



The Government is acting decisively in the national interest to support households and businesses and address the significant economic consequences of the Coronavirus.

While the full economic effects from the virus remain uncertain, the outlook has deteriorated since the Government's initial Economic Response announced on 12 March 2020.

The spread of the virus worldwide has broadened, and is expected to be more prolonged. Governments, both international and domestic, have announced stricter mitigation measures to slow the spread of the virus, which are having significant economic impacts.

On 30 March, the Government announced the \$130 billion JobKeeper Payment to help keep Australians in jobs as we deal with the significant economic impact from the Coronavirus. This brings the Government's total economic support for the economy to \$320 billion across the forward estimates, representing 16.4 per cent of annual GDP.

JobKeeper Payment

If your business has been significantly impacted by the Coronavirus you will be able to access a wages subsidy to continue paying your employees. Under the JobKeeper program, you will be able to claim a fortnightly payment of \$1,500 per eligible employee from 30 March 2020, for a maximum of six months. This assistance will help you keep staff and will help you restart when the crisis is over.

Update to Supporting Individuals & Households Support Package

There have been some updates to the *Supporting Individuals and Households* support package announced by the Federal Government last week.

Support for Mental Health, Medicare & Domestic Violence Services

In a media release on 29 March 2020, the Prime Minister, Scott Morrison, released details of a new support package in relation to mental health, Medicare and domestic violence services.

More help will be given to millions of Australians battling the devastating impacts of coronavirus with a \$1.1 billion package which boosts mental health services, domestic violence support, Medicare assistance for people at home and emergency food relief.

COVID-19 Scams

Unfortunately, scammers are taking advantage of the spread of coronavirus to exploit and play on the fears of consumers across Australia.

Scammers are doing things such as falsely selling coronavirus-related products online, and using fake emails or text messages to try and obtain personal data.

Other scams include phishing emails and phone calls impersonating the World Health Organisation, government authorities, and legitimate businesses – including travel agents and telecommunications companies.

JobKeeper Payment

The Government is introducing a subsidy program to support employees and businesses. The *JobKeeper Payment* is designed to help businesses affected by the Coronavirus to cover the costs of their employees' wages, so that more employees can retain their job and continue to earn an income.

Keeping Australians in work and businesses in business will lay the foundations for a stronger economic recovery once the Coronavirus crisis passes.

JOBKEEPER PAYMENT

Summary

The economic impacts of the Coronavirus pose significant challenges for many businesses – many of which are struggling to retain their employees.

Under the JobKeeper Payment, businesses significantly impacted by the Coronavirus outbreak will be able to access a subsidy from the Government to continue paying their employees. This assistance will help businesses to keep people in their jobs and re-start when the crisis is over. For employees, this means they can keep their job and earn an income – even if their hours have been cut.

The JobKeeper Payment is a temporary scheme open to businesses impacted by the Coronavirus. The JobKeeper Payment will also be available to the self-employed.

The Government will provide \$1,500 per fortnight per employee for up to 6 months.

The JobKeeper Payment will support employers to maintain their connection to their employees. These connections will enable business to reactivate their operations quickly – without having to rehire staff – when the crisis is over.

Eligibility

Employers (including non-for-profits) will be eligible for the subsidy if:

- ◆ their business has a turnover of less than \$1 billion and their turnover will be reduced by more than 30 per cent relative to a comparable period a year ago (of at least a month); or
- ◆ their business has a turnover of \$1 billion or more and their turnover will be reduced by more than 50 per cent relative to a comparable period a year ago (of at least a month); and
- ◆ the business is not subject to the Major Bank Levy.

Employers must elect to participate in the scheme. They will need to make an application to the Australian Taxation Office (ATO) and provide supporting information demonstrating a downturn in their business. In addition, employers must report the number of eligible employees employed by the business on a monthly basis.

Eligible employers will receive the payment for each eligible employee that was on their books on 1 March 2020 and continues to be engaged by that employer – including full-time, part-time, long-term casuals and stood down employees. Casual employees eligible for the JobKeeper Payment are those employees who have been with their employer on a regular basis for at least the previous 12 months as at 1 March 2020. To be eligible, an employee must be an Australian citizen, the holder of a permanent visa, a Protected Special Category Visa Holder, a non-protected Special Category Visa Holder who has been residing continually in Australia for 10 years or more, or a Special Category (Subclass 444) Visa Holder.

Eligible employers who have stood down their employees before the commencement of this scheme will be able to participate. Employees that are re-engaged by a business that was their employer on 1 March 2020 will also be eligible.

