AGED CARE DECISIONS

8 Steps to Apply for Financial Hardship Support Under Support at Home

1. CHECK YOUR CONTRIBUTION RATES

Find your Support at Home advice letter from Services Australia.

This shows your contribution rates for each Support at Home service category.

2. CHECK YOUR ELIGIBILITY

If you can't afford your Support at Home contributions after paying for essentials (housing, food, utilities, medical costs), you may be eligible if your:

- Income & assets already assessed for aged care.
- Assessable assets are under 1.5 × the basic Age Pension incl. supplements ($48,270.30).
- Gifting within limits: max $10,000 this year & $30,000 over 5 years ($10,000 max in any one year).

3. COMPLETE HARDSHIP FORM

Request the Aged Care Claim for Financial Hardship Assistance Form (SA462) from Services Australia or you can download it online here.

Then fill in your income, assets and everyday expenses.

4. ATTACH YOUR DOCUMENTS

Gather your recent bank statements and any relevant bills from the last 3 months that show your income, assets and essential living costs, and attach copies to your Hardship form.

5. SUBMIT TO SERVICES AUSTRALIA

Lodge your SA462 form and supporting documents using the instructions on the form.

You can do this online, print and post the forms or take them to a service centre.

6. NOTIFY YOUR HOME CARE PROVIDER

Once you've submitted the form, notify your home care provider that you have lodged a hardship application and request that they pause collecting your contributions while it is under assessment.

7. WAIT TIMES

You should receive an outcome letter from Services Australia within about 28 days telling you how much help you'll get and for how long.

8. REQUEST A REVIEW IF NEEDED

You can contact Services Australia to ask for the decision to be reviewed and to discuss other options.

You can also get free help from an aged care advocate to understand the decision and support you through a review.