

FREE GUIDE

Disability Support Pension, in plain English

Who can get it, the evidence you'll need, how to claim, and what to do if the answer is no. Amounts as at October 2026.

If a disability or health condition means you can't work, or can't work much, money worries can pile on top of everything else. This guide walks through Disability Support Pension (DSP) the way Services Australia explains it, in plain English. Every rule and amount here was checked on servicesaustralia.gov.au in October 2026. Rates change twice a year, so check the current figure before you rely on it.

The short version

- DSP is financial help if you have a physical, intellectual or psychiatric condition that is likely to persist for more than 2 years and stops you from working.
- Not everyone with disability or a medical condition can get it. You need to meet both the non-medical rules and the medical rules.
- DSP and the NDIS are separate. Services Australia says you can claim or still use NDIS services while you're claiming or getting DSP.
- Your medical evidence matters more than anything else in the claim. Give it all at the start.
- Questions? The Services Australia Disability and carers line is 132 717, Monday to Friday, 8am to 5pm.

We know claim forms can feel like they're written for someone else. You're allowed to ask for help: from a nominee, a free government-funded advocate, or Services Australia itself. There's more on that below.

From checking the rules to your first payment

Six steps, in the order most people go through them. Take them one at a time.

Step 1: Check the non-medical rules

To get DSP you need to meet all of these:

- you're at least 15 years and 9 months old, and under Age Pension age, when you claim
- you meet the residence rules
- you meet the income and assets tests.

You can start a claim from 13 weeks before you turn 16. If you're under 16 when you claim, payments can only start from your 16th birthday.

Step 2: Understand the two medical routes

Manifest medical rules. These cover situations where eligibility is clear from the medical evidence alone. You meet them if you:

- are permanently blind
- need nursing home level care
- have a terminal illness with an average life expectancy of less than 2 years
- have an intellectual disability with an IQ of less than 70
- have category 4 HIV/AIDS, or
- get a Department of Veterans' Affairs Disability Compensation Payment at the Special Rate (totally and permanently incapacitated) under the Veterans' Entitlement Act 1986.

General medical rules. If the manifest rules don't apply, you need to meet all of these: your condition is likely to persist for more than 2 years; it's diagnosed, reasonably treated and stabilised; you have an impairment rating of 20 points or more under the Impairment Tables; you meet the Program of Support rules, if they apply to you; and your condition will stop you working at least 15 hours a week in the next 2 years.

Step 3: Gather your medical evidence

Services Australia needs evidence from your treating doctors or other health professionals, and in most cases current evidence for each condition that affects your ability to work. It should cover:

- your diagnosed conditions
- past, current and planned treatment
- how each condition affects you day to day
- your symptoms: when they started, how often they happen and for how long, and how you go with treatment, aids and equipment
- your prognosis: whether things are likely to improve, stay the same or get worse
- the names and contact details of your treating doctors.

Some conditions need specialist evidence. For a mental health condition, a psychiatrist's diagnosis or a registered or clinical psychologist supporting your doctor's diagnosis. For intellectual disability, a psychologist's assessment of intellectual function and adaptive behaviour. For hearing, an audiologist or ear, nose and throat specialist; for vision, an ophthalmologist. Use the DSP Medical Evidence Checklist (SA473) to work out what to collect. If you're having trouble getting evidence, call 132 717 and talk through your options.

Step 4: Make your claim

The easiest way is online, through a Centrelink online account linked to myGov. Sign in to myGov, select Centrelink, then **Make a claim or view claim status**, then **Make a claim**. Under **Disabled, ill or injured**, select **Get started** and follow the prompts. If you can't claim online, you can claim by form.

A correspondence nominee can claim for you, and an advocate can support you and come to appointments with you.

Money while you wait: you may be able to get an income support payment like JobSeeker Payment while your DSP claim is assessed, and you can claim JobSeeker Payment as part of the online DSP claim.

After you submit online you'll get a receipt with a claim ID and a link to track progress. Services Australia says you can expect to hear from them within 21 days of submitting your claim.