In circumstances where an employee is accessing support through Services Australia because they have been stood down or had their hours reduced and the employer will be eligible for the JobKeeper Payment, the employee will need to advise Services Australia of their new income.

Self-employed individuals will be eligible to receive the JobKeeper Payment where they have suffered or expect to suffer a 30 per cent decline in turnover relative to a comparable prior period (of at least a month).

Where employees have multiple employers – only one employer will be eligible to receive the payment. The employee will need to notify their primary employer to claim the JobKeeper Payment on their behalf. The claiming of the tax free threshold will in most cases be sufficient notification that an employer is the

employee's primary employer.

Payment process

Eligible employers will be paid \$1,500 per fortnight per eligible employee. Eligible employees will receive, at a minimum, \$1,500 per fortnight, before tax, and employers are able to top-up the payment.

Where employers participate in the scheme, their employees will receive this payment as follows.

- ◆ If an employee ordinarily receives \$1,500 or more in income per fortnight before tax, they will continue to receive their regular income according to their prevailing workplace arrangements. The JobKeeper Payment will assist their employer to continue operating by subsidising all or part of the income of their employee(s).
- ◆ If an employee ordinarily receives less than \$1,500 in income per fortnight before tax, their employer must pay their employee, at a minimum, \$1,500 per fortnight, before tax.
- ◆ If an employee has been stood down, their employer must pay their employee, at a minimum, \$1,500 per fortnight, before tax.
- ◆ If an employee was employed on 1 March 2020, subsequently ceased employment with their employer, and then has been re-engaged by the same eligible employer, the employee will receive, at a minimum, \$1,500 per fortnight, before tax.

It will be up to the employer if they want to pay superannuation on any additional wage paid because of the JobKeeper Payment.

Payments will be made to the employer monthly in arrears by the ATO.

Timing

The subsidy will start on 30 March 2020, with the first payments to be received by employers in the first week of May. Businesses will be able to register their interest in participating in the Payment from 30 March 2020 on the [ATO website](#).

JobKeeper Payment - Information for Employers

OBLIGATIONS ON EMPLOYERS

To receive the JobKeeper Payment, employers must:

- ✓ Register an intention to apply on the ATO website and assess that they have or will **experience the required turnover decline**.
- ✓ **Provide information to the ATO on eligible employees.** This includes information on the number of eligible employees engaged as at 1 March 2020 and those currently employed by the business (including those stood down or rehired). For most businesses, the ATO will use Single Touch Payroll data to pre-populate the employee details for the business.
- ✓ **Ensure that each eligible employee receives at least \$1,500 per fortnight (before tax).** For employees that were already receiving this amount from the employer then their income will not change. For employees that have been receiving less than this amount, the employer will need to top up the payment to the employee up to \$1,500, before tax. And for those employees earning more than this amount, the employer is able to provide them with a top-up.
- ✓ Notify all **eligible employees that they are receiving the JobKeeper Payment**.
- ✓ Continue to provide information to the ATO on a monthly basis, including the number of eligible employees employed by the business.

BACKGROUND ON JOBKEEPER PAYMENT

Under the JobKeeper Payment, businesses impacted by the Coronavirus will be able to access a subsidy from the Government to continue paying their employees. Affected employers will be able to claim a fortnightly payment of \$1,500 per eligible employee from 30 March 2020, for a maximum period of 6 months.

Eligible employers

Employers will be eligible for the subsidy if:

- ◆ their business has a turnover of less than \$1 billion and their turnover will be reduced by more than 30 per cent relative to a comparable period a year ago (of at least a month); or
- ◆ their business has a turnover of \$1 billion or more and their turnover will be reduced by more than 50 per cent relative to a comparable period a year ago (of at least a month); and
- ◆ the business is not subject to the Major Bank Levy.

The employer must have been in an employment relationship with eligible employees as at 1 March 2020, and confirm that each eligible employee is currently engaged in order to receive JobKeeper Payments.

Not-for-profit entities (including charities) and self-employed individuals (businesses without employees) that meet the turnover tests that apply for businesses are eligible to apply for JobKeeper Payments.

