



Your right to have your contributions reduced or waived

Understanding your options and available support if you're finding it difficult to pay aged care fees

Money worries can happen to anyone. Many older people may feel unsure about discussing financial stress, but needing support is not a sign of failure. Living on a low income and life changes – such as illness, separation or death of a partner, caring responsibilities, unexpected bills, or rising living costs – can make aged care fees hard to manage.

You have the right to ask for support without judgement. Applying for **Financial Hardship Assistance** can help you stay in control of your aged care, maintain your wellbeing, and make aged care decisions based on your needs – not your bank balance.

What is Financial Hardship Assistance?

Financial Hardship Assistance is a government program that helps older people who cannot afford their aged care fees. It can assist with Support at Home fees, or Residential Aged Care fees. **It is not a loan, and you do not have to repay it.**

Who can apply?

You might be eligible if:

- you are finding it difficult to pay your aged care fees
- you rely mostly on the Age Pension or other low income
- you have few assets or savings
- you have very little money left after paying your essential living expenses
- you've had a recent change in your circumstances (such as illness, separation or death of a partner, loss of income, or unexpected expenses).

Everyone's situation is different. **Services Australia will look at your circumstances** and assess whether you meet the criteria.

Signs you may be experiencing financial stress

If any of these feel familiar, support may be available:

- worrying about how to afford aged care fees
- receiving overdue or reminder notices for your bills
- thinking about cancelling aged care services because of cost
- going without essentials to pay your fees
- feeling unsure about what you're being charged

How Financial Hardship Assistance works

If your application is approved, the government **may pay some or all of your aged care fees**. This may mean you:

- pay a lower amount, or
- do not have to pay certain fees

While your application is being assessed, your aged care provider **must continue delivering your care** and **must not invoice you** for your fee contributions.

How to apply

You can seek help at any stage:

1. **Contact Services Australia to speak with an Aged Care Services Officer.** They can guide you through the claim form and help you get started
2. **Complete an application through Services Australia.** This includes providing information about your income, assets, and living expenses

Hot tip: Before filling out the form, jot down your usual fortnightly or monthly costs, like groceries, bills and medical expenses. You don't need exact numbers, just a rough idea. This shows how much you have left after covering the essentials and makes the form easier to complete.

3. **Provide documents if requested.** Services Australia will let you know if evidence such as bank statements or bills is needed.
4. **Let your aged care provider know.** Inform them that you've lodged a hardship assistance application.

If you need help at any point, **an aged care advocate can support you**, explain your rights and guide you through the process to make sure your voice is heard.

Further Support

Services Australia

Aged Care Line: 1800 227 475
Older Australians Line: 132 300

Financial Counselling

National Debt Helpline: 1800 200 422

Mob Strong Debt Helpline
(First Nations support): 1800 808 488

For free and confidential information call our Aged Care Advocacy Line:



1 800 700 600



Older Persons
Advocacy Network

opan.org.au

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