Step 5: Go to any assessments

Services Australia checks the non-medical rules first, then the manifest medical rules, then (if needed) the general medical rules. They may talk to your treating doctors. For the general rules, they may ask you to attend a Job Capacity Assessment and a Disability Medical Assessment. If you have new evidence you haven't given them yet, you can bring it along.

Step 6: If the answer is no

You'll get a letter, and Services Australia says it will try to call you to explain why and talk about your options. You can ask for a copy of your medical assessment and why you don't meet the rules. If you think they've made a mistake, you can ask for a review of the decision. If your situation changes later, you can claim again.

Other payments may fit better, such as JobSeeker Payment if you can't work for a short time, Youth Allowance for younger people, or Carer Payment and Carer Allowance if you care for someone else.

How much DSP is

How much you get depends on your age, whether you have a partner, and your (and your partner's) income and assets. These are the **maximum** fortnightly rates published by Services Australia from 20 September 2026, for people 21 and older, or under 21 with a child in their care:

- **Single:** \$1,237.70 a fortnight in total (\$1,135.40 basic rate, \$88.20 Pension Supplement and \$14.10 Energy Supplement)
- **Couple, each:** \$933.00 a fortnight (\$1,866.00 combined)
- **Couple separated due to ill health, each:** \$1,237.70 a fortnight
- **Under 21 with no children:** lower rates apply, from \$581.50 to \$839.80 a fortnight depending on age and whether you're assessed as dependent or independent. Your parents' income doesn't affect this.

Rates are updated on 20 March and 20 September each year (1 January for people under 21 without children). Most people get their first payment around 2 weeks after the claim is approved, then fortnightly. Waiting periods can apply if you got a leave or redundancy lump sum, finished seasonal or contract work in the last 6 months, or got a compensation payment.

Keeping DSP, and what comes with it

- **You can still work.** You can do paid work of up to 29 hours a week without losing DSP, as long as you meet the income test. Tell Services Australia within 14 days if you start work, and report your income every 2 weeks, even if it's \$0. Some people under 35 have participation requirements.
- **A Pensioner Concession Card.** People who get DSP can get a Pensioner Concession Card, for cheaper medicines and other discounts. If your DSP stops, you may still be able to keep the card.
- **Tell them when things change.** Let Services Australia know about changes in your circumstances, because they can affect your payment. They may also review whether you still meet the medical and non-medical rules.
- **Other payments worth a look.** Mobility Allowance helps with travel costs for work, study or looking for work if you can't use public transport without a lot of help, but you can't get it if you have NDIS-funded support. If a family member cares for you, they may be able to get Carer Payment or Carer Allowance.

Getting help with your claim

- **An advocate** can help you understand the rules, support you while you claim, and come to appointments with you. Help from a government-funded advocate service is free. The Department of Social Services has an advocate finder (NDAP).
- **Someone to act for you.** You can authorise a person to speak to Services Australia, update your details or receive the payment for you.
- **Services Australia itself.** Call the Disability and carers line on 132 717. If you're in crisis or financial hardship, their social workers can help with information and referrals.

We'll take care of the everyday, while you sort the paperwork

A DSP claim can take real energy, and life doesn't stop while you wait. We're not Centrelink and we don't lodge claims, but we've supported people with disability in Western Sydney since 2017. We're a registered NDIS provider (4-GWVHCEY), and it's the same support worker every visit.

If you'd like us to help with the day-to-day while you get this sorted, call 0437 733 744 and we'll talk it through. If we can't help, we'll say so and point you to someone who can.

- **Daily living support.** Personal care and help at home from a registered NDIS provider, with carer updates as standard.
- **Community participation.** Getting out, joining in and building the week you want, with someone who knows you.
- **Private help at home.** Not on the NDIS? Cleaning, reorganising and home help, booked privately with the price confirmed in writing first.



