



Understanding fees for home care

Home Care Package funds

If you are eligible for a Home Care Package, the Australian Government will subsidise the cost of your care. The total funds in your package budget consist of:

- your contribution – the home care fees you pay to your provider
- the Government's contribution – the subsidy and any supplements you're eligible for.

These funds cover the cost of your home care services. The contribution amounts are calculated daily but are often paid fortnightly or monthly to your provider.

There are four levels of Home Care Packages. The amounts you and the Government pay depend on your package level, your income, and what you agree to with your provider.

Fees you may be asked to pay

Your home care provider may ask you to pay up to three types of fees as part of your Home Care Package budget. Your provider must record these fees in your home care agreement.

Basic daily fee

Everyone can be asked to pay this fee, but some providers do not collect it. The amount you pay varies depending on your package level.

The basic daily fee increases twice a year in line with the age pension.

To see the maximum fee that providers can charge for each package level, go to [Home Care Package costs and fees](#) at myagedcare.gov.au. Providers must publish the amount they charge for each level in the [Find a provider tool](#) at myagedcare.gov.au.

Income-tested care fee

If your income is above a certain amount, you will need to pay an income-tested care fee to contribute to the cost of your care. This fee is different for everyone.

Full pensioners do not pay an income-tested care fee.

Annual and lifetime caps apply to this fee. To see the caps, go to [Home Care Package costs and fees](#) at myagedcare.gov.au.

If you move into an aged care home, any income-tested care fee you have paid while in home care will count towards the annual and lifetime caps for the means-tested care fee.

Additional service fees

You can choose to buy additional care and services that are not otherwise covered by your Home Care Package. You and your provider must agree on the fees for these services.

These amounts must also be listed in your monthly statement.

How can I get an idea of my fees before accepting a Home Care Package?

You can use the [Fee Estimator](#) at myagedcare.gov.au for an estimate of your home care fees.

To confirm if you need to pay an income-tested care fee, you will need an income assessment. Services Australia will work out the amount you pay by assessing your individual income. If you are a member of a couple, Services Australia assesses half of your combined income, regardless of who earned the income.

To find out your income-tested care fee before you start a home care package complete an [Aged care calculation of your cost of care digital form \(SA486\)](#) at servicesaustralia.gov.au.

If you are a full or part pensioner, you don't need to complete this form; you can just ask for a fee advice letter from Services Australia. This letter is valid for 120 days unless there is a significant change in your circumstances.

If you do not receive an income support payment and you choose not to complete an income assessment, you will pay the maximum income-tested care fee. To see the maximum amount, go to [Home Care Package costs and fees](#) at myagedcare.gov.au.

Will my fees change after I enter care?

Your fees will not remain fixed after signing a home care agreement. They will change over time. To find out more about fees, including current rates, go to [Understanding costs](#) at myagedcare.gov.au.

What happens if my income changes?

Services Australia reviews income-tested care fees every quarter. They will tell you and your provider if your fee changes.

If your financial circumstances change, you should contact Services Australia on 1800 227 475 or the Department of Veterans' Affairs on 1800 555 254 to seek a review of your fees.

When do I need to pay my home care fees?

Your provider cannot ask you to pay any fees before you have signed a home care agreement. Once you have signed your home care agreement, your provider can ask you to pay fees up to one month in advance.

Fees are payable for every day you hold a Home Care Package, not just on the days that you receive services.

What if I cannot afford the fees?

If you are unable to pay your home care fees due to circumstances outside your control, you can apply for financial hardship assistance. You must meet certain eligibility criteria to receive financial hardship assistance and each case is assessed on an individual basis.

Read more about [financial hardship assistance](#) at myagedcare.gov.au.

Where can I get financial advice?

The [Financial Information Service](#) (FIS) offered by Services Australia is free for everyone. FIS officers can show you how to make informed financial decisions and help you to understand how aged care costs may affect your finances.

To find out more about FIS or to make an appointment, phone 132 300 and say "Financial Information Service" when prompted.