CANOWINDRA CARE NETWORK

Support at Home

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What you'll actually *contribute*.

Support at Home is government funding — but most people pay something towards part of it. How much depends on your pension status, your income and your assets. These are the rates that apply from 1 July 2026.

START HERE — THE THREE SERVICE CATEGORIES

Clinical care
Nursing, physiotherapy, occupational therapy and other allied health.

Independence
Help with showering, dressing, moving about, and getting where you need to go.

Everyday living
Cleaning, laundry, meals, shopping, gardening and home maintenance.

WHERE YOU'LL MOST LIKELY SIT

Full pensioner

The minimum threshold. You contribute the least.

Clinical	0%
Independence	5%
Everyday living	17.5%

Part pensioner

Also Commonwealth Seniors Health Card holders. Your rate sits somewhere in this range.

Clinical	0%
Independence	5–50%
Everyday living	17.5–80%

Self-funded

The maximum threshold. You contribute the most.

Clinical	0%
Independence	50%
Everyday living	80%

Clinical care is always free. Nursing and allied health are fully funded by the government no matter what your income or assets look like. Nobody pays a contribution towards clinical care.

If you're a part pensioner or a Seniors Health Card holder, where you land in that range depends on an income and assets assessment. The thresholds are on the next page.

There is a lifetime cap

Once your contributions across all Support at Home services reach this figure, you don't contribute again. The cap is indexed on 20 March and 20 September each year.

$137,917.01

Standard contribution rates

PARTICIPANT CONTRIBUTION RATES

	CLINICAL	INDEPENDENCE	EVERYDAY LIVING
Full pensioner Minimum threshold	0%	5%	17.5%
Part pensioner & Commonwealth Seniors Health Card holder	0%	5–50%*	17.5–80%*
Self-funded retiree Maximum threshold	0%	50%	80%

* Depends on your income and assets assessment.

NON-PENSION INCOME THRESHOLDS

	MINIMUM THRESHOLD	MAXIMUM THRESHOLD
Single person	$5,876	$101,105
Couple, combined	$10,296	$161,768
Couple, separated by illness, combined	$10,296	$202,210

Aligned with the pension and Commonwealth Seniors Health Card, and reviewed in March, July and September each year.

ASSET THRESHOLDS

	MINIMUM THRESHOLD	MAXIMUM THRESHOLD
Single person, homeowner	$333,000	$943,442.31
Single person, non-homeowner	$600,000	$1,210,442.31
Couple, homeowner	$499,000	$1,469,974.36
Couple, non-homeowner, combined	$766,000	$1,736,974.36
Couple, separated by illness, homeowner, combined	$499,000	$1,729,217.95
Couple, separated by illness, non-homeowner, combined	$766,000	$1,996,217.95

Aligned with the Age Pension and Commonwealth Seniors Health Card, and reviewed in March, July and September each year.

Figures reproduced from the Australian Government's *Schedule of contributions for Support at Home services from 1 July 2026*.

The "no worse off" principle.

If, on **12 September 2024**, you were already receiving a Home Care Package, were on the National Priority System, or had been approved as eligible for a package — you're on these lower rates instead. You will never pay more than you would have under the old arrangements, even if you're later reassessed into a higher classification.

NO WORSE OFF — PARTICIPANT CONTRIBUTION RATES

	CLINICAL	INDEPENDENCE	EVERYDAY LIVING
Full pensioner	0%	0%	0%
Part pensioner & Commonwealth Seniors Health Card holder	0%	0–25%*	0–25%*
Self-funded retiree	0%	25%	25%

* Depends on your income assessment.

Lifetime cap — no worse off rates

A lower cap applies if you're covered by the no worse off principle. Indexed on 20 March and 20 September each year.

$86,185.23

DEEMING THRESHOLDS AND RATES

	RATE
Threshold — single From 1 July 2026	**$66,800**
Threshold — couple combined, one receiving the pension	**$110,600**
Threshold — couple combined, no pension	**$55,300**
Lower deeming rate From 20 March 2026 · applies below the threshold	**1.25%**
Higher deeming rate Applies to anything above the threshold	**3.25%**

What deeming means. Rather than working out what your savings and investments actually earn, the government assumes they earn a set rate. That assumed income counts towards your income assessment. More at servicesaustralia.gov.au/deeming.

Four things to keep in the back of your mind.

These figures change. Income and asset thresholds are reviewed in March, July and September each year. The lifetime caps are indexed on 20 March and 20 September. Check the current schedule before you make a decision based on anything in here.

Which set of rates applies to you. The “no worse off” rates on page three apply if, on 12 September 2024, you were receiving a Home Care Package, were on the National Priority System, or had been approved as eligible for one. The standard rates on pages one and two apply to everyone entering Support at Home from 1 November 2025, and to transitioning package recipients first approved after 12 September 2024.

Assessment comes first. Whether you're eligible, and which classification you land in, is decided by My Aged Care — not by us. You can ring them yourself on **1800 200 422**, or I'll sit with you while you do. No charge either way.

Who does what. Your package is held with Trilogy Care, an approved provider. Jacquie is your local Community Managed Coordinator — the in-person half. Canowindra Care Network is not an approved aged care provider, does not set these contribution rates, and cannot vary them.

All figures reproduced from the Australian Government's *Schedule of contributions for Support at Home services from 1 July 2026*. Plain-English explanations are ours. Rates are indexed and reviewed several times a year — check the current schedule at health.gov.au before relying on these figures. Canowindra Care Network does not set these rates, cannot vary them, and is not an approved aged care provider.