



Your Guide to Support at Home Program

Understanding the reformed to in-home aged care.

HomeCaring[®]
a better experience

1300 875 377
www.homecaring.com.au
info@homecaring.com.au

Mark Jeffery

Chief Executive Officer

Message from our CEO



At HomeCaring, we believe that everyone deserves to live with dignity, independence and support that feels personal. As the government introduces the new Support at Home program from 1 November 2025, we're here to provide a better experience during the transition.

We know that navigating changes can raise questions, but you won't have to do it alone. Our team is here to help you understand Support at Home and the options available to you or your loved one.

This guide explains what's changing, who it applies to and how to plan ahead if you're receiving support now or exploring care for the future.

On behalf of the HomeCaring team, thank you for your trust in us as we support your journey toward independence and wellbeing. We're here to help, every step of the way.

What's inside?

We'll cover everything you need to know:

- What Support at Home is
- How assessments and funding are changing
- What types of services are available
- What costs you might expect
- How to prepare for the changes ahead

Support at Home

Key changes and overview

The Australian Government is introducing the Support at Home program in response to the Royal Commission into Aged Care Quality and Safety. In line with the Aged Care Taskforce's Principle 1, the program aims to help older people live safely and independently at home for as long as possible, benefiting approximately 1.4 million Australians.

From 1 November 2025, the Support at Home program will replace the Home Care Packages (HCP) Program and the Short-Term Restorative Care (STRC) Program. The Commonwealth Home Support Program (CHSP) will also transition to the Support at Home program by no earlier than 1 July 2027.

Understanding the government's “no worse off” principle

The Australian Government has introduced a “no worse off” principle as part of its Support at Home reforms. This means that if you are receiving a Home Care Package, or were approved for one on or before 12 September 2024, you will continue to receive the same level of government funding, and may pay lower government-set fees over time.

This principle ensures eligible participants will not be disadvantaged by the transition to Support at Home, providing continuity in funding - and added peace of mind as you move to the new program.



Why the change?

The Royal Commission into Aged Care called for a simpler, fairer, and more effective way to deliver care. Support at Home responds by offering:



More timely access



**Expanded services for
independence and wellbeing**



Fairer assessments

The Support at Home Timeline

12 Dec 2024

Government-set price caps on in-home services, commencing 1 July 2026.

1 November 2025

Full implementation of the new Aged Care Act. Support at Home replaces the Home Care Packages (HCP) Program and the Short-Term Restorative Care (STRC) Program.

1 July 2026

Government-set price caps on in-home services commence.

After 1 July 2027

Commonwealth Home Support Program (CHSP) expected to transition to Support at Home.



Understanding the key differences

The Support at Home program addresses the need for simplicity, equity and flexibility in aged care services. It integrates services from the Commonwealth Home Support Program by 2027, improving access and reducing complexity. This ensures a streamlined process, reduced waiting times and equitable access.

Aspect	CHSP (Commonwealth Home Support Program)	HCP (Home Care Packages)	Support at Home (from 1 Nov 2025)
Program Focus	Entry-level support services to keep people living at home independently	Coordinated care for people with greater or ongoing needs	Integrated and streamlined care across all levels of need
Assessment System	RAS (Regional Assessment Service)	ACAT (Aged Care Assessment Team)	Single Assessment System using the Integrated Assessment Tool
Support Levels	No formal levels – services provided as needed	4 levels (Level 1–4)	8 funding classifications + 3 short-term support pathways
Budgeting Approach	Block funding to providers	Annual individualised budgets	Quarterly individual budgets, with 10%/51,000 rollover
Contribution Structure	Minimal contributions expected but no one is refused care if they can't pay	Basic Daily Fee + Income-Tested Care Fee	Pay-per-service model, based on income and service type
Care Management	Not typically included	Included depending on package level	Mandatory – 10% of quarterly budget pooled for care management
Service Categories	Broad range, not standardised nationally	Broad but inconsistently applied	3 defined categories: Clinical, Independence, Everyday Living
Funding Source	Government block funds to providers	Individualised government funding	Fully individualised budgets managed through Services Australia
Wait Times	Typically short	Often long (up to 12+ months)	Target of 3-month wait by 2027, 60% early funding if delayed
Short-Term or Specialised Support	Limited (e.g., flexible respite, CHSP-funded programs)	STRC (8 weeks restorative care)	New pathways: Restorative Care (12 weeks), End-of-Life (\$25,000)
Technology & Home Modifications	Varies by provider/funding availability	Funded within package budget	Dedicated AT-HM Scheme with separate funding tiers
Regulatory Oversight	Less centralised, lower compliance burden	More structured with provider obligations	Centralised under new Aged Care Act and provider registration model
Transition Status	To be integrated no earlier than July 2027	Will end on 31 October 2025	Will replace both HCP and STRC from 1 Nov 2025

