



Fees and charges under the Multi-Purpose Service Program

If you are an older person accessing aged care services under the Multi-Purpose Service Program (MPSP), you may be asked to contribute to the costs and pay some fees.

Overview

The MPSP is a specialist aged care program. It has different fees and charges than other in-home and residential aged care services.

You may be charged a specialist aged care program fee. In some circumstances, you may also be charged accommodation payments.

Specialist aged care program fee

Your multi-purpose service (MPS) can charge a specialist aged care program fee to help cover daily living costs. These can include meals, cleaning, laundry, heating and cooling.

The amount you pay must **be no more than**:

- the amount specified in your written service agreement, **and**
- 85% of the basic age pension amount (worked out on a per day basis) for residential care (in September 2025 this was \$65.55 per day), **or**
- 17.5% of the basic age pension amount (worked out on a per day basis) for home support, assistive technology or home modifications services (September 2025 this was \$14.73 per day).

Accommodation payments

Depending on your means assessment, the MPS can charge you to cover the costs of your accommodation when you enter permanent residential aged care. More information about means assessments is available on [My Aged Care](#).

If you access aged care services through an MPS, **you can only be charged an accommodation payment if:**

- your means assessment indicates you are **not** generally eligible for government assistance with your accommodation costs
- you **do not** provide enough information for a means assessment.

Accommodation payments can be paid in one of two ways, or a combination of both:

- **Refundable accommodation deposit (RAD):** This is a lump sum that you pay if you are paying the full amount yourself.
- **Daily accommodation payment (DAP):** This is a daily fee that you pay if you are paying the full amount yourself. It is the accommodation price you agreed on with your provider.

Detailed information about accommodation payments is available on [My Aged Care](#).

Additional considerations

There are some important things to keep in mind when accessing aged care services through an MPS:

- You and your MPS must agree on all accommodation costs before your services start, and they must be included in your service agreement.
- Your MPS **cannot** charge you any amount, including a contribution, for accommodation if you are eligible for government assistance.
- Prices can vary between providers and will depend on the room and facilities you choose. However, the maximum RAD charge is \$750,000.
- If an MPS wants to charge more than \$750,000, it must get approval from the Independent Health and Aged Care Pricing Authority.

Note: You may receive a letter from Services Australia about paying accommodation and other fees. You do not need to take any action as this does not apply to services under the MPSP.

Financial hardship

Some people may not be able to afford the cost of their aged care services.

Your MPS must have a financial hardship policy. If you are experiencing financial hardship, your MPS must explain how you can apply and how it will charge fees.

The hardship policy should explain:

- how you can apply for your specialist aged care program fees or accommodation payments to be reduced due to financial hardship
- what evidence of financial hardship you must submit
- how you must submit evidence of financial hardship

- how your MPS will decide the amount and duration of any fee reduction you will receive if your application is successful.

The first step to receive financial assistance is to have a discussion with your MPS about your situation. [Advocacy services](#) are available if you would like support to have this discussion.

If you need help and guidance on money matters or aged care financial advice, there are free services and tools available on [My Aged Care](#).

More information

You can find more information about the MPSP [on our website](#), or by contacting [My Aged Care](#).

Start a conversation about aged care

Transforming aged care laws to put the rights of older people first.



Visit **MyAgedCare.gov.au**



Phone **1800 200 422** (My Aged Care's free-call phone line)

For translating and interpreting services, call 131 450 and ask for 1800 318 209.

To use the National Relay Service, visit nrschat.nrscall.gov.au/nrs to choose your preferred access point on their website, or call the NRS Helpdesk on 1800 555 660.