

## Cost and Value for Money

Home Care Packages are subsidised by the Australian government, but you are asked to pay something towards the cost of the service. The amount you are asked to contribute depends on your income, assets and circumstances.

### What you pay

There are two types of fees you may be asked to pay: the **basic daily fee** and an **income-tested care fee**.

Your provider may ask you to pay a **basic daily fee**. This amount is added to your budget and boosts what you can spend on care and support. Different providers charge different basic daily fees. Some providers have no fee and some use a sliding scale. The maximum you can be charged is \$140.40, which is equal to 17.5% of the full Age Pension. You can negotiate with your provider about what basic daily fee you pay.

If your income is above a certain amount, you **must** pay an **income-tested care fee**. Your income-tested care fee is assessed by Centrelink and increases the higher your income is. The government subsidy for your package is reduced by the same amount as your income-tested care fee.

Both of these fees are the same no matter what level of package you are on.

### What the government pays

The government contributes a different amount depending on your package level.

Level of Package	Annually	Fortnightly
Level one	\$8,044.60	\$308.56
Level two	\$14,632.85	\$561.25
Level three	\$32,171.10	\$1,233.95
Level four	\$48,906.35	\$1,875.85

There are also [supplements](#) for people in remote areas and with specific needs, such as dementia support.

### Affording care

If you're worried about costs, you can get free, confidential and independent financial advice from the Department of Human Services' Financial Information Service. Find more information on the [Financial Information Service](#) webpage or call **132 300** to make an appointment.

If you can't afford to pay, you may be able to get government [financial hardship assistance](#).

### Value for money

Whether a Home Care Package is good value for money for you depends on your circumstances – everyone's situation is different.

Part-pensioners and self-funded retirees will have to contribute more, but a Home Care Package may still be worthwhile. Some things to consider are:

- what your care and support needs are
- whether you have others that can help you manage at home
- whether you would be better off financially paying for services privately
- how much you have to contribute vs how much the Government will subsidise.

Don't be too quick to say no to a package – it's worth getting all the facts and figures before making a decision, particularly if you are eligible for a Level 3 or 4 package.

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