Assessment Changes

From 1 November 2025, older individuals will be assessed for Support at Home through the new Single Assessment System using the Integrated Assessment Tool. If deemed eligible, the assessment will guide the services required and the assessor will collaborate with the individual to create a personalised support plan.

Feature	Previous	New from 1 Nov 2025
Assessors	ACAT / RAS	Single Assessment System
Tool	Paper-based	Integrated Assessment Tool
Wait Time	Months to over a year	Target of 3 months (by 2027)

What’s new?



One system for everyone



Classifications determine support level



Individualised Support Plans created with you



What if you’re waiting?

If wait times exceed projections, you may be eligible for early access to 60% of your budget while you wait for full funding.

The introduction of new support levels

Support at Home introduces 8 levels of support, providing more tailored care.

Level	Quarterly Budget	Annual Amount
1	~\$2,750	~\$11,000
4 (HCP 2 equivalent)	~\$7,500	~\$30,000
8 (HCP 4 equivalent)	~\$19,500	~\$78,000

What changes for existing clients?

You’ll be automatically moved to the equivalent level under Support at Home. No reassessment is needed unless your needs change.

Quarterly budgets

Funds are released every 3 months. You can roll over up to 10% or \$1,000 to the next quarter.

Detailed breakdown of funding

Support at Home will include 8 Support Classifications to replace the four HCP levels. Funding ranges from approximately \$11,000 for Classification 1 to \$78,000 for Classification 8. See the table for comparison.

Classification Level	Quarterly Budget (Approx.)	Annual Budget (Approx.)	Typical Care Needs
Level 1	\$2,750	\$11,000	Light support: basic household help, occasional personal care
Level 2	\$4,000	\$16,000	Moderate support for daily living and minor health needs
Level 3	\$5,500	\$22,000	Regular support with mobility, personal care, social activities
Level 4	\$7,500	\$30,000	Consistent personal care, equipment, and help staying active
Level 5	\$10,000	\$40,000	High care needs with more frequent support and therapy
Level 6	\$12,000	\$48,000	Significant ongoing care, nursing, and home safety needs
Level 7	\$14,500	\$58,000	Complex needs: regular clinical input, multiple service types
Level 8	\$19,500	\$78,000	Very high needs: extensive care, mobility aids, daily clinical oversight

*Final classification dollar values to be confirmed before Support at Home commences.



Support at Home Services Fall Under Three Main Categories



Clinical Services

- Nursing, physiotherapy, occupational therapy
- No contributions required



Independence Services

- Personal care, mobility aids, social support
- Small contributions may apply



Everyday Living Services

- Cleaning, gardening, meal delivery
- Higher contributions apply

Service list & limits

- Only approved services in your support plan are funded
- From 2026, price caps will apply



Access to Dedicated Care Management Services

With Support at Home, care management is included for everyone who receives ongoing services because good care is more than just tasks, it's about having someone you trust to help you plan, adjust and thrive.

How it works:

- 10% of your quarterly budget is set aside for care management
- These funds are pooled by your provider to offer consistent, tailored care planning and reviews

Care management activities include:

Activity	Description
Care Planning	<i>Identifying goals and developing your care plan</i>
Service Coordination	<i>Booking and managing services, working with your care team</i>
Monitoring, Review & Evaluation	<i>Ensuring your needs are met and adjusting your plan if things change</i>
Support & Education	<i>Helping you understand your rights, navigate services, and raise concerns</i>

Who provides it?

