



A Guide to Support at Home



Care Connect is one of Australia's leading not-for-profit in-home care specialists, proudly supporting individuals across Victoria, New South Wales and Queensland.

Enabling people to live happily at home for life is our purpose. Since 1994, we have empowered tens of thousands of Australians to do that, providing expert advice and personalised care planning tailored to each individual's unique needs and preferences.

At the heart of our mission is a commitment to being a trusted partner to empower individuals to live life with confidence, connection and purpose. We partner closely with our clients to understand their goals, then connect them with the right support. It's Life, made easier.



What does Support at Home mean for you?

There's a lot of information available about the Government's new aged-care funding program Support at Home, and we know that sometimes working through it all can feel a little overwhelming. In this brochure we have answered some of the most common questions. Whether you're beginning to research in-home care options, or you have a package and are thinking about switching providers, if you'd like to know more our friendly Care Connect team is available on **1800 692 464**.

What is in-home aged care in Australia?

In-home aged care in Australia is designed to help older people stay living safely and independently in their own homes for as long as possible. It includes support with things like cleaning, showering, meal preparation, shopping, and transport, and can also include aides, equipment, nursing or allied health services. The government funds much of this help through various programs. A new funding program called Support at Home will commence from **1 November 2025**, and will replace the existing Home Care Packages (HCP) program. To access these services, you need to register with My Aged Care and have an assessment to find out what level of support you're eligible for, based upon your assessed needs.



Support at Home program overview

The changes occurring in Aged Care are a result of the passage of legislation called the Aged Care Act (2024), which received support from all the major political parties. The Department of Health, Disability and Aging has developed the Support at Home program to:

- 1) implement key recommendations from the Royal Commission into Aged Care Quality and Safety Final Report, and
- 2) create a funding program that is more accessible to more older people, and financially sustainable from a government funding perspective.

The Support at Home program commences on 1 November 2025.



Funding levels

There are twelve funding levels – the existing Home Care Package (HCP) levels, plus eight new levels.

The table below lists all 12 funding levels from lowest to highest showing the annual and quarterly budget amounts. These amounts may change, but indicate the likely budget for each level. If you already have a Home Care Package you will transition into Support at Home with the same budget as you currently have – you can see in this table where your HCP package level sits.

Table 1: Home Care Packages and Support at Home Blended Budget Table

A	B	C	D	E	F
Classification Level	Annual budget	Quarterly budget	Deduct 10% Quarterly care management	Quarterly spending amount	Maximum rollover per quarter
	\$	\$	\$	\$	\$
Level 1 HCP	10,687	2,671	267	2,404	1,000*
1	11,000	2,750	275	2,475	1,000
2	16,000	4,000	400	3,600	1,000
Level 2 HCP	18,793	4,698	469	4,229	1,000*
3	22,000	5,500	550	4,950	1,000
4	30,000	7,500	750	6,750	1,000
5	40,000	10,000	1,000	9,000	1,000
Level 3 HCP	40,905	10,226	1,022	9,204	1,022*
6	48,000	12,000	1,200	10,800	1,200
7	58,000	14,500	1,450	13,050	1,450
Level 4 HCP	62,013	15,503	1,550	13,953	1,550*
8	78,000	19,500	1,950	17,550	1,950

* access to unspent HCP funds

- The funds are split across the year into quarterly **budgets**. You can roll over \$1,000 or 10%, whichever is greater, to the next quarter.
- 10% of your quarterly budget is set aside by the Government to be used as a pool across all clients for Care Management activities. This arrangement is not optional, even for people who opt to self-manage.

Care Management activities include:

1. Care planning
2. Service coordination
3. Monitoring, review and evaluation
4. Support and education

The care management you receive will shift and change over time, in response to your needs and situation. While you shouldn't expect a precise allocation of care management time each month or each quarter, you will always have a monthly check-in and annual review.



Short Term funding

There will be two **short-term funding** programs and a **new Home Modifications and Assistive Technology Scheme**. These are designed to assist and support people who may only require help for a short time for a specific purpose, and who meet the relevant eligibility criteria.

Restorative Care Pathway

Focuses on allied health to build people's strengths and capabilities. A budget of around \$6,000 will be available for up to 12 weeks to purchase specifically targeted supports and services (with the option of a 4-week extension).