Eligible employees

Eligible employees are employees who:

- ◆ are currently employed by the eligible employer (including those stood down or re-hired);
- ◆ were employed by the employer at 1 March 2020;
- ◆ are full-time, part-time, or long-term casuals (a casual employed on a regular basis for longer than 12 months as at 1 March 2020);
- ◆ are at least 16 years of age;
- ◆ are an Australian citizen, the holder of a permanent visa, a Protected Special Category Visa Holder, a non-protected Special Category Visa Holder who has been residing continually in Australia for 10 years or more, or a Special Category (Subclass 444) Visa Holder; and
- ◆ are not in receipt of a JobKeeper Payment from another employer.

If your employees receive the JobKeeper Payment, this may affect their eligibility for payments from Services Australia as they must report their JobKeeper Payment as income.

APPLICATION PROCESS

Businesses with employees

Initially, employers can register their interest in applying for the JobKeeper Payment via ato.gov.au from 30 March 2020.

Subsequently, eligible employers will be able to apply for the scheme by means of an online application. The first payment will be received by employers from the ATO in the first week of May.

Eligible employers will need to identify eligible employees for JobKeeper Payments and must provide monthly updates to the ATO.

Participating employers will be required to ensure eligible employees will receive, at a minimum, \$1,500 per fortnight, before tax.

It will be up to the employer if they want to pay superannuation on any additional wage paid because of the JobKeeper Payment.

Further details for businesses for employees will be provided on ato.gov.au.

Businesses without employees

Businesses without employees, such as the self-employed, can register their interest in applying for JobKeeper Payment via ato.gov.au from 30 March 2020.

Businesses without employees will need to provide an ABN for their business, nominate an individual to receive the payment and provide that individual's Tax File Number and provide a declaration as to recent business activity.

People who are self-employed will need to provide a monthly update to the ATO to declare their continued eligibility for the payments. Payment will be made monthly to the individual's bank account.

Further details for the self-employed will be provided on ato.gov.au.

JobKeeper Payment - Information for Employees

EMPLOYEE OBLIGATIONS

Employees will receive a notification from their employer that they are receiving the JobKeeper Payment. The majority of employees will need to do nothing further.

Employees in the following circumstances will have additional obligations.

- ◆ Employees that have multiple employers must notify the employer that is their primary employer.
- ◆ Employees that are not Australian citizens must notify their employer of their visa status, to allow their employer to determine if they are an eligible employee.
- ◆ Employees that are currently in receipt of an income support payment must notify Services Australia of their new income.

BACKGROUND ON JOBKEEPER PAYMENT FOR EMPLOYEES

Under the JobKeeper Payment, businesses impacted by the Coronavirus will be able to access a wage subsidy from the Government to continue paying their employees. Affected employers will be able to claim a fortnightly payment of \$1,500 per eligible employee from 30 March 2020, for a maximum of 6 months.

Eligible employees will receive a minimum of \$1,500 per fortnight, before tax. It will be up to the employer if they want to pay superannuation on any additional wage paid because of JobKeeper Payments.

Eligible employees include Australian citizens, the holder of a permanent visa, a Protected Special Category Visa Holder, a non-protected Special Category Visa Holder who has been residing continually in Australia for 10 years or more, or a Special Category (Subclass 444) Visa Holder.

Full time and part time employees, including stood down employees, would be eligible for the JobKeeper Payment. Where a casual employee has been with their employer for at least the previous 12 months they will also be eligible for the Payment.

Employees will be able to receive this payment in a number of different ways.

- ◆ If you ordinarily receive \$1,500 or more in income per fortnight before tax, you will continue to receive your regular income according to the prevailing workplace arrangements. The JobKeeper Payments will subsidise part or all of your income.
- ◆ If you ordinarily receive less than \$1,500 in income per fortnight before tax, your employer must pay you, at a minimum, \$1,500 per fortnight, before tax.
- ◆ If you have been stood down, your employer must pay you, at a minimum, \$1,500 per fortnight, before tax.
- ◆ If you were employed on 1 March 2020, subsequently ceased employment and then were re-engaged by the same eligible employer, you will receive, at a minimum, \$1,500 per fortnight, before tax.

Your employer will notify you if they are claiming the JobKeeper Payment on your behalf.

Update to Supporting Individuals & Households Support Package

There have been some updates to the *Supporting Individuals and Households* support package announced by the Federal Government last week.

The newsletter we circulated on 23 March 2020 outlined in detail each of the Government's economic response targets within the package. Recent changes include the following:

Increased and Accelerated Income Support

Eligibility

The payment categories have expanded to include Austudy and ABSTUDY (Living Allowance).

Timing

Expanded access for payments and faster claims processing will commence from 25 March 2020.