A qualified care partner with aged care or clinical training who is working with you directly. This could be a nurse, social worker, or care coordinator.

Support at Home keeps providers accountable and ensures participants are supported.



Compassionate Care at Home with Restorative Care and End-of-Life Pathways

Restorative Care Pathway

Replacing the Short-Term Restorative Care (STRC) Program, the Restorative Care Pathway offers more help for older people who want to restore their health, stay active, and remain independent at home.

- Up to 12 weeks of allied health & support services
- Can extend up to 16 weeks in some situations
- Focused on early intervention, goal-setting, and reablement
- Funded with a budget of around \$6,000 per episode (up to \$12,000 with approval)
- Up to 2 episodes per year (cannot be back-to-back)
- Additional assistive technology or home modifications may also be funded

Eligibility: Must be assessed through aged care assessment services.

End-of-Life Pathway

This new pathway offers urgent access to in-home services for older people with less than 3 months to live who wish to remain at home.

- Up to \$25,000 in funding for 12 weeks (up to 16 weeks to use the funds)
- Designed to ease stress for families and provide comfort in familiar surroundings
- Available to those:
 - With a certified prognosis of less than 3 months to live
 - With limited mobility (frailty score of 40 or less)
- No need for full reassessment if you're already receiving Support at Home — just a priority review
- Access to the same services as other funding levels, plus assistive technology & home modifications if needed

This pathway complements palliative care services offered by state and territory health systems.

How HomeCaring can help:

- We can help arrange assessments and guide you through the process
- Our team will coordinate the right services and assistive supports and ensure comfort, dignity, and peace of mind for you and your family



Short-Term & Specialised Funding Paths

Support at Home provides access to \$6,000 for a Restorative Care Pathway (20,000 places per year), \$25,000 for an End-of-Life Pathway, and additional funds for Assistive Technology and Modifications, which can be used at capped amounts.

Pathway	Budget	Duration	Purpose
Restorative Care Pathway	~\$6,000 (up to \$12,000 with approval)	12 weeks (extendable to 16 weeks)	Rebuild function and independence through allied health
End-of-Life Pathway	\$25,000	12 weeks (up to 16 weeks to spend)	Increased care for those with <3 months life expectancy
Assistive Technology (AT)	\$500 / \$2,000 / \$15,000	12 months	Funding for mobility aids, equipment, communication tools
Home Modifications (HM)	\$500 / \$2,000 / \$15,000	12 months (up to 24 months for complex mods)	Safety upgrades like grab rails, ramps, accessible bathrooms

Important notes:

- Budgets are quarterly, not annual. This gives participants flexibility and allows for more timely adjustments to needs
- Unspent funds: You can roll over up to \$1,000 or 10% of the quarterly budget (whichever is higher)
- Budgets are allocated based on the outcome of the Integrated Assessment Tool
- These values are indicative as of early 2025 and may be updated for indexation



Understanding Contribution Rates Under Support at Home

We understand that managing costs is an important part of care planning. That’s why we’re here to help you navigate the Support at Home program’s fair and flexible contribution system to ensure you only pay for the services you receive, based on your personal circumstances.

- What services you use, and
- Your pension or income status

You’ll only contribute to the services you receive, and many essential supports will remain fully government funded.

Who provides it?

Service Category	What It Covers	Will I Pay?
Clinical Supports	Nursing, physiotherapy, allied health	No – always free
Independence Supports	Personal care, mobility aids, social support	Small % based on your means
Everyday Living	Cleaning, gardening, meals, transport	Higher contribution (only if you use these)

Sample contribution rates

Your Status	Clinical	Independence	Everyday Living
Full Pensioner	0%	5%	17.5%
Part Pensioner	0%	5-50% (based on assessment)	17.5-80%
Self-Funded (no CSHC)	0%	50%	80%

Keep in mind:

- You’ll never pay more than what’s fair and affordable for your situation
- All assessments are handled confidentially by Services Australia
- No daily care fees like before – just a simple “pay for what you use” model
- If you were already receiving a Home Care Package before Sept 2024, you’re protected by the Australian Government’s “No Worse Off” principle

Making Home Safer, Life Easier

Assistive Technology & Home Modifications scheme

The Australian Government's Support at Home program, guided by the Aged Care Taskforce's Principle 1, helps 1.4 million older Australians live safely and independently at home. Starting November 1, 2025, the 'Support at Home' Program will replace the Home Care Packages and Short-Term Restorative Care programs. Here's a quick look at the changes.

