BALDWIN ADVOCACY & CLAIMS

Veteran Gold Card vs White Card: What's the Difference?

What each card covers, how you get one, and the new routes to Gold for DRCA veterans since 1 July 2026.

REVIEWED AGAINST DVA SOURCES ON 11 SEPTEMBER 2026.

Almost every veteran ends up with one of two treatment cards. The White Card pays for treatment of the conditions the Department of Veterans' Affairs (DVA) has accepted. The Gold Card pays for treatment of everything. This guide covers what each one pays for, how you get them, and why 1 July 2026 matters if your service was covered by the DRCA (the Safety, Rehabilitation and Compensation (Defence-related Claims) Act 1988).

Two Cards, One System

DVA's official names are the Veteran Card (Specific Conditions), which everyone calls the White Card, and the Veteran Card (All Conditions), the Gold Card. Both are treatment cards, both work anywhere in Australia but not overseas, and both live in MyService as a digital card.

The difference is scope. White covers the conditions on your card. Gold covers all of them, service-related or not.

Get this straight early: a card is about treatment, not compensation. Compensation is separate money from separate claims. And the VETS Act (the Veterans' Entitlements, Treatment and Support (Simplification and Harmonisation) Act 2025, covered in What Changed on 1 July 2026) changed how you qualify for Gold, not what either card covers.

The White Card: Treatment for What DVA Has Accepted

The White Card covers clinically required treatment in Australia for the service-related conditions DVA has accepted: hospitals, GPs and specialists, allied health, dental and optical, community nursing, pathology and imaging. Treatment is usually free if the provider accepts the card, and scripts go through the Repatriation Pharmaceutical Benefits Scheme (RPBS) at a concession price.

How you get it. In most cases DVA sends it automatically, either when you discharge with at least one day of continuous full-time service (CFTS), or when DVA accepts a service-related condition. If you don't have one, lodge a Non-Liability Health Claim through MyService or call 1800 VETERAN (1800 838 372).

Mental health without proving anything. With at least one day of CFTS (or disaster relief, border protection, or a serious service-related training accident), the White Card gives you fully funded treatment for all mental health conditions. DVA calls it non-liability health care. You do not need to prove service caused the condition. Depending on your service type, the same applies to cancer and pulmonary tuberculosis.

A White Card is not a consolation prize. If your card lists accepted conditions, that's DVA confirming those conditions are service-related, and an accepted condition is the gateway to Permanent Impairment (PI) compensation. A card issued only for non-liability mental health care is treatment only: you still need a liability claim accepted before any PI is on the table. The card gets you treated. The claim gets you paid. They're different things.

The Gold Card: Treatment for Everything

The Gold Card covers clinically required treatment in Australia for all medical conditions, not only the accepted ones. Same providers, same rules.

On top of that, Gold opens extras like Open Arms counselling, home care and travel to appointments.

If DVA knows you're eligible, the card is sent automatically. On the service pension route eligibility can change with your income and assets, so you have to tell DVA about changes within 14 days.

The Routes to Gold

There is no single "Gold Card claim". You reach Gold by qualifying for something else: mostly under the MRCA (Military Rehabilitation and Compensation Act 2004), the Act every new compensation claim now runs through, plus two older routes tied to qualifying service and the service pension.

60 or more impairment points. Your accepted conditions are rated under GARP M (the Guide to Determining Impairment and Compensation), now the only impairment guide DVA uses. Reach 60 points across all your conditions and you qualify. No income or assets test.

Special Rate Disability Pension (SRDP). For veterans under pension age whose ability to work is severely restricted. Four tests: you're on MRCA incapacity payments, you're at 50 or more impairment points, your treating specialists confirm you can't work more than 10 hours a week, and they confirm rehabilitation is unlikely to help. Meet them and you get a Gold Card embossed TPI (Totally and Permanently Incapacitated). If you're then offered SRDP payments in place of incapacity payments you get 12 months to decide, financial advice is compulsory, and the choice is final. The incapacity payments guide covers that trade-off.

Additional Disablement Amount (ADA). New from 1 July 2026. Pension age or older, at least 70 impairment points and a lifestyle rating of at least 6, not on incapacity payments, and not on SRDP or on the Disability Compensation Payment at the Special Rate (TPI), Intermediate Rate or Extreme Disablement Adjustment (EDA) rate under the Veterans' Entitlements Act 1986 (VEA). It comes with a Gold Card and a fortnightly payment, but the payment is offset dollar for dollar by any disability compensation or PI you receive, and by 60 cents in the dollar of the Commonwealth-funded part of your super.

Age 70 with qualifying service. Qualifying service is, in DVA's own words, essentially service in a war or conflict. If DVA already knows you have it, the card arrives automatically at 70 regardless of income and assets. If not, lodge a qualifying service claim through MyService or on form D0506. A White Card and a 70th birthday on their own do not get you there.

Service pension plus impairment. Under 70 and receiving any amount of service pension? You can qualify with either 30 or more MRCA impairment points or a Disability Compensation Payment at 50% of the general rate or higher, as long as your income and assets are under the limits. Lose the service pension and the Gold Card goes with it.

Already hold a Gold Card under the VEA? Nothing about it changed on 1 July 2026.

What 1 July 2026 Changed for DRCA Veterans

This is the big one. The DRCA had no Gold Card in it. DVA's own words: "From 1 July 2026, DRCA veterans with high levels of impairment may, for the first time, be eligible for a Gold Card under the MRCA."

Section 24A of the MRCA treats every condition previously accepted under the VEA or DRCA as an MRCA condition. You don't recontest anything. But to be assessed for the 60-point route you need a trigger, and there are only two: a new condition accepted under the MRCA, or a worsening of your existing conditions of at least 5 impairment points overall.

That 5 points is measured from a baseline. DVA converts your old DRCA assessment into a GARP M rating, and worsening means an increase from there. So the question is now "do I have a new condition, or have my accepted ones got worse?" For a lot of people discharged years ago, the honest answer is yes.

DRCA veterans can also be assessed for SRDP and the ADA on the same criteria as everyone else.

> **BAC tip:** if your conditions were accepted under the DRCA, you probably have no idea what your GARP M baseline is. That number decides whether a worsening claim is worth lodging, so get it worked out first. The full picture of the reforms is in What Changed on 1 July 2026.

Mistakes I See All the Time

Assuming White means no compensation. The card is treatment. The money is a separate claim. If you have accepted conditions and have never lodged a PI claim, you could be leaving serious money on the table. You can ask DVA for a PI assessment in writing at any time.

Not claiming worsening. Knees, backs, hearing and mental health all deteriorate. If you're sitting at 55 points and things have got worse, a 5-point increase is a Gold Card.

Waiting for DVA to notice. SRDP is assessed when DVA becomes aware you qualify. Ask. Same with qualifying service at 70: if DVA hasn't recognised it, the card doesn't come. A half-arsed "they'll sort it out" approach costs people years of treatment.

How BAC Can Help

I work out where you sit: which conditions are accepted, which Act they came in under, what your GARP M baseline looks like, and which route to Gold is realistic. Then I build the claim that gets you there. New conditions, worsening claims, PI, the lot. I've done this hundreds of times for veterans who were told a White Card was all they'd ever get.

Fixed fee. No percentage cuts. You know what it costs before we start.

Ready to Get Started?

Book a free, no-obligation chat with me. No sales pitch, no pressure. Just a straight conversation about your situation and what you might be entitled to.

(07) 2103 0427

admin@baldwinclaims.com.au

baldwinclaims.com.au

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