Payments to Support Households

Eligibility

The payment categories have expanded to include Austudy and ABSTUDY (Living Allowance).

Early Access to Superannuation

The second \$10,000 can be accessed from 1 July 2020 until 24 September 2020.

Timing

You will be able to apply for early release of your superannuation from 20 April 2020.

Changes to Social Security Deeming Rates

Previously, the amount received was, on average, around \$105 more from the Age Pension in the first full year that the reduced rates applied. This has now increased to around \$324.

Support for Mental Health, Medicare & Domestic Violence Services

Medicare support at home – whole of population telehealth

To provide continued access to essential primary health services during the coronavirus pandemic, \$669 million will be provided to expand Medicare-subsidised telehealth services for all Australians, with extra incentives to GPs and other health practitioners also delivered.

Australians will be able to access support in their own home using their telephone, or video conferencing features like FaceTime to connect with GP services, mental health treatment, chronic disease management, Aboriginal and Torres Strait Islander health assessments, services to people with eating disorders, pregnancy support counselling, services to patients in aged care facilities, children with autism, after-hours consultations and nurse practitioners.

Providing the opportunity to get health services at home is a key weapon in the fight against coronavirus while limiting unnecessary exposure of patients and health professionals to the virus, wherever treatment can be safely delivered by phone or videoconferencing. This will take pressure off hospitals and emergency departments and allow people to access essential health services in their home, while supporting self-isolation and quarantine policies.

The GP bulk billing incentive will be doubled for GPs and an incentive payment will be established to ensure practices stay open to provide face to face services where they are essential for patients with conditions that can't be treated through telehealth. The new arrangements will be in place until 30 September 2020, when they will be reviewed in light of the need to continue the fight against coronavirus.

Domestic violence support

An initial \$150 million will be provided to support Australians experiencing domestic, family and sexual violence due to the fallout from coronavirus.

Google is seeing the highest magnitude of searches for domestic violence help that they have seen in the past five years with an increase of 75 per cent and some services are already reporting an increase in demand.

The funding will boost programs under the National Plan to reduce Violence against Women and their Children including:

- ◆ Counselling support for families affected by, or at risk of experiencing, domestic and family violence including men's behaviour change programs which will provide a short, medium and longer term response to support men.
- ◆ 1800RESPECT, the national domestic, family and sexual violence counselling service, which already answers around 160,000 calls a year.
- ◆ Mensline Australia, the national counselling service for men that provides support for emotional health and relationship concerns for men affected by or considering using violence.
- ◆ Trafficked People Program to support particularly vulnerable cohorts such as victims of human trafficking, forced marriage, slavery and slavery-like practices.
- ◆ Support programs for women and children experiencing violence to protect themselves to stay in their homes, or a home of their choice, when it is safe to do so.

A new public communication campaign will roll out to support those experiencing domestic violence over this period and to ensure those affected know where they can seek help.

Minister Payne and Minister Ruston will convene a COAG Women's Safety Council meeting on Monday to discuss with the states and territories how to best deliver this funding to support local responses to this issue.

Mental health support

An initial \$74 million will be provided to support the mental health and wellbeing of all Australians.

The Government's digital mental health portal, Head to Health (www.headtohealth.gov.au), will be a single source of authoritative information and guidance on how to maintain good mental health during the coronavirus pandemic and in self-isolation, how to support children and loved ones, and how to access further mental health services and care.

A new national communications campaign, delivered in conjunction with the National Mental Health Commission, will provide information about maintaining mental wellbeing, raise awareness of the signs of when you or a loved one needs to get additional assistance, and where to find further information, support and care.

\$10 million will be provided to create a dedicated coronavirus wellbeing support line, delivered by Beyond Blue, to help people experiencing concern due to a coronavirus diagnosis, or experiencing stress or anxiety due to employment changes, business closure, financial difficulties, family pressures or other challenges. The Government welcomes an additional \$5 million contribution from Medibank to Beyond Blue to support this vital initiative.

\$14 million will bolster the capacity of mental health support providers who have experienced an unprecedented surge in call volumes with funding increasing their capacity, including \$5 million for Lifeline and \$2 million for Kids Helpline. The funding will also bolster other existing services, including digital peer-support to people with urgent, severe and complex mental illness who may be experiencing additional distress at this time.

Health workers, who will be at the frontline of the pandemic, will get dedicated mental health support through digital platforms developed to provide advice, social support, assistance in managing stress and anxiety, and more in-depth treatment without having to attend in-person sessions.

