



Hardship assistance for aged care costs

If you can't afford your aged care fees or contributions, you can apply for hardship assistance. Assistance is available for people accessing Support at Home services and people living in an aged care home for permanent or respite care.

When should I apply?

You can apply for hardship assistance before you start receiving aged care. You can also apply if you are already receiving aged care and can't afford your fees or contributions. Before you apply, check that you meet the assets test and have not gifted more than the allowable amounts listed at: MyAgedCare.gov.au/financial-hardship-assistance.

How do I apply?

Complete the Aged care claim for financial hardship assistance form (SA462): ServicesAustralia.gov.au/sa462 and send it to Services Australia.

A step-by-step guide (including eligibility criteria and evidence you need) is available at: ServicesAustralia.gov.au/steps-to-claim-financial-hardship-assistance-with-aged-care-costs?context=23296

Who can I contact about it?

Services Australia manages all financial hardship assistance applications.

Call Services Australia's aged care line on 1800 227 475 (Monday to Friday, 8am to 5pm) to:

- discuss your situation
- ask about your application
- ask for a printed copy of the form.

What help can I get?

If you're granted hardship assistance, the Australian Government will pay some or all your aged care costs directly to your aged care provider.

If you are still required to pay some of your costs, you will keep paying that amount.

Support at Home

If you're accessing Support at Home, you can apply for help with your contributions for independence and everyday living services.

Clinical support services, such as nursing and physiotherapy, are fully funded by the government.

It's important you tell your provider as soon as you apply. They need to know so they can pause your contributions while your application is being assessed.

If you're not granted hardship assistance, you'll need to pay back those contributions later.

If you were receiving Home Care Package services before 1 July 2014, you're not eligible for this assistance. However, you can negotiate lower aged care costs directly with your provider.

Permanent and respite residential aged care

If you are living in permanent residential aged care, you can apply for help with your basic daily fee, means tested fees and accommodation costs.

For a stay in residential respite care, you can apply for help with your basic daily fee.

In residential care, your provider doesn't have to pause your fees while your hardship application is being assessed. If you're worried about paying your fees, discuss your situation with your provider.

Hardship assistance doesn't cover higher everyday living, additional or extra service fees.

What happens next?

Services Australia will write to you to let you know the outcome of your financial hardship assistance application.

If you are granted financial hardship assistance, Services Australia will tell you:

- the date the financial hardship assistance starts from
- what amounts are covered and what you will have to pay
- how long your assistance will last.

They will also write to your provider to let them know how much they can ask you to pay.

If you're not granted assistance and wish to discuss the reason for the decision, you can call Services Australia on 1800 227 475.

When assistance ends

Your hardship assistance letter will include the date your assistance ends. If you need another copy of your letter, call Services Australia on 1800 227 475.

If you still need hardship assistance, you can apply before your current assistance ends.

Other support

If you're not eligible for hardship assistance, you can:

- seek independent financial advice for your situation
- book a face-to-face appointment with Services Australia's Aged Care Specialist Officers: ServicesAustralia.gov.au/MyAgedCareFaceToFace
- access Service Australia's financial information service: ServicesAustralia.gov.au/financial-information-service for free financial information and education
- visit MyAgedCare.gov.au/financial-support-and-advice for information about planning your finances for aged care
- call the Aged Care Advocacy Line on 1800 700 600 for free, independent and confidential information and support.