What's covered?

- Mobility aids (e.g., walkers, wheelchairs)
- Home safety upgrades (e.g., grab rails, non-slip floors, ramps)
- Communication tools (e.g., hearing aids, large-button phones)
- Wrap-around services (e.g., installation, training, maintenance)

Who provides it?

Tier	Cap	Duration
Low	\$500	12 months
Medium	\$2,000	12 months
High	\$15,000	12–24 months (for complex needs)

Important notes:

- Funding is separate from your regular care budget
- Some items may require prescription from a qualified health professional
- Loan-before-buy model applies where possible, so you can try equipment before purchasing through programs like the National Assistive Technology Loans Scheme
- Co-contributions may apply, depending on your means



Support at Home for Everyone!

More inclusive access for diverse communities

Support at Home is designed to ensure inclusive and equitable access for all older Australians, particularly those in harder-to-reach or diverse communities.

Support for specific groups:



Rural and remote areas

- Providers in “thin markets” can apply for supplementary grants to remain financially viable and continue service delivery
- These grants help cover additional costs of reaching remote communities



Aboriginal and Torres Strait Islander People

- A dedicated indigenous pathway is currently in development to ensure culturally safe, trauma-aware care, and healing-informed aged care services
- Implementation planned for July 2027
- Ongoing community consultation to ensure flexibility and respect for diverse traditions



Other priority groups

- Additional supplements and tailored support are available for:
 - Veterans
 - People experiencing or at risk of homelessness
 - Culturally and Linguistically Diverse (CALD) communities
 - LGBTQIA+ older Australians
 - Care leavers and people with complex trauma backgrounds



These individuals may receive extra care management support and have their needs considered in provider planning and registration requirements.

For more detailed information and updates on how the Support at Home program is supporting diverse and remote communities, you can refer to the official Department of Health and Aged Care: <https://www.health.gov.au/our-work/aged-care-reforms/engagement>.

Next Steps and What You Need to Do

It's okay to have questions about Support at Home whether you're currently receiving aged care or just starting your journey.

If you're already receiving a Home Care Package (HCP):

Good news – you don't need to do anything right now. From 1 November 2025, you'll automatically transition to the Support at Home program. This means:

- You'll receive a quarterly budget that aligns with your current package level (e.g., HCP Level 2 will match Support at Home Classification 4)
- Your funding, services, and care plan will continue without disruption
- You'll still have access to your unspent HCP funds, and HomeCaring will help manage this as part of your new plan
- If you were receiving or approved for an HCP by 12 September 2024, you'll receive the same level of funding, based on the No Worse Off Principle

If you're waiting for a Home Care Package:

You'll transition to Support at Home as soon as your funding becomes available. This means:

- You won't need to reapply
- Your new classification and quarterly budget will match the HCP level you were approved for
- If there are delays, you may be eligible for early access to 60% of your funding to help you begin services sooner



If you're receiving Commonwealth Home Support Program Services (CHSP):

No immediate changes will happen for you. Your CHSP will continue as normal until at least 1 July 2027. However, since CHSP providers are already preparing to meet new regulatory standards from 1 November 2025, you may notice improved service coordination and communication. Over time, your care may become more tailored through improved assessment tools and integrated service planning.

What you can do now:

- Speak with your care coordinator about your future care preferences
- Update your contact details with My Aged Care and your provider to ensure a smooth transition

If you're new to aged care and planning ahead

Call My Aged Care on 1800 200 422 to request an assessment. You'll be supported through the new Single Assessment System, which matches you with the right classification and support.

Contact HomeCaring to begin your services once approved.



Here are your key contacts if you want more information.

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 1300 875 377

 info@homecaring.com.au

 **myagedcare**

 1800 200 422

 www.myagedcare.gov.au

Support at Home info:

www.health.gov.au/our-work/support-at-home



Support at Home

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