To ensure that older Australians in aged care are not socially isolated despite visiting restrictions, \$10 million will be provided to the Community Visitors Scheme. The funding will mean extra staff to train volunteer visitors, who will connect with older people in aged care online and by phone, and assist older Australians keep in touch with the community and loved ones.

To help younger Australians stay on track in their education and training and prepare them for the workforce, \$6.75 million will be provided to deliver the headspace digital work and study service and eheadspace. Mentors and headspace vocational specialists working in an integrated team will offer technical and life skills, providing a comprehensive digital support service for all young Australians during the COVID-19 pandemic and after.

For Indigenous Australians, whose elders and communities are particularly vulnerable to the impacts coronavirus, Gayaa Dhuwi (Proud Spirit) Australia will develop culturally appropriate mental health and wellbeing resources. These will be available and easily accessible across a range of platforms, including print, podcast, NITV, Indigenous print media and internet/social media platforms.

\$28.3 million will be utilised to continue to deliver psychosocial support to Commonwealth community mental health clients for a further 12 months. This will allow additional time for people with severe and complex mental illness to complete their applications and testing for support under the National Disability Insurance Scheme.

Relief services for vulnerable Australians

An additional \$200 million will be provided to support charities and other community organisations which provide emergency and food relief as demand surges as a result of coronavirus.

Given the unprecedented nature of the situation, emergency relief services are being heavily relied upon and this demand will increase.

The Community Support Package will provide flexible funding to boost support to services where demand is quickly increasing, including:

- ◆ Emergency Relief which will help vulnerable Australians who need assistance with bills, food, clothing or petrol and increase and retain workforce capacity including volunteers.
- ◆ Assistance for food relief organisations to source additional food and transport for emergency relief service providers, and rebuild workforce capacity.
- ◆ Immediately scale-up services through the National Debt Helpline — which is often the first point of contact for people experiencing financial difficulties, and to support one-on-one tele-financial counselling.
- ◆ Creating a short-form Financial Counselling course through Financial Counselling Australia to train new financial counsellors to boost the workforce, potentially providing hundreds of new jobs.
- ◆ Expanding access to safe, affordable financial products through the No Interest Loan Scheme which provides an immediate financial relief alternative to other high-risk, high-interest products such as credit cards and payday loans.

COVID-19 Scams

Common types of coronavirus scams

The ACCC and Scamwatch have received reports of:

- ✦ phishing emails and phone calls impersonating entities. These include the World Health Organisation, government authorities, people confirmed to have the coronavirus, and legitimate businesses such as travel agents and telecommunications companies
- ✦ people receiving misinformation about the coronavirus, being sent by text, social media and email
- ✦ products claiming to be a vaccine or cure for the coronavirus
- ✦ investment scams claiming coronavirus has created opportunities.



Protect yourself

- ✦ Be aware of fraudulent emails claiming to be from experts saying that they have information about the virus. For the most up-to-date information about the coronavirus, visit the [Department of Health](#) and the [World Health Organization](#) (WHO).
- ✦ Be careful of fake online shopping sites requesting unusual payment methods such as upfront payment via money order, wire transfer, international funds transfer, preloaded card or electronic currency, like Bitcoin. Information is available at [Online shopping scams](#).
- ✦ The best way to detect a fake trader or social media online shopping scam is to search for reviews before purchasing. No vaccine or cure presently exists for the coronavirus.
- ✦ Don't let anyone pressure you to make quick decisions. Take your time and consider who you are dealing with.
- ✦ Don't click on links from sources you don't know. They could download viruses onto your computer or device.
- ✦ Don't open attachments or click on links in emails, text messages or social media messages you've received from strangers — just press delete.
- ✦ Never respond to unsolicited messages and calls that ask for personal or financial details — just press delete or hang up.
- ✦ Always keep your computer security up to date with anti-virus and anti-spyware software, and a good firewall. Only buy computer and anti-virus software from a reputable source.
- ✦ If you are planning to donate, do your research. If you are donating to crowdfunding requests, check the terms and conditions of funding platforms and ensure you are dealing with official organisations.
- ✦ If you are donating to an established charity or not-for-profit organisation, ensure it is registered and that you are on its official website by searching the [Australian Charities and Not-for-profits Commission Charity Register](#).
- ✦ Stay up to date with latest consumer advice relating to COVID-19 on the ACCC website at www.accc.gov.au/covid-19.

If you think you have been scammed, you can [make a report](#) on the Scamwatch website, and find more information about [where to get help](#).

