



Your Guide to Support at Home

Understanding the reforms to in-home aged care.

HomeCaring
a better experience

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Message from our CEO

At HomeCaring, we believe that everyone deserves to grow older with dignity, independence and support that feels personal. As the government rolls out the new Support at Home program, we're here to ensure a smooth, positive experience during this 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 the Support at Home program and the options available to you or your loved one.

This guide explains what's changing, who it applies to and how to plan 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 is the Support at Home program
- How assessments and funding are changing
- What types of services are available
- What costs you might expect
- How to prepare for the changes ahead





The Support at Home Program Key changes and overview

The Australian Government introduced 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 Australians live safely and independently at home for as long as possible.

Support at Home replaces the Home Care Packages (HCP) Program and the Short-Term Restorative Care (STRC) Program. The Commonwealth Home Support Program (CHSP) also transitions to Support at Home 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 calls 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 December 2024

Government-set price caps on in-home services, commencing 1 July 2026. Government price caps for in-home services, planned for 1 July 2026, have been deferred (paused). No new start date has been confirmed, providers continue to set their own prices.

1 November 2025

Full implementation of the new Aged Care Act. Support at Home replaced 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 were scheduled to commence, but were deferred (paused) by the Australian Government in May 2026 with no confirmed new start date. Providers continue to set their own prices.

After 1 July 2027

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

Understanding the key differences

Support at Home addresses the need for simplicity, equity and flexibility in aged care services. It will integrate 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
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%/\$1,000 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	Ended on the 31 October 2025	Replaced both HCP and STRC

Assessment Changes

Assessments for Support at Home are processed through the new Single Assessment System using the Integrated Assessment Tool. If eligible, applicants will be matched to the services required through a collaborative process resulting in a personalised support plan.

Feature	Previous	Support at Home Assessment
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 includes 8 levels of support, providing more tailored care.

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

What changes for existing clients?

You'll be automatically moved to an equivalent transitioned Home Care Package classification, keeping the same level of funding as your previous package. 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 includes 8 Support Classifications. Funding ranges from approximately \$11,000 for Classification 1 to \$80,000 for Classification 8. Please refer to the table below for comparison.

Funding Classifications for SaH	Quarterly Budget	Annual Budget	Typical Care Needs
Level 1	\$2,752.50	\$11,010.01	Light support: basic household help, occasional personal care
Level 2	\$4,112.84	\$16,451.35	Moderate support for daily living and minor health needs
Level 3	\$5,634.20	\$22,536.81	Regular support with mobility, personal care, social activities
Level 4	\$7,617.13	\$30,468.51	Consistent personal care, equipment, and help staying active
Level 5	\$10,182.38	\$40,729.53	High care needs with more frequent support and therapy
Level 6	\$12,341.32	\$49,365.27	Significant ongoing care, nursing, and home safety needs
Level 7	\$14,915.00	\$59,660.00	Complex needs: regular clinical input, multiple service types
Level 8	\$20,034.28	\$80,137.12	Very high needs: extensive care, mobility aids, daily clinical oversight

Please note: Classification dollar values listed above are current as of 1 July 2026 and are indexed on 1 July each year.

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
- Government-set price caps have been paused. Providers must still charge reasonable prices and additional consumer protections 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	Identifying goals and developing your care plan
Service Coordination	Booking and managing services, working with your care team
Monitoring, Review & Evaluation	Ensuring your needs are met and adjusting your plan if things change
Support & Education	Helping you understand your rights, navigate services, and raise concerns

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 those 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 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	approx. \$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 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 Support at Home'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, and 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%

* From 1 October 2026 the Australian Government will fully fund personal care services, so eligible participants will pay no out-of-pocket contribution for personal care (it moves from Independence to clinical/fully-funded). Until then, the current contribution rates for personal care remain accurate.

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 Assistive Technology & Home Modification scheme provides Support at Home participants with separate funding for the items they need to live safely and independently at home.



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)

Funding and access

Funding is generally available for a 12 month duration, while High tier funding may be extended to 24 months.

Tier	Cap	Access to
Low	\$500	Simple, low-cost daily living products that don't need a prescription or customisation
Medium	\$2,000	Useful everyday items that would benefit from professional advice for effective selection, installation and usage
High	\$15,000	Complex or costly products and equipment with adaptation or customisation and requiring prescription from a health professional

Important notes

- Funding is separate from your regular care budget
- Some items may require a 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 is for Everyone!

More inclusive access for diverse communities

Support at Home ensures 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 people 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 Department of Health and Aged Care:

<https://www.health.gov.au/our-work/agedcare-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 were already receiving a Home Care Package (HCP)

From 1 November 2025, you will have automatically transitioned to Support at Home. This means:

- If you were receiving or approved for an HCP by 12 September 2024, you'll receive the same level of funding, based on the Australian Government's *no worse off* Principle
- HCP Level 2 will transition to an equivalent transitioned HCP funding level under Support at Home
- You'll still have access to your unspent HCP funds, and HomeCaring will help manage this as part of your new plan

If you're waiting for funding

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, CHSP providers are meeting the new regulatory standards which means 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.

HomeCaring
a better experience

Reach out to our Care Specialists

📞 1300 875 377 ✉ info@homecaring.com.au 🌐 www.homecaring.com.au

This booklet was last updated July 2026. For the latest version please visit our website.