



Schedule of contributions for Support at Home services from 1 November 2025

This Schedule applies to those receiving Support at Home services. The schedule is divided into two categories – Support at Home standard contribution rates and Support at Home no worse off principle (NWOP)ⁱ contribution rates.

Support at Home standard contribution ratesⁱⁱ

Participant contribution rates

	Clinical	Independence	Everyday living
Full pensioner (minimum threshold)	0%	5%	17.5%
Part pensioner and Commonwealth Seniors Health Card holder	0%	5%-50%*	17.5% - 80%*
Self-funded retiree (maximum threshold)	0%	50%	80%

* Dependent on an individual's income and assets assessment.

Non-pension income thresholds for Independence and Everyday living contributions

	Minimum threshold	Maximum threshold
Single person	\$5,668	\$101,105
Couple, combined	\$9,880	\$161,768
Couple, separated by illness, combined	\$9,880	\$202,210

Income thresholds are aligned with the pension and Commonwealth Seniors Health card changes and reviewed in March, July and September each year.

Asset thresholds for Independence and Everyday living contributions

	Minimum threshold	Maximum threshold
Single person, homeowner	\$321,500	\$933,275.64
Single person, non-homeowner	\$579,500	\$1,191,275.64
Couple, homeowner	\$481,500	\$1,455,141.03
Couple, non-homeowner, combined	\$739,500	\$1,713,141.03
Couple, separated by illness, homeowner, combined	\$481,500	\$1,714,384.62
Couple, separated by illness, non-homeowner, combined	\$739,500	\$1,972,384.62

Asset thresholds are aligned with the Age Pension and Commonwealth Seniors Health card changes and are reviewed in March, July and September each year.

Lifetime cap for Support at Home contributions

Contribution standard rates - lifetime cap	Rate
Lifetime cap	\$135,318.69

The lifetime cap is indexed on 20 March and 20 September each year.

Support at Home no worse off principle (NWOP) ratesⁱⁱⁱ

NWOP participant contribution rates

	Clinical	Independence	Everyday living
Full pensioner	0%	0%	0%
Part pensioner and Commonwealth Seniors Health Card holder.	0%	0%-25%*	0%-25%*
Self-funded retiree	0%	25%	25%

* Dependent on an individual's income assessment.

NWOP Lifetime cap

Contributions NWOP rates – lifetime cap	Rate
Lifetime cap – NWOP	\$84,571.66

* The lifetime cap is indexed on 20 March and 20 September each year.

Deeming thresholds for Support at Home

Deeming of income is a method of estimating the income created from financial assets. It assumes these assets earn a set rate of income, no matter what they really earn. Deemed income will be included as part of your income in the income assessment. More information on how deeming works can be found on the Services Australia website at www.servicesaustralia.gov.au/deeming.

Deeming thresholds and rates

Threshold/Rate	Rate
Deeming thresholds – from 1 July 2025	
Threshold (single)	\$64,200
Threshold (couple combined - one member receiving the pension)	\$106,200
Threshold (couple combined – no pension)	\$51,900
Deeming rates – from 20 September 2025	
Lower rate ^{iv}	0.75%
Higher rate ^v	2.75%

ⁱ A no worse off principle applies for home care recipients who, on 12 September 2024, were either receiving a Home Care Package, on the National Priority System, or assessed as eligible for a package. These participants are no worse off under Support at Home and make the same contributions, or lower, than they would have had under HCP program arrangements, even if they are re-assessed into a higher Support at Home classification at a later date.

ⁱⁱ These rates apply to anyone who enters the Support at Home Program from 1 November 2025 and transitioning Home Care Package recipients that were first assessed as eligible for a package after 12 September 2024.

ⁱⁱⁱ These rates apply to transitioning Home Care Package participants who on 12 September 2024, were either receiving a Home Care Package, on the National Priority System, or assessed as eligible for a package.

^{iv} The first \$64,200 of financial assets for singles, the first \$106,200 of combined financial assets for couples with at least one member of the couple is receiving the pension and the first \$51,900 couples with no pension has an applied deemed rate of 0.75%.

^v Anything over \$64,200 for singles, \$106,200 for couples with at least one member receiving the pension and \$51,900 for couples no pension is deemed to earn 2.75%.