

Aged Care Fees - Before & After 1 November 2025

New names. Same purpose. More choice.

	Before 1 November 2025 (Old Names)	On or After 1 November 2025 (New Names)	What it Means - Think of it as...
	Basic Daily Fee Set by the Government. Everyone pays this.	Basic Daily Fee Set by the Government. Everyone pays this.	Groceries The government-set daily fee everyone pays to cover the everyday essentials.
	Accommodation Payment (RAD) Lump sum payment for your room. Fully refundable (less any agreed amounts on departure).	Accommodation Payment (RAD) Lump sum payment for your room. Fully refundable (less any agreed amounts on departure).	Buy a Room Pay a lump sum to secure your room. The money (less any deductions) comes back when you leave.
	Daily Accommodation Payment (DAP) A daily payment for your room instead of (or part instead of) a RAD. Not refundable.	Daily Accommodation Payment (DAP) A daily payment for your room instead of (or part instead of) a RAD. Not refundable.	Rent a Room Pay daily (like rent) instead of a lump sum. It's an ongoing cost & the money is not returned.
	Extra Service Fee (ESF) Additional services and amenities. Providers could set mandatory packages.	Higher Everyday Living Fee (HELF) Additional services & amenities. Entirely optional, you can choose what you want.	Room Service Optional extras & upgrades above what's included. You choose what you want & pay for.
	Means Tested Care Fee (MTCF) Means-tested contribution towards the cost of care. Includes two components.	Hotelling Contribution Means-tested contribution towards hotel-type costs (accommodation & everyday living). Paid daily. Non-Clinical Care Contribution (NCCC) Means-tested contribution towards non-clinical care costs. Paid daily. Lifetime cap applies.	Hotel Services Means-tested contribution towards everyday living and hotel services like meals, cleaning and laundry. Paid daily and means tested.
			Personal Care Contribution towards help with daily living and personal care. Paid daily. There's a lifetime cap.



Key Points

- Basic Daily Fee - everyone pays.
- Choose how to pay for accommodation: RAD, DAP or a combination.
- HELF - optional extras you can choose.
- MTCF is now split into two components:
 - Hotelling Contribution (hotel services)
 - Non-Clinical Care Contribution (personal care)
- Amounts are means tested based on your assessment.



Important to Know

- These new arrangements started on 1 November 2025.
- If you were in care before this date, your existing arrangements may not change immediately.
- Rules, rates and thresholds can change. Always check for updates.
- Talk to your provider or adviser about what applies to you.

i Information current as at May 2025. Rules, rates and thresholds may change. Check for updates.



Need help navigating aged care?

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