



6. Costs Explained

Help at home – costs explained

The Australian Government pays for the bulk of aged care in Australia. But as with all aged care services, it's expected you'll contribute to the cost of your care if you can afford to do so. You will never be denied the care you need because you can't afford it.

The funding programme or package through which you access aged care services at home will determine how much you will need to pay. Any fees will be discussed and agreed with your service provider before you receive the relevant services.

For further information on the cost of services you can call the My Aged Care Contact Centre on 1800 200 422 (between 8am and 8pm on weekdays or 10am and 2pm on Saturdays) and we will arrange for an interpreter to help us answer your questions.

You can also phone the Translating and Interpreting Services (TIS) on 131 450. TIS covers more than

100 languages and is available 24 hours a day, 7 days a week, for the cost of a local call. TIS will organise an interpreter to help you talk to the My Aged Care Contact Centre.

Costs for the Commonwealth Home Support Programme

You may be asked to pay a fee, if you receive your services through the Commonwealth Home Support Programme.

This fee contributes to the cost of delivering services such as staffing or for equipment costs. This fee varies. To find out specific costs, you should contact your service provider.

Costs for Home Care Packages

If you take up a Home Care Package on or after 1 July 2014 your service provider may ask you to pay:

- a basic fee, of up to 17.5% of the single basic Age Pension
- an income-tested care fee if your income is over a certain amount

Costs of aged care homes

If you have made the decision or are thinking about moving into an Australian Government - subsidised aged care home, then you may be wondering how much it will cost you. There is no simple answer to this question.

Your costs may vary according to:

- your date of entry into an aged care home
- your income and assets.

But don't worry; there are strong protections in place to ensure that care is affordable for everyone. The Australian Government calculates and regulates maximum daily fees. It also enforces limits as to how much you can be asked to pay as an accommodation payment or accommodation contribution.

What types of costs are there?

You may be asked to pay one or more of the following fees:

- A basic daily fee: This covers living costs such as meals, power and laundry. For some this is the only fee they are required to pay.
- A means-tested care fee: This is an additional contribution towards the cost of care that some people may be required to pay. The Department of Human Services will work out if you are required to pay this fee based on an assessment of your income and assets, and will advise you of the amount.
- An accommodation payment: This is for your accommodation in the aged care home. Some people will have their accommodation costs met in full or part by the Australian Government, while others will need to pay the accommodation price agreed with the aged care home. The Department of Human Services will advise you which applies to you based on an assessment of your income and assets.

Fees for extra or additional optional services: Additional fees may apply if you choose a higher standard of accommodation or additional services. These vary from home to home. Your aged care provider can provide you with details of these services and the fees that apply.

Fee estimators

You can use our Fee Estimators on the [My Aged Care website](#) to help you estimate what costs your Home Care Package provider or aged care home may ask you to pay. Or you can call the My Aged Care Contact Centre on 1800 200 422 (between 8am and 8pm on weekdays or 10am and 2pm on Saturdays). We will arrange for an interpreter to help us answer your questions and estimate your costs for you.

Financial advice

You may want to consult with a financial adviser about your finances. There are various government services and resources that can help you obtain appropriate

financial advice. It's a good idea to do some research to see what options work best for you.

Financial Hardship Assistance

If you believe you will face financial hardship in paying your Home Care Package or aged care home costs, you can ask to be considered for financial hardship assistance. To find out more, contact the My Aged Care Contact Centre on 1800 200 422.

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