

Support at Home Estimated Contribution Rate

September 2025

Questions and answers

Q: What is the Support at Home estimated contribution rate?

A: The Support at Home estimated contribution rate is a **point in time**, and an **indication** of what percentage of the total cost of a service that an older person may be asked to contribute towards care they receive under the Support at Home program.

It's based on data held by Services Australia as of 26 September 2025 and is not a formal determination of Support at Home contribution rates. A letter will be sent to older Australians after 1 November 2025 advising of actual contribution rates.

Q: What is the purpose of the Support at Home estimated contribution rate?

A: You can use the estimated contribution rate to assist discussions with older people, helping them prepare for the transition to Support at Home. The estimate provides a preview of what their contribution may be towards the cost of receiving your services, based on existing data held by Services Australia.

Q: Where can I view the Support at Home estimated contribution rate ?

A: You will be able to view estimated contribution rate starting from 1 October 2025 in the Aged Care Provider Portal, which is accessed through your PRODA account. To find the estimates, go to the **'Fees and Charges'** section in the Quick Find or Quick Links menu.

Providers are able to 'bulk download' estimates for all individuals in their care from the portal.

Q: What if the Support at Home estimated contribution rate doesn't display?

A: There are several reasons why an estimated contribution rate might not display. The most common reason is that Services Australia had no income or asset details for the older person on 26 September, this would occur even when income and asset had been submitted to the agency but not yet processed.

Older people can still get an indication of their Support at Home contribution rates by using the [fee estimator](#) available on the My Aged Care website.

Q: What should an older person do if they disagree with their Support at Home estimated contribution rate or want to know how it was calculated?

A: The estimated contribution rate is not a formal assessment – it's a point-in-time guide based on data held by Services Australia as of 26 September 2025. If an older person believes their estimated contribution rate is inaccurate or wants to understand how it was calculated, you can suggest the following steps:

1. **Use the [fee estimator](#)** on the My Aged Care website to validate the estimate provided.
2. **Contact the [Aged Care line](#)** on 1800 227 475 to discuss the estimated contribution rate. Services Australia staff can provide guidance based on the older person's individual circumstances.

Remind older people they'll also receive a letter from Services Australia after 1 November, which will confirm their contribution rates under the Support at Home program.

Q: Will the Support at Home estimated contribution rate change if an older person updates their financial details after 26 September?

A: Not immediately. This is a one-off point in time contribution rate estimate and won't be updated if financial circumstances change between 26 September and 31 October 2025. Support at Home contribution rates will be set after 1 November, with older people and providers receiving letters confirming these rates.

Q: What should I say when discussing the Support at Home estimated contribution rate with the older person?

A: You can use the script in the *Estimated Contribution Rate Talking Points* resource to help guide your conversations. The script explains the Support at Home estimated contribution rate is not binding, and is based on data held by Services Australia on 26 September 2025. The purpose of the Support at Home estimated contribution rate is to help older people prepare for the transition to Support at Home. Actual Support at Home contribution rates will be confirmed after 1 November 2025.

Q: Can I use the Support at Home estimated contribution rate to finalise a Support at Home service agreement?

A: Yes, but only if the older person agrees. They may want to wait until receiving their actual Support at Home contribution rate from Services Australia before signing the agreement. Providers should follow [guidance provided by Department of Health, Disability and Ageing](#) and the providers' lawyers when entering into service agreements.

Q: What if the older person has a current hardship assessment under their Home Care Package?

A: The estimate does not reflect any hardship arrangements that may be in place.

Q: What should I do if an older person thinks they may need to apply for financial hardship under Support at Home?

A: If an older person expresses concern that the estimated contribution rate may cause financial hardship, you can provide them with the [financial hardship assistance form \(SA462\)](#). They can begin gathering evidence to support a future claim.

A formal claim for hardship under Support at Home cannot be submitted until after 1 November 2025, when actual Support at Home contribution rates are set. Services Australia will send a letter confirming actual Support at Home contribution rates after 1 November 2025. Once received, the older person can submit their hardship application along with supporting documentation to Services Australia.

