how financial assistance will be provided to positive people in need.

***What is the situation with pharmacy accounts? Will you still help to pay for my meds?***

It has become extremely difficult and onerous for BGF to monitor the authorisation process for approved medications, particularly once the medication has been dispensed. There is also a significant concern that some clients appear to be accessing numerous pharmacies and obtaining multiple supplies of different medications.

BGF will continue to assist clients by helping to pay for their antiretroviral medications and other non PBS HIV-related medications. However, we are now seeking a contribution from clients for the non PBS HIV-related medications.

We understand that every client has different issues and varied capacity to manage their circumstances. Please contact your BGF caseworker to clarify any questions you might have about paying for your meds.

***I've been asked by my caseworker to provide my Centrelink income statement twice in the last two years. Why am I being asked for this?***

BGF needs your Centrelink income statement to check that you are eligible for Financial Assistance. The Centrelink income statement provides the official confirmation that your income falls within the eligible range so that we can continue providing Financial Assistance within the BGF Guidelines. Without getting a copy of your Centrelink income statement, we cannot continue to provide you with Financial Assistance.

For clients receiving a Centrelink pension, you will be asked to provide your income statement every 12 months. This has been a long-standing requirement. For clients on Newstart or others without specific regular income, an income statement is required every 6 months.

***I haven't previously used BGF's services because I felt other people needed it more. I'm interested in the new programs you've mentioned. When will these be happening?***

The Phoenix Workshop program for 2009/2010 will comprise two traditional Phoenix workshops in 2009, a program

in conjunction with Pozhets, Weekend Phoenix programs in Port Macquarie and the Central Coast and two residential programs partnered with the Quest for Life Foundation in Bundanoon to be run in February and June 2010.

BGF will also be announcing a new Intern Program in early 2010 which will give people an opportunity to be employed at BGF for a period of six months. This program will provide training and experience, and link people into employment opportunities at the conclusion of the six-month-period.

We're also hoping to launch a mentoring program in the second quarter of 2010. More detailed information will appear in a future issue of *Positive Links*.

***I've got some money salted away in a term deposit for a rainy day, which I think is a pretty responsible thing to do. Apart from that, I have to make do with my Centrelink benefits. Why won't you give financial assistance to people who have assets of over \$5,000?***

We agree that having some savings is a responsible strategy for you to take. However, BGF's assistance is targeted to those in most need. We consider that if you have savings or accessible investments of over \$5,000, you are in a position to manage your own living costs.

BGF caseworkers will be working with and encouraging clients to manage their finances and hopefully become independent of the need for financial assistance.

If at any stage your situation should change, BGF will still be there to provide the support you need.

## Give us your feedback

We're always interested to hear what you think about *Positive Links*. If you have any comments to make or would like to suggest topics or information that should be included in a future issue, please email us at [bgf@bgf.org.au](mailto:bgf@bgf.org.au), write to us at P.O. Box 97, Darlinghurst, NSW 1300 or call on 1800 651 011.

## Ask *Miss Pennypincher...*

**Q.** *I'm on the Disability Support Pension and am so happy that there was an increase of \$32 a week in September. Is there anything I should be doing with this? – Jonathan*

**A.** Great news wasn't it, Jonathon. \$32 a week is quite a lot being on the pension. This is a very good opportunity to manage it before it gets lost in day-to-day living expenses.

I suggest that you can look at this extra payment as a 'pay increase'. It is always a good money management move to take half and put it away to earn interest. This way you can start building a fund for emergencies, special things you may need, or even a holiday.

Maybe now is the time to open that special savings account that everyone says they must get around to someday. Just keep putting \$16 a week away and watch it grow.

There are accounts you can open that have no fees or charges and pay interest above the Reserve Bank rate. Once you plant the seed and nurture it every fortnight, you can see it grow along with your own sense of self-worth. That in itself can be a tremendous morale booster.

Also, because the other half of the increase is still available for your living costs, you are still in front of inflation, which is running at a low rate of 1.5% at the moment.

I hope these suggestions are helpful Jonathan. If you would like to discuss them in more detail, please give a BGF Financial Counsellor a call on 1800 651 011.

## Contact details for HIV support services

**ACON:** 9206 2000 or 1800 063 060  
(for callers outside Sydney) or  
[acon@acon.org.au](mailto:acon@acon.org.au)

**Albion St Centre:** 9332 9600

**Alcohol and Drug Information Service:** 9361 8000 or 1800 422 599  
(for callers outside Sydney)

**Bobby Goldsmith Foundation:**  
9283 8666 or 1800 651 011  
(for callers outside Sydney) or  
[bgf@bgf.org.au](mailto:bgf@bgf.org.au)

**Department of Housing:**  
9268 3444

**Domestic Violence Help Line:**  
1800 656 463

**Food Distribution Network:**  
9699 1614 or [info@fdn.org.au](mailto:info@fdn.org.au)

**HIV Community Team, South Eastern Sydney Illawarra Health:**  
8305 3800 or [hivcommunityteam@sesiahs.health.nsw.gov.au](mailto:hivcommunityteam@sesiahs.health.nsw.gov.au)

**Multicultural HIV/AIDS and Hepatitis C Service:** 9515 5030  
or 1800 108 098 (for callers outside Sydney) or [info@multiculturalhivhepc.net.au](mailto:info@multiculturalhivhepc.net.au)

**Positive Central:** 9395 0444

**Positive Heterosexuals NSW:**  
9395 0444 or 1800 812 404  
(for callers outside Sydney) or  
[pozhet@email.cs.nsw.gov.au](mailto:pozhet@email.cs.nsw.gov.au)

**Positive Life NSW:**  
9361 6011 or  
1800 245 677 (for callers outside Sydney) or [admin@positivelife.org.au](mailto:admin@positivelife.org.au)

**St. Vincent's Hospital Pharmacy:**  
8382 3180

**St. Vincent's Dental Hospital:**  
8382 2607

**Sydney Dental Hospital:**  
9293 3333

**Sydney Sexual Health Centre:**  
9382 7440

**The Sanctuary:** 9519 6142

**Women, HIV & Health Promotion Project:**  
9699 8756

## PozQuest Workshops for 2010

In 2008, the Bobby Goldsmith Foundation and the Quest for Life Centre in Bundanoon ([www.questforlife.com.au](http://www.questforlife.com.au)) organised the first PozQuest course. 15 clients undertook this five-day residential program especially designed for people living with HIV. The responses and feedback from participants was overwhelmingly positive so we are planning to organise two new workshops in 2010.

*"I was so impressed by the content and delivery and the facilitators were brilliant in guiding us as a group, helping us to find out own resolutions to problems and seeing our lives in a brighter light."*

The first workshop is from **8-12 February 2010** and the second workshop will take place from **7-11 June 2010**. Both workshops will be held at Bundanoon in the Southern Highlands. The cost of the workshop (usually \$1750) will be substantially covered by Quest for Life and BGF. Participants will be asked to make a minimum contribution of \$75 to the cost of the workshop.

*"This program should be experienced by anyone who needs physical, spiritual or mental healing."*

For more information about PozQuest or to register your interest in taking part, please contact your BGF caseworker or go to [www.bgf.org.au](http://www.bgf.org.au). Places are limited so make sure that you register your interest early with your caseworker.

PO Box 97, Darlinghurst, NSW 1300

**T** 02 9283 8666 **F** 02 9283 8732

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**W** [www.bgf.org.au](http://www.bgf.org.au)



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