Trilogy Care



Support at Home: Understanding the income and assets assessment and client contributions

The Support at Home (SAH) program introduces a new client contribution framework to ensure transparency and fairness. This guide outlines who pays for what services, how contribution rates are determined, and the safeguards in place to protect clients.

Client contributions apply only to services actually delivered. The amount a person contributes depends on two key factors: the type of service received and their assessed financial capacity. The Age Pension income and assets assessment, which considers both income and assets, is used to determine this capacity. Commonwealth Seniors Health Card (CSHC) holders will pay lower contributions than other self-funded retirees.

Support at Home services fall into three categories, each with a different contribution expectation:

- Clinical services, such as nursing, physiotherapy and personal care (from 1 October 2026), are fully funded by the government.
- Independence services, such as transport, social support and respite, attract moderate contributions.
- Everyday living services, such as domestic assistance and gardening, have the highest contribution rates, reflecting the fact that these are not typically funded by government for other age groups.

The table below summarises contribution rates by client type:

SERVICE TYPE	FULL PENSIONER	PART PENSIONER AND CSHC	SELF-FUNDED RETIREE
Clinical	0%	0%	0%
Independence	5%	5% to 50% (based on income and assets assessment)	50%
Everyday Living	17.5%	17.5% to 80% (based on income and assets assessment)	80%

Part pensioners do not need to submit new information, as Services Australia already holds the required data. CSHC holders will need to inform Services Australia of their income and assets and keep this information up to date.

In addition to service-based contributions, the following protections and principles apply:

- Clinical care is always fully funded – no out-of-pocket costs.
- Clients approved for or receiving a Home Care Package on or before 12 September 2024 are covered by a "no worse off" guarantee.
- Only one income and assets assessment is required for part pensioners – no additional aged care-specific test is needed.

Contribution amounts are assessed by Services Australia and are paid directly to the provider. Clients will receive monthly statements showing the contributions made and the remaining funding.

For meal services, costs are split between preparation and ingredients. The preparation component (70%) is eligible for subsidy and contribution, while the ingredients (30%) must be paid in full by the client. For example, for a full pensioner a $100 meal would have $70 covered and $30 as an out-of-pocket expense. If you are a part pensioner or self-funded retiree contribution rates will vary.

If you need help understanding your contribution obligations or managing your care plan, speak with your Care Partner. Additional assistance is also available through Services Australia:

Visit: myagedcare.gov.au

Call: 1800 200 422

Learn more: trilogycare.com.au