



# Aged care contributions

## Toolkit to support communications with older people, their families and carers

This toolkit provides information and materials to help peak bodies, advocacy organisations and community groups inform older people, their families and carers about contributions under the new Aged Care Act, including for Support at Home and residential aged care. These changes start from 1 November 2025.

## About this toolkit

This toolkit supports you to communicate changes to contributions under the new Aged Care Act.

It includes links to key information about contributions and fee estimators, which can help older people, their families and carers understand what they will contribute to their aged care costs under the new Act.

We encourage you to share the fee estimators in your communications.

## What's in this toolkit

- Key messages
- Resources
- Editorial content
- Video
- Social media posts

## Audiences

- Older people, their families and carers.

## Call to action

We recommend using the following calls to action in your communication materials:

- Visit the My Aged Care website to learn about [upcoming changes to aged care funding](#).
- Use the [Support at Home fee estimator](#) to see how much you may pay towards services in your own home.
- Use the [aged-care-home fee estimator](#) to see how much you may pay for care in an aged care home.

## **Different languages, same aged care**

If you, or someone you care for, has difficulty speaking or understanding English, you can use an interpreting service to communicate in your preferred language.

### **Translating and interpreting services**

If you are receiving care, you can get interpreting through [TIS National](#).

Call **131 450** and tell the operator the language you speak.

TIS National is available 24 hours a day, every day of the year.

You can also ask your aged care provider to contact TIS National for you using their client code.

### **Help from your aged care provider**

Aged care providers can translate key information into languages other than English to help them communicate with you in your preferred language.

You can ask your aged care provider to use the [Department of Health, Disability and Ageing's free translation service](#) to produce translated versions of print and digital materials in different languages, as well as 'Easy Read' or 'plain English'.

### **Sign language interpreting and captioning services**

The National Sign Language Program (NSLP) provides free sign language interpreting and captioning services through Deaf Connect for eligible older people.

The NLSP can help you with:

- using aged care services and taking part in professional and social activities
- health and medical appointments that are covered by Medicare.

To make a booking, call 1300 773 803, email [interpreting@deafconnect.org.au](mailto:interpreting@deafconnect.org.au) or go to the [Deaf Connect website](#).

## Key messages

- The new Aged Care Act and Support at Home program start from 1 November 2025.
- The new Act:
  - introduces laws to make sure all aged care services are safe and people are treated with respect
  - puts your rights at the centre of the aged care system.
  - ensures providers deliver care that respects the identity, culture and life experiences of older people
  - gives you timely access to safe and high-quality services
  - is available for everyone who needs it, now and into the future.
- Support at Home will replace the Home Care Packages (HCP) program and Short-Term Restorative Care (STRC) Programme from 1 November 2025. The Commonwealth Home Support Program (CHSP) will become part of Support at Home no earlier than 1 July 2027.

## About aged care contributions

- From 1 November, the way older people in Australia pay for aged care will change under the new Aged Care Act.
- The Australian Government will continue to fund the majority of aged care and will fund all clinical costs for all participants in both residential care and Support at Home.
- Where contributions are required from older people, they will be based on your income and assets.
- No matter what you contribute, the government will pay the rest of your aged care costs.
- This ensures everyone gets the services they need.
- You can use the aged-care-home fee estimator and Support at Home fee estimator on My Aged Care in May 2025 to estimate what your contributions will be from 1 November.
- Visit My Aged Care for more information about [changes to aged care funding](#).

## Support at Home contributions

- Your contributions will go towards everyday living services people have typically paid for, as well as services that allow you to maintain independence. This will ensure a high-quality aged care system into the future.
- You will continue to receive the same funding level on Support at Home as you have with your Home Care Package.
- In Support at Home, you will only contribute to the costs of non-clinical care services you receive, moving away from the current Home Care Package model of paying a daily fee, even if a person has received no services.

## Residential care contributions

- If you are an aged care resident already, you will continue your current fee arrangements or you can choose to opt in to the 1 November 2025 fee arrangements.
- Low-means residents will continue to pay only the Basic Daily Fee.
- There are caps in place to limit the amount you will pay towards some means tested contributions.

## Financial hardship

- Financial hardship arrangements will continue to be available if you can't afford to contribute to the cost of your aged care.
- The new Aged Care Act does not change the hardship assessment process or financial considerations taken into account in determining whether you are eligible for hardship assistance.

## No worse off principle

- The no worse off principle means if you already access aged care you won't make a greater contribution to your care after 1 November 2025.
- If you are covered by the 'no worse off principle', you will pay the same or less than your current arrangements.
- How this applies depends on when you started or got approved for aged care services, and the type of services you are receiving.
- If you were approved for a Home Care Package on or before 12 September 2024, you will pay the same, or less, in Support at Home as you did in the previous Home Care Package program.
- If you are an aged care resident on 31 October 2025, your fee arrangements will stay the same from 1 November 2025, unless you choose to opt in to the new arrangements.