IMPORTANT: If an older person has a current financial hardship arrangement, the Support at Home estimated contribution rate shown does not consider this arrangement. Current hardship arrangements will be honoured after 1 November 2025.

Older people can find more information on the [Financial Hardship process](#) on the Services Australia website.

The provider can also consider if a referral to a [financial counsellor](#) or the [Aged Care Advocacy Line](#) on 1800 700 600

Scenarios

Older people covered by the no worse off principle (approved for Home Care Package on or before 12 September 2024)

Sandra - Home Care Package non-fee payer

Sandra gets a full Age Pension. She applied for a Home Care Package in July 2024 and completed a means assessment, which found:

- she was not liable to pay an Income Tested Care Fee
- she was liable to pay a Basic Daily Fee
- her circumstances have not changed.

From 1 November 2025, Sandra will no longer be liable to pay a Basic Daily Fee. This means Sandra won't pay anything for her care — her contribution percentage under Support at Home will be 0%. This is because she was approved for a Home Care package on or before 12 September 2024 and did not have to pay an Income Tested Care Fee.

Bob - Home Care Package fee payer

Bob applied for a Home Care Package in July 2024. Based on his income, he has to pay an Income Tested Care Fee of \$37.70 per day towards his care. He has heard about the Support at Home program and wants to know if this will affect the amount he contributes towards his care.

Because Bob was approved on or before 12 September 2024, he's protected by the no worse off principle'. This means from 1 November 2025, his contribution will be calculated using the no worse off principle contribution rates for Support at Home. However, because he was approved for a Home Care Package on or before that date, he won't pay any more for his care under Support at Home. To ensure this a fortnightly cap on contributions will be applied based on Bobs previous Income Tested Care Fee rate.

Harvey - Home Care Package approved on or before 12 September 2024 (no entry recorded in the Aged Care Provider Portal and/or fees have not been set)

Harvey was approved for a Home Care Package in August 2024, but he hasn't finished his means assessment yet. He has not started receiving care yet.

Harvey is aware of the new Support at Home program starting on 1 November 2025 and wants to know if this will affect the amount he'll have to contribute towards his future care.

Because Harvey was approved before 12 September 2024 he's protected by the no worse off principle. This means his Support at Home contributions will be the same, or lower, than what they would have been under the Home Care Package program.

Since Harvey's not currently receiving care and doesn't have a current means assessment with fees set, Services Australia can't estimate his contribution. However, he can use the fee estimator on the My Aged Care website to get an idea of the percentage he may need to contribute towards his care costs under the Support at Home program.

Older people approved for a Home Care Package after 12 September 2024

Monica – receiving an Income Support Payment

Monica was approved for a Home Care Package in February 2025. Currently, she is receiving the Age Pension and has provided her income and asset details to Services Australia. Monica has heard that she'll transition to the Support at Home program starting on 1 November 2025.

Since Monica was approved after 12 September 2024, her contribution towards her cost of care will be calculated using the standard Support at Home contribution rates. Services Australia will use the income and asset information she's already submitted for her Age Pension to determine her contribution rates.

This estimate will be shared with her aged care provider from 1 October 2025, and they'll discuss with her what her contribution towards her cost of care might be from 1 November 2025.

From 1 November 2025, Monica's contribution rate will be set based on the income and asset details Services Australia has on file as of that date.

Lauren – a self-funded retiree receiving in-home care

Lauren was approved for a Home Care Package in December 2024 and is currently receiving in-home care. As a self-funded retiree, she doesn't receive an income support payment like the Age Pension.

Since Lauren was approved for a Home Care Package after 12 September 2024, her cost of care will be calculated using the standard Support at Home contribution rates. Services Australia will use the income information that Lauren provided during her home care means assessment to estimate her contribution rates for Support at Home.

From 1 November, Lauren's individual contribution rates will be temporarily set based solely on her income details. Services Australia will send her a request for income and asset information, which will be used to determine her contribution rates under Support at Home.

If Lauren doesn't respond to Services Australia's request for her income and asset details, she may be required to pay maximum contribution rates towards her care.

The outcome of Lauren's new means assessment may change the amount she is required to contribute towards her care.