



Help guide: Support at Home fee estimator

You can use the Support at Home fee estimator on My Aged Care to estimate how much you will pay for Support at Home.

What the fee estimator can tell you

The fee estimator can help you understand what you may have to contribute towards each service under Support at Home.

It will give you an estimate. Services Australia will tell you your actual aged care costs.

What you will need

If you're a **full pensioner** or **fully self-funded retiree**, you don't need to gather any information about your financial situation to use the fee estimator.

If you're a **part pensioner** or **have a Commonwealth Seniors Health Card**, you will need to gather some information about your financial situation.

You could seek assistance from your family or a friend or have your accountant or financial adviser help you.

If you're a **part pensioner** or **have a Commonwealth Seniors Health Card**, you will need to add up your total:

- annual income excluding your pension
- Total assets excluding your family home (this includes financial and non-financial assets).

If you have a spouse or partner, you should include your combined income and assets.

Saving your estimate

Save your estimate for each item so you have a record. You can write this down or print or take screenshots of the page

Step-by-step instructions

Support at Home fee estimator

To use the Support at Home fee estimator, visit myagedcare.gov.au/support-at-home#fee-estimator

It will look like this:

See how much you might pay for services using the Support at Home fee estimator

In the Support at Home fee estimator below, you can see what you may have to contribute towards each service under Support at Home. This simple tool gives you a general idea of how the new funding arrangements may impact your contributions and how they vary based on your services.

The new arrangements won't start until 1 November 2025, but the projections in the Support at Home fee estimator can help you prepare for that decision.

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Your details

Were you approved for services on or before 12 September 2024?

☐ Yes

☐ No

What is your age pension status?

☐ Full pensioner

☐ Part pensioner or have a Commonwealth Seniors Health Card

☐ Fully self-funded retiree

View contribution

Step 1: Your details

Here you need to answer 'yes' or 'no' to whether you were approved for services on or before 12 September 2024. This is because there are different fees depending on the date you had been receiving or were approved for aged care services. This will be on the Notice of Decision letter following an application for government funded aged care services. Your provider will also be able to tell you this date.

You'll also need to select your pension status.

If you select 'Part pensioner or have a Commonwealth Seniors Health Card', some more questions will appear about:

- whether you are in a relationship, e.g. married
- whether you own your home
- your annual income
- your total assets excluding your family home.

Step 2: Estimate your contribution

Click the '**View contribution**' button to see what your contribution to the cost of your Support at Home services might be.

Step 3: How it works

You will only pay contributions for the services you receive. If you don't use a service, you won't be charged for it.

The government pays for all clinical care, such as nursing and physiotherapy.

To find out how much you might need to pay:

- use the drop-down menu to look at different types of services
- choose one service at a time
- for each service you select, type in your best guess of how much it might cost over a quarter (3 months).

If you're not sure how to estimate the cost, you can use the indicative Support at Home prices on our website. These prices are shown per hour. You can use the hourly prices to work out what each service would cost over a quarter.

Let's say you get 2 hours of personal care each week. Over a quarter (3 months), that adds up to 26 hours. Multiply the hourly price by 26 to get your estimated cost for that service.

Step 4: As a quarterly budget

Your Support at Home classification is determined during your aged care assessment. Once approved for Support at Home, you will be allocated a quarterly budget based on your classification.

Support at Home classifications

Find out more about Support at Home classifications in this fact sheet:

https://www.myagedcare.gov.au/sites/default/files/2025-06/SaH%20fact%20sheet_Classifications%20and%20budgets.pdf

If you don't know your Support at Home classification, you can select different classification levels to estimate your quarterly budget and contributions under each one.

Updating the amounts you put in your estimate

If your financial situation changes, such as when you sell an asset, you can use the fee estimator again to get a new estimate. The estimator does not hold data you previously entered, so you will need to enter it again each time you use it.

Your actual aged care costs

The fee estimator only gives you a general idea of what you may pay for your aged care. The amounts in your estimate are not exact.

If you're thinking about accessing aged care services, Services Australia can tell you how much you'll pay towards your aged care costs.

Apply for an aged care calculation of your cost of care

Follow the steps at servicesaustralia.gov.au/how-to-apply-for-aged-care-calculation-your-cost-care

If you're a DVA client, DVA can do this for you at dva.gov.au.

After you have been approved for Support at Home you will receive a Notice of Decision and your support plan to share with your provider. This will include your classification and quarterly budget.