Hardship assistance for aged care

When the new Act commences from 1 November 2025, financial hardship arrangements will be available if you can't afford to contribute to the cost of your aged care.

The new Act does not change the assessment process or financial considerations taken into account in determining whether you are eligible for hardship assistance.

What financial assistance can I get?

If you can't afford your aged care contributions for reasons beyond your control, you might be eligible for financial hardship assistance that will help you pay your fees.

You will be assessed on your specific circumstances. If you're approved for hardship assistance, the Australian Government will pay some (or all) of your aged care fees.

The government will pay any approved amounts to your aged care provider on your behalf. If you are required to pay some of your fees you will continue to pay those to your provider.

Residential aged care

If you enter an aged care home for permanent residential aged care before 31 October 2025, you may be eligible for help with your basic daily fee, means tested care fee and accommodation costs. If you are currently receiving financial hardship assistance, check your approval letter for the date it expires to know when you need to reapply. To request a copy of your approval letter, call Services Australia on 1800 227 475.

From 1 November 2025, financial hardship arrangements will be available to help with the basic daily fee, hotelling contribution, non-clinical care contribution and accommodation costs.

For residential respite care, you may be eligible for help with the basic daily fee.

In-home aged care

If you received a Home Care Package before 1 July 2014, you weren't previously eligible for government financial hardship assistance. However once Support at Home begins you can apply for hardship if you find you are having difficulty paying your fees.

If you received a Home Care Package on or after 1 July 2014, you may be eligible for help with your basic daily care fee and income tested fee, and once Support at Home begins you can apply for hardship if you find you are having difficulty paying your fees. If you have a hardship approval in home care, when you move to the new Support at Home program on 1 November 2025 your financial hardship assistance will remain in place until its expiry. Please check your approval letter for the date it expires to know when you need to reapply.

If you enter Support at Home from 1 November 2025, you may be eligible for support with the cost of contributions to independence and everyday living services by applying for financial hardship assistance through Services Australia. You will be notified by Services Australia on whether or not your application was successful. If your application was successful, you will also receive information on the cap applied to your contribution and how long the hardship arrangements will be in place. You will not be asked to make contributions while your application is being assessed. However, contributions are not waived for the period when an application is being assessed and if the application is unsuccessful you will be required to pay those contributions.

How do I apply?

To apply for financial hardship assistance, you must complete the Aged Care Claim for financial hardship assistance form (SA462). You must also meet certain requirements, such as:

- your income and assets have been assessed for aged care purposes
- your assets are valued below 1.5 times the annual basic Age Pension including supplements ($45,969.30 as of 20 September 2025)
- you have not gifted more than $10,000 in the current financial year, or more than $30,000 over 5 financial years (this cannot include more than $10,000 in a single financial year).

Send this form and evidence to support your claim to Services Australia, including evidence of your expenses for the previous 3 months. Services Australia will assess your application within 28 days.

They will let you know in writing of their decision and what assistance you're eligible for.

Each hardship application is assessed on an individual basis, considering a range of factors. Services Australia may ask you for more information such as your essential expenses that you need for your day-to-day living. This includes, but is not limited to, food, rent/mortgage, medicines, dental, rates, electricity etc. It is important that you provide this as soon as you can to avoid delays. They will also check if you can get any other financial assistance at the same time.

From 1 November it is important that you inform your Support at Home provider if you are applying for financial hardship to enable them to suspend the collection of your fees while you wait for the outcome of your application. However, if your application is not approved you will need to pay these fees.

Residential aged care providers are not required to suspend collection of fees while a hardship application is in process. If needed, you can discuss your situation and the collection of fees with your provider.

What if I'm not eligible?

We encourage you to seek independent financial advice for your situation.

You can book a face-to-face appointment with Services Australia's Aged Care Specialist Officers or Financial Information Service who can provide free financial information and education.

My Aged Care's financial support and advice webpage also has further information to help you plan your finances for aged care.

Where can I find out more?

Services Australia manages all financial hardship applications.

Call Services Australia's Aged Care line on **1800 227 475** (Monday to Friday 8am to 5pm) to discuss your situation, ask about your application, or get a printed copy of the Aged Care Claim for financial hardship assistance form (SA462) mailed to you.

Learn more:

- Services Australia's Aged Care Specialist Officers can offer face-to-face assistance with aged care matters.
- My Aged Care website has detailed information about financial hardship assistance, including eligibility requirements and other ways you can get help.
- Department of Health and Aged Care's website explains how the aged care hardship supplement works.
- Call the Aged Care Advocacy Line on 1800 700 600 for free, independent and confidential information and support.