



# Support at Home participant contributions

Participant contributions are an essential part of the Support at Home program to ensure a fairer system that can provide access to better and more tailored services in an affordable way.

## Participant contributions

From 1 November 2025, participants in the Support at Home program will contribute towards the cost of some services, while other services will be free of charge. You will only pay contributions for services you receive.

## Contribution rates

Contribution rates will be based on your income and assets, and vary by the amount and type of service you have received. An income and asset assessment similar to the Age Pension means-test will be used to determine your contribution rate.

Those on the Age Pension and Commonwealth Seniors Health Card holders will pay lower contributions than self-funded retirees.

If your income and assets are the same as those of a full pensioner, you may be eligible for the lowest contribution rates.

The amount you will pay will be set as a percentage of the price of each service you have received. This means that when you pay a contribution, the government will pay the remainder to the provider.

The contribution rate will be based on the type of Support at Home service received. The table below shows that:

- You will not have to contribute for clinical care services, such as nursing and physiotherapy. The government will pay for all clinical care costs.
- Contributions for services that support your independence, such as personal care, will be moderate. Many of these services play an important role in keeping people out of hospital and residential aged care.

Everyday living services, such as cleaning and gardening, will attract the highest contribution rates.

### Standard participant contribution rates from 1 November 2025

Age Pension status	Clinical care	Independence	Everyday living
Full pensioner	0%	5%	17.5%
Part pensioner and eligible for a Commonwealth Seniors Health Card	0%	Between 5% and 50% depending on income and assets	Between 17.5% and 80% depending on income and assets
Self-funded retiree	0%	50%	80%

**Case study – Bill**

Bill is retired and on a part Age Pension. He owns his house and has \$10,000 in his savings account in addition to his superannuation income. His total income, including his pension is \$45,500. Bill is assessed as eligible for Support at Home services after 1 November 2025. As Bill is a new participant, he is subject to new arrangements and will make a total contribution of 14.0% to his Support at Home services. The government covers 86.0% of the cost of his care.

### Lifetime cap

There is a lifetime cap on contributions. Once you have paid the lifetime cap amount (\$135,318.69 as at 20 September 2025) towards your services you will not be charged any more for the services you receive. The lifetime cap is indexed on 20 March and 20 September each year.

### ‘No worse off principle’

The ‘no worse off principle’ applies to anyone who was receiving a Home Care Package or approved for a package on 12 September 2024. These participants will make contributions on Support at Home that are the same, or lower, than they did on Home Care Packages Program. This is even if they are re-assessed into a higher Support at Home classification at a later date.

- If you were assessed as not having to pay fees for your Home Care Package you will never pay fees on Support at Home.
- If you were required to pay fees for your Home Care Package you will pay the same or less under Support at Home.
- The Home Care Package lifetime cap amount of \$84,571.66 (as at 20 September 2025) will also remain. This lifetime cap is indexed on 20 March and 20 September each year.

### **‘No worse off principle’ contribution rates**

<b>Age Pension status</b>	<b>Clinical support</b>	<b>Independence</b>	<b>Everyday living</b>
<b>Full pensioner</b>	0%	0%	0%
<b>Part pensioner and eligible for a Commonwealth Seniors Health Card</b>	0%	Between 0% and 25% depending on income	Between 0% and 25% depending on income
<b>Self-funded retiree</b>	0%	25%	25%

#### **Case study – John**

John is a full pensioner and was receiving a Level 3 Home Care Package before 12 September 2024. He paid no fees for his care under the Home Care Packages Program. When he moves to Support at Home on 1 November 2025, he will continue to pay no contributions and will receive the same level of care. John will never pay contributions on Support at Home, even if he is re-assessed to a higher classification.

## Financial hardship support

If you can't afford to pay your fees or contribute to your care costs, hardship arrangements are available. Financial hardship assistance has not changed.

To apply for financial hardship assistance, complete the [Aged Care Claim for financial hardship assistance form \(SA462\)](#).

Send this form and evidence if applicable to support your claim, to [Services Australia](#) who will assess your application within 28 days. They will let you know in writing of their decision and what assistance you're eligible for. If they need more information to assess your claim, they will contact you to ask for this.

My Aged Care's [financial support and advice webpage](#) has further information to help you plan your finances for aged care.

## Commonwealth Home Support Programme

The Commonwealth Home Support Programme (CHSP) will transition to Support at Home no earlier than 1 July 2027.



Australian Government



### Getting started with aged care

If you need help around the house or are thinking about aged care homes, contacting My Aged Care is the first step.

-  Visit [myagedcare.gov.au](https://myagedcare.gov.au)
-  Phone **1800 200 422**
-  Face-to-face by speaking with an Aged Care Specialist Officer (to book an appointment call **1800 227 475** or visit any Services Australia Service Centre).