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The differences between aged care and the NDIS

The NDIS and the aged care system are 2 separate government systems that work differently.

The NDIS is for people who have a permanent or significant disability and are aged under 65 years when they become a participant. The NDIS provides funding directly to participants to purchase the NDIS supports in their plan.

The aged care system is for people over 65 years of age who need help with the costs of care related to ageing, such as help with daily activities, nursing care, and residential aged care facilities. The aged care system pays providers directly.

Under or over 65 years of age

You may transition to aged care if you’re over 65 years of age

You can ask for an an aged care assessment when your ageing needs outweigh your disability needs. You can transition out of the NDIS and into the aged care system if you’re eligible. This will be a better arrangement for some people.

First Nations people are eligible for My Aged Care at 50 years of age

You can access My Aged Care earlier than other Australians if you’re Aboriginal or Torres Strait Islander.

It’s worth looking at both systems to understand which one works best for you.

Participants under 65 years of age and residential aged care

We’re committed to making sure no NDIS participant under 65 years lives in residential aged care, unless there are exceptional circumstances or it is their will and preference. The aged care system is generally not designed for younger people.

You can explore other options if you or a family member are under 65 years and are currently living in residential aged care. Your first step is to talk to your my NDIS contact or support coordinator, if you have one.

They'll:

- talk to you about other options
- help connect you to our specialist planners
- connect you with the supports you need to safely move out of residential aged care.

You’ll continue to have NDIS supports while you explore other options.

You can choose to stay in aged care

It’s okay if you’re under 65 years, currently living in residential aged care and want to stay where you are. You can still access your plan for NDIS supports. There are some aged care costs you can’t use your NDIS funding for. This includes the daily care fee for meals, cleaning and heating.

> **Tip: Connect with us early.**
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> It’s important to connect with us as early as possible if you or someone you know is a young person at risk of entering residential aged care. Contact our specialist aged care team by emailing aged.care.advisory.team@ndis.gov.au.

How long it takes to move out of residential care

It can take time to find the right option

It can take time to identify and source the right home and living supports for you, depending on your disability-related needs and preferred housing choice.

We’ll keep you informed

We’ll keep you informed about the progress of your home and living supports once a decision has been made. This is so you’re ready when it’s time to move.

Participants over 65 years of age and aged care

You can stay on the NDIS after 65 years

You can stay on the NDIS once you turn 65, as long as you became a participant before your 65th birthday.

You'll need to leave the NDIS if you move into aged care

You'll have to leave the NDIS if you move into a residential aged care facility permanently after turning 65. This is a legal requirement. There's no possibility of an internal review.

You'll need to leave the NDIS if you receive home care

You'll also have to leave the NDIS if you start receiving permanent home care services after turning 65.

Start exploring My Aged Care before you turn 65

You may find it useful to explore My Aged Care before you turn 65. Explore what services are available, the application process and how the assessment works.

Talk to your my NDIS contact for more information

You may want to have a conversation with your my NDIS contact or support coordinator about your aged care eligibility. They can help with transition and make sure your current needs are included in your aged care assessment.

Related information

What is a my NDIS contact

What is a support coordinator

What is an NDIA planner

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