

Receive the
outcome of your
assessment

Wait to be
allocated
services

Find a Support
at Home
provider

Enter into
a service
agreement

Manage your
services

Entering into a Support at Home service agreement

What is a service agreement?

Your Support at Home service agreement is a legal document between you and your chosen Support at Home provider. The service agreement outlines rights and responsibilities and what services will be provided to you.

You must enter into a service agreement with your provider before you can receive Support at Home services.

Your provider will prepare the agreement with you. It must set out:

- which services will be delivered
- how your services will be provided
- who will provide each service
- how much each service will cost
- your agreement to pay contributions.

If your care needs change over time, you and your provider can review your service agreement. You can also ask for changes to your service agreement at any time.

Your provider must help you understand your service agreement. This includes:

- details of the agreement
- how to cancel or reschedule services
- the provider's pricing schedule and agreed price increases
- how to pay your contributions (if applicable)
- and how to make a complaint.

Your provider should also include the Code of Conduct for Aged Care and the Statement of Rights.

You may wish to seek assistance from:

- family, a friend or a carer
- an advocate, such as the **Older Persons Advocacy Network (OPAN)** by calling **1800 700 600** or visiting **OPAN.org.au**
- a lawyer for independent legal advice.

Your provider must get your consent and agreement before services, prices or contributions start or change. Both you and your provider should sign the service agreement, and you should be given a copy of the signed service agreement.

What is a quarterly budget?

You will be allocated a funding amount based on your Support at Home classification. This includes classifications for ongoing services and approval for short-term pathways. For ongoing classifications, the funding amount will be divided into 4 quarterly budgets that each cover 3 months.

Your quarterly budget is made up of:

- the government subsidy (what the Australian Government pays)
- your contribution (what you pay based on your income and assets).

You have a set budget for each quarter. Only 10% or \$1,000 of your quarterly budget (whichever is higher) that is unspent will be carried over into the next quarter.

You will work with your provider to manage your budget to meet your aged care needs.

Care management

Your provider will deliver care management services to you at least once a month. Care management ensures the services you receive meet your needs, goals and preferences.

If you receive ongoing services, 10% will be deducted from your quarterly budget for care management. This is allocated to your provider to deliver care management services.

If you receive services under the Restorative Care Pathway or End-of-Life Pathway, your short-term budget will be used for care management services.

Prices

Providers must include prices for services they will deliver to you in your service agreement. If a provider proposes to charge you a difference price to the price they have published on My Aged Care or their website, you must agree to this price and the reason why the price is different within your service agreement.

The price for each service listed on your service agreement must reflect the entire cost of delivering that service. The price can include:

- the wages of your aged care workers
- administration and overheads
- transport
- sub-contracting.

Your provider is not allowed to charge you separately for package management or travel.

Each provider must publish their most common price for services they deliver on the My Aged Care website. You can view and compare pricing information using the 'Find a provider' tool on the My Aged Care website at **MyAgedCare.gov.au/Find-A-Provider**

The government has put protections in place to ensure Support at Home prices are reasonable and transparent. Learn more at **MyAgedCare.gov.au/Support-Home-Program**

Participant contributions

You will only pay contributions for the services you receive.

The government will fully fund clinical care such as nursing and physiotherapy. You will not be required to make a contribution for these services.

Your level of contribution will vary by the type of service received and your income and assets.

Services Australia will conduct an income and asset assessment, similar to the age pension means test, to determine your contribution rate.

- Full pensioners will make the smallest contribution.
- Part-pensioners and holders of a Commonwealth Seniors Health Card will make a scaled contribution based on an assessment of their income and assets.
- Fully self-funded retirees not eligible for a Commonwealth Seniors Health Card will make the highest contributions.

Services Australia or the Department of Veterans' Affairs (DVA) may already have your financial details if you get a relevant income support payment from either. You'll need to make sure your financial details are up to date before your aged care services start.

If Services Australia does not already have your current financial details (i.e. non-pensioner), you will need to complete an income and assets assessment.

Confirm if you should complete a means assessment by going to the Services Australia website:

ServicesAustralia.gov.au/AgedCareCostOfCare

If you don't provide your income and assets information to Services Australia, your contributions will be set at the maximum rate.

You must tell Services Australia within 14 days of any changes in your financial status that may affect your contribution.

To get an estimate of the contributions you may be asked to pay, use the Support at Home fee estimator on **MyAgedCare.gov.au/Support-At-Home-Fee-Estimator**

Financial hardship assistance may be able to help you if, for reasons beyond your control, you can't afford to contribute. Learn more at **MyAgedCare.gov.au/Financial-Hardship-Assistance**

If you have questions about the income and asset assessment, call **Services Australia** on **1800 227 475**.

Monthly statements

Your provider is required to issue you with monthly statements to show:

- what has been spent on Support at Home services
- contribution and costs for services delivered
- your remaining budget for the month.

What if I need an interpreter?

If you need an interpreter, ask your provider to arrange this with the **Translating and Interpreting Service** (TIS National) by calling **131 450**. TIS National offers telephone or onsite interpreting services in over 150 languages. It is free of charge when you are working with your provider on your service agreement.

All information in this publication is correct as at 1 November 2025

For help

Visit: **MyAgedCare.gov.au**
Phone: **1800 200 422**

In person: visit a Services Australia service centre or book online for a free face-to-face appointment for general information and support. For in-depth support, you can talk to an Aged Care Specialist Officer, if there's one in your area, or using video chat.

Visit: **ServicesAustralia.gov.au/MyAgedCareFaceToFace** or freecall **1800 227 475**.