## Accessing aged care

- [My Aged Care](#) continues to be the access point for aged care and where you can learn about different kinds of care and search for and compare providers in your area or by specialty.
- If you prefer face-to-face services, Aged Care Service Officers (ACSOs) are available to help you with all your aged care matters through a [Services Australia office](#).
- You can also talk to your aged care provider about what the new Aged Care Act changes mean for you.

# Editorial content

## Guidance

This suggested content can be used on your website or in an email, printed newsletter or e-newsletter.

## Editorial

### Tools to estimate aged care fees

The way people's aged care fees are determined is changing under the new Aged Care Act on 1 November this year.

There are tools to help you estimate how much you will need to pay for aged care services.

The fee estimators on My Aged Care can help you understand potential costs:

- [Support at Home fee estimator](#) – see how much you may pay towards services in your own home
- [Aged care home fee estimator](#) – see how much you may pay for care in an aged care home.

These tools help you make more informed decisions about your aged care.

### Changes to aged care contributions

From 1 November this year, the way people pay for aged care will change under the new Aged Care Act.

You may be asked to pay for part of your aged care, based on what you can afford. The government will pay the rest. This means everyone can get the care they need.

### People already receiving aged care services

If you were approved for a Home Care Package on or before 12 September 2024, you will pay the same or less in the new Support at Home program.

If you are living in permanent residential aged care on or before 31 October 2025, the 'no worse off' principle means:

- your current fee arrangements will remain unless you choose to opt into the new system
- you will not pay more for your care and accommodation under the new Act
- you will continue to receive the same level of care and support.

### Support at Home contributions

If you use Support at Home, you will pay for some services. Other services will be free. You will only pay for services you receive. Use the [Support at Home fee estimator](#) to see what you may pay.

To learn more:

- watch the Support at Home contributions [video](#)
- read the Support at Home contributions [fact sheet](#).

## **Residential aged care contributions**








If you move into a residential aged care home on or after 1 November 2025, you will pay fees under the new arrangements. Use the [aged care home fee estimator](#) to see what you may pay.

Learn more about the [upcoming changes to aged care funding](#) on the My Aged Care website.



## Social media posts

Below are suggested posts for your social media channels.

Platform	Post text
Facebook	<p>Planning for aged care? </p> <p>The way people contribute to their aged care costs is changing under the new Aged Care Act.</p> <p>Use these tools to see what you might pay from 1 November this year.</p> <p> Support at Home fee estimator – for care in your own home:  <a href="http://www.myagedcare.gov.au/support-at-home#fee-estimator">www.myagedcare.gov.au/support-at-home#fee-estimator</a></p> <p> Aged care home fee estimator – for care in an aged care home:  <a href="http://www.myagedcare.gov.au/how-much-will-i-pay">www.myagedcare.gov.au/how-much-will-i-pay</a></p> <p>These tools can help you make informed choices about your care.</p>
Facebook	<p>Changes to aged care contributions are coming </p> <p>From 1 November this year, the way people contribute to aged care costs will change under the new Aged Care Act.</p> <p>If you use the new Support at Home program, you may pay for some services based on what you can afford. Other services will be free. You'll only pay for services you receive.</p> <p> Use the Support at Home fee estimator to see what you might need to pay:  <a href="http://www.myagedcare.gov.au/support-at-home#fee-estimator">www.myagedcare.gov.au/support-at-home#fee-estimator</a></p> <p> Watch the explainer video about Support at Home contributions:  <a href="http://www.health.gov.au/resources/videos/support-at-home-contributions-for-older-people">www.health.gov.au/resources/videos/support-at-home-contributions-for-older-people</a></p> <p> Read the fact sheet about Support at Home contributions:  <a href="http://www.myagedcare.gov.au/media/282740">www.myagedcare.gov.au/media/282740</a></p> <p>These resources can help you understand what's changing and plan ahead.</p>



## Video

This video can be used in your communications.

[Support at Home contributions for older people](#)

## Resources

Download these resources for older people.

[About the Aged Care Act 2024 fact sheet](#)

[Support at Home program - A guide for older people, families and carers](#)

Other Support at Home resources: [Support at Home program](#)

## Contributions

[Upcoming changes to aged care funding](#)

[Support at Home fee estimator](#)

[Aged care home fee estimator](#)

Fact sheet: [Support at Home program – contributions](#)

Fact sheets: [Understanding fees for aged care homes](#)