



Let's yarn about ageing well



Support at Home program classifications and funding

Fact sheet for Aboriginal and Torres Strait Islander people

If you are assessed as eligible for Support at Home, you will get a budget to help pay for aged care services. This budget is called a classification. Each classification has a different amount of money to be used towards your care.

Based on your income and assets you may also need to pay some money for services. This is called a participant contribution.

About classifications

Your aged care assessment helps us work out the right level of support for you. The Support at Home program has:

- 8 classifications of ongoing care based on how much help you need
- 3 types of short-term support to help you stay at home.

The more care you need, the higher support and funding you will receive.

When you get approved for Support at Home

When you are approved to get Support at Home aged care services, you will get a Notice of Decision and your support plan. Your provider also gets a copy. The Notice of Decision outlines what you have been approved for. It includes:



- a summary of your aged care needs and goals
- a classification based on your aged care needs
- a list of services you can get
- if eligible, a classification and budget for short-term supports (such as the Assistive Technology and Home Modifications scheme, Restorative Care Pathway and End-of-Life Pathway).

Amounts of funding

Funding for each classification

This table shows the funding amounts, also known as budgets, for each of the 8 classification levels. The budgets are set from 1 November 2025. We will let you know if there are any changes to the amounts.

Classification	Quarterly budget	Annual amount
You will be given a classification to support your aged care needs	This is how much budget you'll get each quarter of the year (starting January, April, July and September)	This is the total amount of your budget for the full year
1	\$2,682.75	\$10,731.00
2	\$4,008.61	\$16,034.45
3	\$5,491.43	\$21,965.70
4	\$7,424.10	\$29,696.40
5	\$9,924.35	\$39,697.40
6	\$12,028.58	\$48,114.30
7	\$14,537.04	\$58,148.15
8	\$19,526.59	\$78,106.35

Funding for short-term support services

This table shows the funding budgets for each of the short-term support services. The budgets will also be confirmed before 1 November 2025 when Support at Home starts.

Short-term supports	Budget
These are the short-term support services you may be approved for	This is the funding amount if you are approved for these services
Restorative Care Pathway	Around \$6,000 and it may increase to around \$12,000 when eligible This is available for up to 16 weeks
End-of-Life Pathway	Around \$25,000 This is available for up to 12 weeks
Assistive Technology and Home Modifications scheme	Funding for the scheme will be assessed as low, medium or high

Budget to spend on approved ongoing services

If you are approved for ongoing care from Support at Home, you will get an annual funding budget to spend on approved services. This budget is split into four parts, one for each quarter of the year. This budget is available at the start of each quarter in January, April, July and October.

Managing your budget

Services Australia is the government department that will hold your budget for you. Your budget is not provided to you directly as cash or into your bank account, it is managed by Services Australia. Services Australia may also be known as Centrelink.

You don't need to manage payments yourself. Your provider will work with you to decide how to use your budget to get the services you need.

You can use your budget for services listed in your Notice of Decision and your support plan. You will get your full quarterly budget at the start of each quarter (January, April, July and October). If you join partway through a quarter, you will get a budget to cover the remainder of the quarter.

Every month, your provider will give you a statement showing:

- what services you have used
- how much of your budget has been spent
- your remaining budget
- any contributions you have made towards the cost of your services.

Contributing to the cost of services

People who get Support at Home may be asked to pay a part of the cost for some services. This is called a participant contribution. For example, you may need to pay some of the cost for cleaning.

You will only pay costs for services you use. If you do not use any services, you will not pay for them. You will not need to pay a contribution for clinical support services such as nursing and physiotherapy.

If you were receiving a Home Care Package or approved for one on or before 12 September 2024, you will pay the same or less under Support at Home than you did before in home care.

How much you need to pay

The amount you need to pay will be worked out by an assessment of your income and assets. Services Australia will do this.

You will pay a percentage of the cost of each service you use. Services Australia will pay the rest directly to your provider. The percentage you pay depends on the type of service you receive.

You can use the fee estimator to work out how much you may need to contribute towards each service: [MyAgeCare.gov.au/support-at-home-fee-estimator](https://myagecare.gov.au/support-at-home-fee-estimator)

Standard participant contribution rates from 1 November 2025

Age Pension status <small>This is whether you receive the Age Pension from the government</small>	Contribution percentage for clinical care services <small>How much you need to pay towards these services</small>	Contribution percentage for services to help you stay independent <small>How much you need to pay towards these services</small>	Contribution percentage for everyday living services <small>How much you need to pay towards these services</small>
Full pensioner	0%	5%	17.5%
Part pensioner and eligible for a Commonwealth Seniors Health Card	0%	Between 5% and 50% depending on income and assets	Between 17.5% and 80% depending on income and assets
Self-funded retiree	0%	50%	80%

If you have trouble paying your contribution

If you cannot afford to pay your fees or contribute to your care costs, help may be available. You can apply for financial hardship assistance by:

- completing the form: ServicesAustralia.gov.au/sa462
- sending the form and any supporting information and evidence required to Services Australia: ServicesAustralia.gov.au/financial-hardship-assistance-eligibility-for-aged-care-cost-care

If you need help to complete the form, talk with your aged care provider, Elder Care Support worker, care finder, or an Aged Care Specialist Officer at Services Australia.

Services Australia will assess your application within 28 days. They will let you know in writing of their decision and what assistance you are eligible for. If they need more information to assess your claim, they will contact you to ask for this.

For further information to help you plan your finances for aged care, visit:

MyAgedCare.gov.au/financial-support-and-advice

What happens with unused funds

If you are getting ongoing services through Support at Home but do not use all of your budget, you can carry over some unused budget from one quarter to the next. These saved funds can help cover unexpected needs, like if you, your carer or family member need to go away for Sorry Business or attend other cultural events.

There's a limit to how much you can carry over from one quarter to the next. You can carry over up to the higher value of either:

- up to \$1,000 or
- 10% of your quarterly budget including supplements.

Help to access aged care services

For more information and to apply for Support at Home:

- call My Aged Care on **1800 200 422**
- visit: [MyAgedCare.gov.au/aged-care-programs/support-at-home-program](https://myagedcare.gov.au/aged-care-programs/support-at-home-program)

If you need help to access aged care services:

- **Elder Care Support workers** can help you understand and access aged care services, assessments and choose between different providers. To see the **list of Elder Care Support Providers** and for more information, visit: [MyAgedCare.gov.au/elder-care-support-program](https://myagedcare.gov.au/elder-care-support-program)
- **Care finder** service is a free service for vulnerable people with no support. Visit: [MyAgedCare.gov.au/help-care-finder](https://myagedcare.gov.au/help-care-finder)
- **Older Persons Advocacy Network (OPAN)** provides free and confidential support for older people receiving government-funded aged care. They have a network of specialist Aboriginal and Torres Strait Islander advocates who can support you to get aged care that meets your needs. Visit: opan.org.au

Support with decision making

You can choose someone to be a registered supporter to help you make aged care decisions with My Aged Care. A registered supporter could be a family member or someone from your mob you trust.

A registered supporter can:

- help you to understand and make your own aged care choices and remain in control
- support you communicate your aged care choices.

They cannot make decisions for you. You stay in control of your care, but they can help you to make those decisions for yourself.

For more information, visit: [MyAgedCare.gov.au/registering-supporter](https://myagedcare.gov.au/registering-supporter)