

Discussing the estimated contribution rate with older people

September 2025

Support at Home contribution rates are set by Services Australia. You are expected to support older people receiving your services to understand the contributions framework and how it may apply to them.

To help you have these discussions with older people, you can refer to the provider script and talking points.

Provider script

Note: providers should refer to [Support at Home: Guidance for providers on service agreements](#) for further information on Service Agreement requirements.

The Australian Government is making changes to home care. On 1 November 2025, you'll move to Support at Home, a new program designed to help you remain living in your home and community for longer. You may have already received a letter from the Department of Health, Disability and Ageing about this change.

[Participant contributions](#) are an essential part of the Support at Home program.

As part of the transition to the Support at Home Program, Services Australia has calculated an estimated contribution rate (how much you will need to contribute towards your care) that may apply based on your individual circumstances.

The estimated contribution rate I can discuss with you is based on your financial information held by Services Australia, as of 26 September 2025.

It's important to know that this is an **estimate only and not a formal assessment**— it's a guide to help you plan ahead and understand what your costs might be under Support at Home.

Your actual Support at Home contribution rate will be determined by Services Australia from 1 November 2025.

How much you will need to contribute towards services you receive under Support at Home will depend on:

- your actual Support at Home contribution rate,
- the services you use, and
- prices charged by your provider.

Under Support at Home, you'll only pay for the services you receive. The Home Care Package daily fees - Basic Daily Fee or Income Tested Care Fee – are no longer charged. If you have questions about your estimated contribution rate, you can contact the Services Australia [Aged Care line](#) on 1800 227 475.

Before contacting the [Aged Care line](#) you should be aware that updating your financial circumstances won't change the estimate, as it's based on the information Services Australia has on record at a specific point in time.

You'll receive a *Support at Home Transition Letter* from Services Australia after 1 November 2025, confirming your Support at Home contribution rate. If more information is needed to make an accurate assessment, Services Australia will ask you for it in this letter.

You may choose to sign your new Support at Home service agreement or sign a variation to your Home Care Agreement based on the estimated contribution rate provided by Services Australia in October 2025.

You may also choose to wait until receiving your actual Support at Home contribution rate from Services Australia before signing your agreement. If you wish to wait, your services will continue.

Prompt for providers: At this point you may wish to explain what will happen in terms of any fees that may accrue during this time based on your organisational policies.

Talking points

Note: providers should refer to [Support at Home: Guidance for providers on service agreements](#) for further information on Service Agreement requirements.

Approved for Home Care Package on or before 12 September 2024

- Since you were approved for a Home Care Package on or before 12 September 2024, your contribution towards services you receive under at Support at Home will be assessed based on 'no worse off principle' contribution rates. This ensures that you pay the same or less as you currently pay for your Home Care Package. If that is zero, your Support at Home contributions will stay at zero for life.
- Services Australia has provided an estimate of contributions based on information they have on record as of 26 September 2025.
- The contribution rate shown here is an estimate only. Services Australia will confirm your actual Support at Home contribution rate from 1 November 2025, and it may differ from the estimate provided. For example:
 - if your financial circumstances change between when the estimate was calculated and when Support at Home rates are set on 1 November, or
 - If you have a current hardship arrangement in place which is not considered in this estimate but will be honoured from 1 November.
- In November, Services Australia will send you a letter confirming your Support at Home contribution rate. If more information is needed to make an accurate assessment, Services Australia will ask you for it in this letter.

Approved for Home Care Package after 12 September 2024

- You have been approved for a Home Care Package after 12 September 2024. As a result, the cost of your care under Support at Home will be assessed under the ongoing rates for the new Support at Home program.
- Services Australia has provided an estimated contribution rate based on information they had on record for you as of 26 September 2025.
- The Support at Home estimated contribution rate has been provided to help prepare you for the transition to Support at Home. it is an estimate only. Your actual contribution rate will be confirmed by Services Australia starting from 1 November 2025 and may differ from the estimate provided. . For example:
 - if your financial circumstances change between when the estimate was calculated and when Support at Home rates are set on 1 November,
 - If Services Australia needs more information to complete a Support at Home means assessment, or
 - If you have a current hardship arrangement in place which is not considered in this estimate but will be honoured from 1 November.

- In November, Services Australia will send you a letter confirming your Support at Home contribution. If more information is needed to make an accurate assessment, Services Australia will ask you for it in this letter.

If no estimate has been provided

- Services Australia could not provide an estimate of your contribution rates. This may be because they don't have the financial information needed to provide an estimate. I will need to explain what will happen in terms of the contribution fees that you will be accruing until Services Australia can make an accurate estimate for you.
- The [fee estimator on the My Aged Care](#) website is available to gain a general idea of your contribution rates under Support at Home.
- Services Australia will send you a letter from 1 November requesting any information needed to calculate your ongoing contribution rates under Support at Home.
- If you don't respond to this request for information, you may be asked to pay the maximum contribution rates towards the cost of your care. The maximum contribution rates are 50% for independence services and 80% for everyday living services.

Financial Hardship

If you have a current financial hardship arrangement, the estimated rate shown does not consider this arrangement. Current hardship arrangements will be honoured after 1 November 2025. New financial hardship applications for Support at Home cannot be submitted until after 1 November 2025.

Note: providers should refer to [Support at Home: Guidance for providers on service agreements](#) for further information on Service Agreement requirements.