

# Support at Home

## Factsheet: Co-Contributions



This fact sheet provides essential information about participant co-contributions for the Support at Home (SAH) program, explaining how contributions are applied to services, and the factors that determine your payment amount.

- Contribution rates will vary by the type of service received and your income and assets.
- You will make no contribution for Clinical support services.
- You will make a moderate contribution for Independence supports and services.
- The highest contribution is made for Everyday Living supports and services.
- People with a current Home Care Package will have different contribution arrangements, ensuring they are no worse off under Support at Home.



## Why do I have to financially contribute to my Support at Home?

In making aged care programs more equitable, the government considered it appropriate for older people to contribute to their aged care costs where they have the means to do so.

The government will continue to be the main funder of aged care, providing an estimated 89% of funding.

## Factors that determine Co-Contributions

### Type of Service

Your contribution payment will be determined by the category and type of service. Depending on the category, participants will pay nothing, a moderate contribution or a higher contribution. Service categories will be defined as:

- ➔ **Clinical support** services: delivered by an accredited professional (eg. physiotherapy, nursing). The government will fully fund clinical services and no contribution is required.
- ➔ **Independence** services: (eg. personal care, transport). These services will require a moderate contribution. This recognises that these service/supports play an important role in keeping people out of hospital or residential aged care.
- ➔ **Everyday living** services: (eg. domestic cleaning, gardening, shopping). These will require a higher contribution, recognised as items and services that individuals have paid for or provided for themselves throughout their life.

Participants will only pay contributions on the services they receive. The contributions will be calculated at a set percentage of the hourly rate (or unit of service) for each service type, where applicable.

For example, if a person receives two hours of personal care, they will pay a contribution per hour received. If they receive 5 meals, they will pay a contribution for each meal. Where items are billed at cost (e.g. consumable such as a personal alarm, commode chair) their contribution will be calculated as a percentage of that cost.

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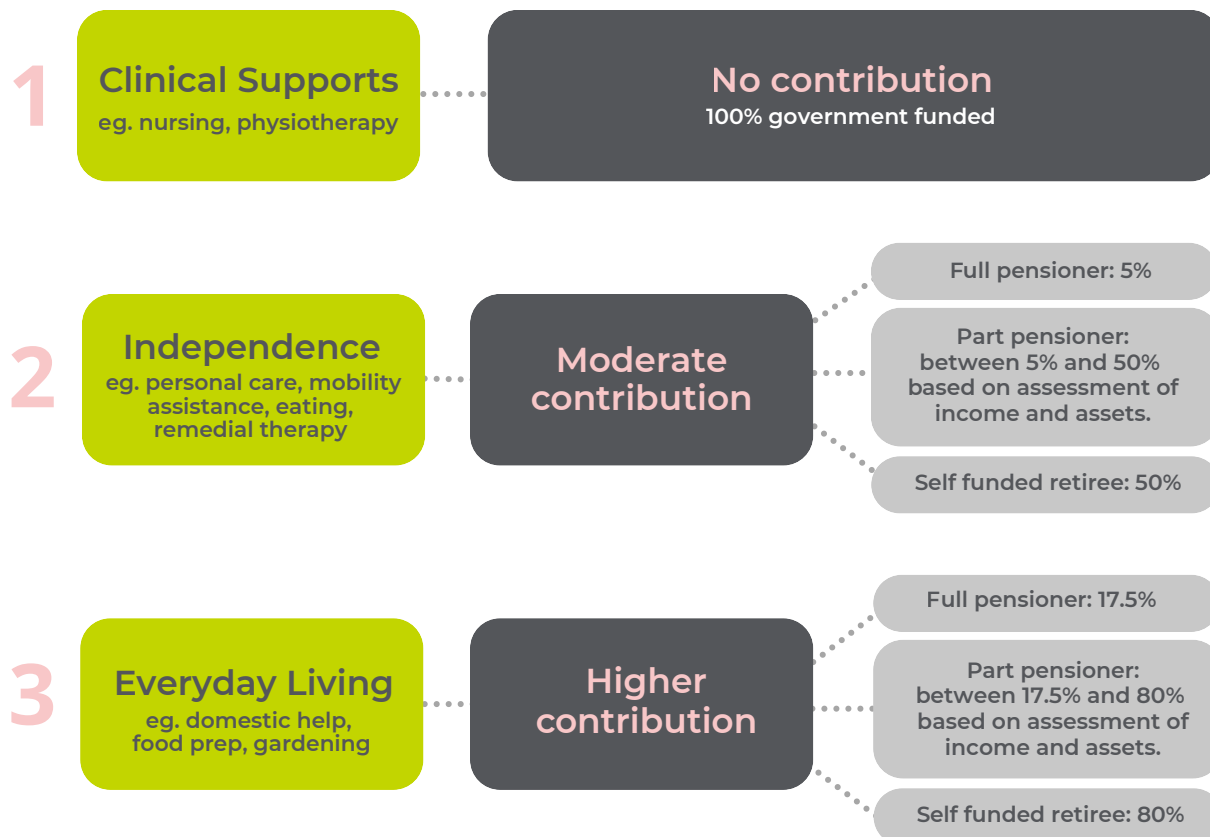


