

MHLC FACTSHEET

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Accessing My Aged Care (Ages 50–64)

Snapshot Guide

Melbourne Housing & Legal Centre (MHLC)

Supporting access to housing, care, and justice for people with complex needs

Who is this for?

People aged 50–64 who are homeless or at risk of homelessness (including unsafe, unstable, or temporary housing).

Key point: Under Australian aged care law, people in this group can access aged care before 65 if criteria are met.

Eligibility at a glance

- Aged 50 years or older
- Homeless or at risk of homelessness
- Elect to receive aged care services before age 65

People must be informed about other options (e.g. NDIS), but do not have to pursue them.

What counts as homelessness?

Includes people who lack secure housing, live in unsafe or temporary accommodation, or have no realistic ability to improve their housing situation. People whose housing is likely to deteriorate may be considered 'at risk'.

How to access My Aged Care

Call: 1800 200 422 – select 'Other enquiries' (Option 6).

What to say on the phone

"I am aged between 50 and 64, I am homeless or at risk of homelessness, and I want to receive aged care services before I turn 65. I understand other options may exist, but I am electing to access aged care."

Tip for advocates: Ask that this election is clearly recorded.

An aged care needs assessment should then be arranged using the exceptional pathway.

Common issues

Staff may be unfamiliar with the 50–64 pathway, wrongly require disability services first, or delay assessment without legal basis.

Legislative context

From 1 November, the Aged Care Act 2024 retains exceptional access for people aged 50–64 who are homeless or at risk, and requires only that people be informed of alternatives.