AT-HM co-contributions

What is claimed under the AT-HM scheme, and what attracts co-contributions.

Way Forward OT
Support at Home Cheat Sheet

What part of the quote attracts a contribution

- The product or equipment itself
- Home modification works and materials

What does not attract a contribution

- Prescription and assessment
- Delivery and setup
- Fitting, adjustment and training
- Follow-up, review and supervision
- Administration and coordination fees

Question one: what will this cost my participant?

That is the contribution. It comes out of the participant's own pocket. It is the number they often most care about.

Question two: how much of their funding has been used? That is the tier drawdown. The number that is left over from a medium tier $2,000 allocation.

NB: Care management sits outside this.
'Administration and coordination fees' of up to 10% or $500 for AT, and up to 15% or $1500 for home modifications, may be claimed by the care partner. This is not the 10% care management claim – that comes from the ongoing budget.

Independence rates

Age Pension status	Clinical supports	Independence
Standard rates, new participants from 1 November 2025		
Full pensioner	0%	**5%**
Part pensioner or eligible CSHC holder	0%	**5% to 50%**
Self-funded retiree	0%	**50%**
No worse off, held or approved for a HCP on or before 12 September 2024		
Full pensioner	0%	**0%**
Part pensioner or eligible CSHC holder	0%	**0% to 25%**
Self-funded retiree	0%	**25%**

AT and home modifications fall within the 'Independence' service category, which attracts a co-contribution. **Part pensioner or eligible CSHC holder cannot be easily estimated.** These vary based on income and assets. Co-contributions across any aged care pension status can also be affected by when the participant joined the Home Care Package program. If the 'no worse off principle' applies,

Check before your participant signs

1. Supplier quotes and invoices should itemise the 'AT item or HM works and materials', from delivery and set up. Bundled into the item price may attract an incorrect co-contribution.
2. Allied health quotes should include a clear description of what was provided so the care partner can determine which component is claimed from the ATHM account or ongoing budget.
3. When estimating the amount available within the tier, include the prescription and wrap-around costs, item costs; and to be conservative, assume that the 'administration and coordination' amounts will also be drawn down by the care partner.

Sources.

Support at Home Program Manual V4.4, September 2026, section 9., p109

AT-HM Scheme Guidelines, page 8.

Support at Home participant contributions, Department of Health, Disability and Ageing. Rates apply from 1 November 2025.

The same AT item, two different co-contribution statuses

This example illustrates, an AT item that costs $1,000, plus 2 hours of OT wraparound at $200 an hour. Both participants hold a $2,000 tier.

	Full pensioner, 5%	Self-funded, 50%
Participant pays	**$50**	**$500**
Government pays	$1,350	$900
Tier left for future AT-HM	**$650**	**$1,100**

Neither participant contributes payment toward the $400 of wrap around allied health time, but it comes off both tiers in full. The self- funded retiree paying ten times more keeps $450 more funding, because the government only covered half of the AT item cost. **Consider the contribution and the tier draw down:** what this costs the participant, and what it leaves them.

Please note. General information for clinicians, current at publication. Not financial or legal advice. Contribution rates are determined by Services Australia on each participant's circumstances, and definitive figures come from the provider responsible for claiming. Confirm current rates before quoting them to a client.