

Client contributions

Under Support at Home, a client contribution refers to the amount a client may be asked to pay toward the cost of their care and services. This replaces what was previously known as the Income-Tested Fee (ITF). The new approach aims to simplify the system while ensuring clients contribute to their care based on their financial capacity.

How it works

How much you contribute is determined by Services Australia through an Income Assessment, which takes into account factors such as pension status and overall income.

Once you've completed your Income Assessment, both you and your provider will receive a letter outlining how much you will need to pay (if anything). These contributions are paid to your provider who will show these on your statements and your contribution may change if your needs or financial situation changes.

Your contributions depend on:

- ✓ Income and assets, assessed by Services Australia
- ✓ Whether you receive a pension or hold a Commonwealth Seniors Health Card
- ✓ Whether you're a grandfathered client from the Home Care Package program

Overview of approximate client contribution rates

Income and assets assessment outcome	Clinical supports	Independence supports	Everyday living supports
Full pensioner	0%	5%	17.5%
Part pensioner OR CHSC holder	0%	5-50%	17.5-80%
Self-funded retirees:	0%	50%	80%

Good to know:

- ✓ As of the time of writing, the maximum lifetime cap for contributions is \$130,000.
- ✓ Grandfathered clients keep their existing fee arrangements and won't be worse off.
- ✓ Existing clients who do currently pay an ITF will continue to pay the same amount or less under Support at Home - even if they are reassessed and move to a higher funding level.
- ✓ Financial hardship provisions are available if you are unable to pay.



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