### Age Pension Status

The contribution rate will also be based on the participant's age-pension status, Commonwealth Seniors Health Card status, and their financial means.

- ➔ **Full pensioners** will make the **lowest** contribution. These are people who are in the National Pension Scheme.
- ➔ **Part pensioners** and **self-funded retirees who hold a Commonwealth Seniors Health Card** (or are eligible for one) will make **moderate** contributions, based on an assessment of their income and assets. To determine their actual percentage contribution:
  - Part pensioners: this will be based on their Age Pension means assessment\*.
  - Self-funded retirees holding a Commonwealth Seniors Health Card may undergo a separate assessment\* for Support at Home.(\*These are separate assessments conducted by Services Australia.)
- ➔ **Self-funded retirees** will make the **highest** contribution.

This table outlines the percentage range for contributions, based on a person's status:



Under the new co-contribution scheme, on average, for every \$1 you contribute to your care, the government will contribute around \$7.80

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### Co-Contributions and Hardship

Development of a hardship waiver is underway for those unable to meet co-contributions. This will only apply to clients who are new to the SAH program.

Hardship arrangements already in place for existing Home Care Package recipients will continue to be honoured after Support at Home begins on 1 November 2025. When they expire, they can reapply for hardship consideration if needed.

### How will Co-Contributions apply for people already receiving a Home Care Package and transitioning to SAH?

The **No worse off principle** will apply to co-contributions for people who, on 12 September 2024, were either receiving a Home Care Package, or on the National Priority System waitlist. These participants will be no worse off because of the Support at Home commencement: they make the same contributions, or lower, than they would have under Home Care Package (HCP) program arrangement.

**Existing HCP recipients** that do not pay an Income Tested Care Fee (ITF), will continue to make no contributions for the remainder of their time in Support at Home.

**Existing HCP recipients** that do pay an ITF will transition into SAH with special discounted contribution arrangements. This will ensure that they do not pay more than their ITF.

### How do I know what my Co-Contribution will be?

Use the QR code to find the fee estimator for Support at Home.

To avoid paying more than necessary we encourage you to contact **Services Australia** directly to understand your co-contribution amount and ensure you have completed your income and asset assessment.

If you are on the National Priority Scheme waitlist, you will receive your co-contribution amount with your funding notification letter.

At the time of commencing Support at Home services, if no letter is received from Services Australia you will be asked to pay max co-contribution until a value has been confirmed.

**Contact Services Australia: 1800 227 475**

### Lifetime Cap on Contributions

Participants who have reached a lifetime cap of \$130,000 in individual contributions across Support at Home (and subsequent residential aged care), will not pay further individual contributions under Support at Home.



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