Your DSP claim checklist

- ☐ Read the DSP pre-claim guide on servicesaustralia.gov.au.
- ☐ Set up myGov and link it to Centrelink (or plan to claim by form).
- ☐ Download the DSP Medical Evidence Checklist (SA473).
- ☐ List every condition that affects your ability to work.
- ☐ Ask each treating doctor or specialist for current evidence.
- ☐ Gather specialist reports, test results and hospital records.
- ☐ Sign the consent form (SA472) if your health professionals ask for it.
- ☐ Decide whether to claim JobSeeker Payment while you wait.
- ☐ Keep copies of everything you send.
- ☐ Keep your phone number and address up to date.
- ☐ Save the Disability and carers line: 132 717.

Questions people ask

Can I get DSP and NDIS supports at the same time?

Yes. Services Australia says you can claim or still access NDIS services while you're claiming or getting DSP. They're separate: DSP is an income payment from Services Australia, and the NDIS funds disability supports.

How much is Disability Support Pension?

As at October 2026, the maximum rate for a single person 21 or older is \$1,237.70 a fortnight, including the Pension Supplement and Energy Supplement. Couples get up to \$933.00 each. Income and assets can reduce it, and rates change on 20 March and 20 September.

Does my doctor need to fill in a medical report?

For a new claim, Services Australia says treating doctors no longer need to do a medical report. Instead you give medical evidence for each condition, and the DSP Medical Evidence Checklist (SA473) helps you gather the right things. Your doctor can use the SA478 checklist for treating health professionals.

How long does a DSP claim take?

Services Australia says you can expect to hear from them within 21 days of submitting your claim. If you're approved, most people get their first payment around 2 weeks later, unless a waiting period applies.



Can I work while getting DSP?

Yes. You can work up to 29 hours a week without losing DSP, as long as you meet the income test. You need to tell Services Australia within 14 days of starting work and report your income every 2 weeks.

What if my DSP claim is rejected?

Services Australia will write to you and try to call to explain. You can ask for your medical assessment and the reasons, ask for a review if you think there's a mistake, or claim again if your situation changes. Another payment, like JobSeeker Payment, may also suit.

Can Kinship help me claim DSP?

We don't lodge Centrelink claims or give financial advice. We provide NDIS daily living support and community participation, and private help at home. If you're not sure where to start, call us and we'll point you in the right direction.

Talk to a real person. Call Kinship Uniting Services on **0437 733 744** or email info@kinshipunitingservices.com. Deaf, or have a hearing or speech impairment? Contact us through the National Relay Service: Speak & Listen 1300 555 727, TTY 133 677, SMS relay 0423 677 767.

Sources

Disability Support Pension: <https://www.servicesaustralia.gov.au/disability-support-pension>

Who can get it: <https://www.servicesaustralia.gov.au/who-can-get-disability-support-pension>

Non-medical rules: <https://www.servicesaustralia.gov.au/non-medical-rules-for-disability-support-pension>

Manifest medical rules: <https://www.servicesaustralia.gov.au/manifest-medical-rules-for-disability-support-pension>

General medical rules: <https://www.servicesaustralia.gov.au/general-medical-rules-for-disability-support-pension>

Medical evidence: <https://www.servicesaustralia.gov.au/medical-evidence-for-disability-support-pension>

How we assess your claim: <https://www.servicesaustralia.gov.au/how-we-assess-your-claim-for-disability-support-pension>

How to claim: <https://www.servicesaustralia.gov.au/how-to-claim-disability-support-pension>

Payment rates: <https://www.servicesaustralia.gov.au/payment-rates-for-disability-support-pension>

When you'll get your first payment:

<https://www.servicesaustralia.gov.au/when-youll-get-your-first-disability-support-pension-payment>

What your commitments are:

<https://www.servicesaustralia.gov.au/what-your-commitments-are-for-disability-support-pension-dsp>

Getting help: <https://www.servicesaustralia.gov.au/getting-help-with-disability-support-pension>

Other payments if you can't get DSP:

<https://www.servicesaustralia.gov.au/other-payments-if-you-cant-get-disability-support-pension>

Help patients with DSP (for health professionals):

<https://www.servicesaustralia.gov.au/help-patients-with-disability-support-pension>

Mobility Allowance: who can get it: <https://www.servicesaustralia.gov.au/who-can-get-mobility-allowance>

Concession and health care cards: <https://www.servicesaustralia.gov.au/concession-and-health-care-cards>