

Your aged care support service

AGED CARE ACT INFORMATION

Support at Home Fee Contributions

From 1 November 2025, the way in-home aged care is delivered across Australia will change. The Support at Home program will replace both the Home Care Packages and the Short-Term Restorative Care program.

Support at Home Fee Contributions

These are what you pay out of pocket for your home care support services and is based on an assessment by Services Australia of your income and assets. For veterans, the income and asset assessment is completed by the Department of Veterans' Affairs, however, you will still apply through and be notified of your outcome by Services Australia. Your contributions will be based on:

1. The type of services you receive:

- **Clinical supports - no contribution for services. Clinical care is fully funded by the government for all participants.**
- **Independence** – services such as personal care will attract moderate contributions.
- **Everyday living** – services such as cleaning and gardening will attract the highest contributions.

Clinical Supports	Independence	Everyday Living
<ul style="list-style-type: none"> • Nursing Support • Allied Health • Nutrition • Physio • Occupational Therapist 	<ul style="list-style-type: none"> • Personal Care (showering) • Social Support • Shopping Support • Transport • Home Modifications • Equipment 	<ul style="list-style-type: none"> • Gardening • Cleaning • Meal Preparation • Meal Delivery (Lite n Easy/ Meals on wheels) • Home Maintenance

2. The outcome of your income and assets assessment, which is based on your pension status:

- Full pensioner
- Part-pensioner
- Self-funded retiree and Commonwealth Seniors Health Card (CSHC) holder
- Self-funded retiree and non-CSHC holder

Income and assets assessment outcome	Service category - clinical supports	Service category - independence	Service category - everyday living
Full pensioner	0%	5%	17.5%
Part pensioner and self-funded CSHC holder	0%	Between 5% and 50%*	Between 17.5% and 80%*
Self-funded non-CSHC holder and means not disclosed [^]	0%	50%	80%

*Contributions will be applied on a tapered rate based on the participant's income and assets assessment.

[^]A self-funded non-CSHC holder is an individual who is ineligible for the pension and the CSHC. A means not disclosed status refers to an individual who has not disclosed their assets and income.

Note:

1. Care management will have a clinical supports contribution rate of 0%.
2. Contributions for Assistive Technology - Home Modifications (AT-HM) items will be treated as equivalent to the independence category. However, services like assessment, delivery, training, set-up, repairs and maintenance for AT-HM items (where required) will have a clinical supports contribution rate of 0%.

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What if I cannot afford my contributions?

If you cannot afford aged care contributions, you can apply for financial hardship assistance through Services Australia by submitting an Aged Care Claim for Financial Hardship Assistance form (Form SA462).

If you are eligible, the government may cover some or all of your aged care fees, with the funds paid directly to your aged care provider. This is assessed by Services Australia on an individual basis.

1. How do I know if I am eligible?

- Ensure you have completed a calculation of your cost of home care form (Form SA456).
- Confirm your assets are below the threshold for financial hardship assistance. This is currently \$45,969.30 (excluding unrealisable assets). Up to date information can be found on the My Aged Care website.
- Have access to less than 15% of the basic age pension amount (or \$161.96 per fortnight) after you have paid your essential expenses.
- Check if you have gifted more than \$10,000 in the last 12 months or \$30,000 in the last five years, as this may affect your eligibility.

2. How do I apply for hardship?

- You will need to provide record of bank statements. Services Australia have recently reduced the amount of documentation required, refer to Financial Hardship form on support documents required.
- Fill out and lodge the Aged Care Claim for Financial Hardship Assistance (SA462) form.
- Submit the form and supporting documents to Services Australia.

Ensure that Services Australia has your most up to date income and asset information.
(Call 1800 227 475 – Aged Care Line)

