

Choosing and paying for aged care

Getting started, assessments, and the costs — in plain words.

Aged care feels overwhelming mostly because no one explains the system. The path is simpler than it looks: one phone call, a free assessment, then choosing care and understanding the costs.

Aged care has changed — Support at Home started in November 2025, replacing Home Care Packages and Short-Term Restorative Care. CHSP continues for now. Always check the current details at myagedcare.gov.au.

GETTING STARTED

☐ Call My Aged Care: 1800 200 422

The single entry point for almost all government-funded aged care. You can call on someone's behalf with their permission.

☐ Have a few things ready

Medicare number, a list of conditions and medications, GP details, and a Centrelink CRN if there is one. You don't need everything to start.

☐ Ask about a free in-home assessment

One assessment covers everything — you don't ask for a type. It's free and commits you to nothing.

THE ASSESSMENT

☐ Book the assessment through My Aged Care

It's the gateway — without it you can't access Support at Home, residential care or respite. Apply online, call 1800 200 422, or see an Aged Care Specialist Officer at a Services Australia centre.

☐ Have a family member or advocate present

You're allowed support in the room.

☐ Get the outcome letter in writing

Keep it — you'll need it to access care.

CHOOSING A HOME (RESIDENTIAL CARE)

☐ Tour facilities early

Waiting lists run months to years. Start before you need it.

☐ Compare fees and star ratings

Use the "Find a provider" tool at myagedcare.gov.au.

☐ Ask each home for its RAD price

The accommodation deposit varies a lot by location.

UNDERSTANDING THE COSTS

☐ Basic daily fee

Everyone pays this — it's set as a share of the aged pension.

SHARE OF THE PENSION

☐ **Means-tested care fee**

INCOME + ASSETS

Calculated by Services Australia. Some people pay nothing; others up to a capped amount.

☐ **Accommodation cost (residential)**

RAD / DAP

A refundable lump sum (RAD), a daily payment (DAP), or a mix. The RAD is returned in full when the person leaves or dies.

☐ **Know the family home may be exempt**

It's exempt from the means test if a spouse, dependent, or protected person still lives there.

GETTING THE MONEY RIGHT

☐ **Use the free Financial Information Service**

Services Australia, free — it handles the basics.

☐ **Get specialist aged-care financial advice**

For anything involving the home, super or pension. It can save a family tens of thousands.

☐ **Apply for hardship assistance if needed**

No one is turned away for inability to pay. Apply through My Aged Care.