End-of-Life Pathway

Supports people who have been diagnosed with three months or less to live, and wish to remain at home, by increasing the level of services available. This funding cannot be used to pay for services that are already available from specialist palliative care services. Funding of up to \$25,000 may be available and must be used within 12-16 weeks.

Assistive Technology and Home Modifications Scheme (AT-HM)

This scheme provides additional funding across 3 tiers for:

Assistive Technology for example walking frames or bathing devices.

Home modifications to improve safety and access, such as grab rails, stair lifts or wider doorways.

If you're approved by an assessor for one or both funding programs they can be accessed in addition to your quarterly budget. Each classification has a lifetime cap of \$15,000 per person. Home modification funding must be used within 12 months.

Services

Services fall into three categories within a **Defined Service List**:



1. Clinical Care: Specialised services to maintain or regain functional and/or cognitive capabilities

Nursing, most allied health, nutrition, care management and restorative care management



2. Independence: Support to manage activities of daily living and loss of skills or function to live independently

Personal care, social support & community engagement, therapeutic services, respite, transport, assistive technology, home modifications



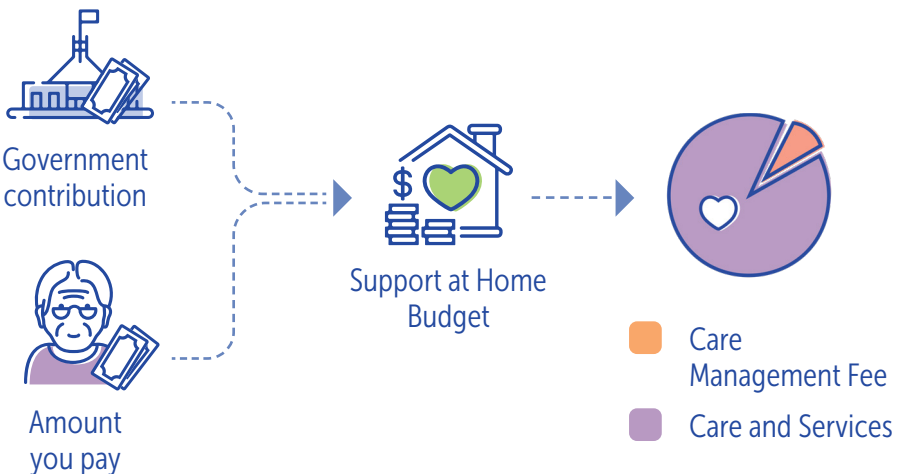
3. Everyday Living: Support to keep your home in a liveable state and support your independence at home

Domestic assistance, home maintenance & repairs, meals



Contributions

- The Support at Home program is a 'user pays' model where you only contribute towards the services you receive, except for clinical care services. No one will be required to pay for clinical (nursing and allied health) care services, regardless of financial status.
- The amount you will be required to pay is based on a percentage of the price for each service type (e.g. domestic assistance, personal care, shopping assistance, etc), or a percentage of the cost of the item (e.g. aids & equipment, allied health service, delivered meals, etc).
- The government sets the percentage the participant is required to pay. This is based on your pension status and means assessment.
- Providers, or the supplier of the goods or services, sets the price for each service type.
- Unit pricing will come into effect from 1 November 2025, and has been set by the Government to make things fair and simple for everyone. The unit prices include all the costs to deliver the services.
- The government will introduce price caps from 1 July 2026.



Do you already have a Home Care Package approved or assigned?

Then 12 September 2024 is a significant date. If you already have a Home Care Package, the fees you will be required to pay from 1 November 2025 depend on which side of this date your assessments happened.

If you were assessed and either on a waitlist or receiving a Home Care Package before 12 September 2024 then you will be transferred to the Support at Home program without any major changes.

- Your contribution will not be higher - if you pay nothing now, you will continue to pay nothing in the Support at Home program.
- If you have been paying an Income Tested Fee under your Home Care Package you will pay the same, or less, under Support at Home.
- You will also retain any unspent funds. This amount remains set aside for you, and will continue to roll over. If you choose to switch to Care Connect, you will still have access to this amount.

If you were assessed and assigned a Home Care Package after 12 September 2024 and before 31 October 2025, or were approved but not yet assigned a Home Care Package before 31 October 2025 you will be required to have your income and assets assessed, and to pay out-of-pocket fees for some services from 1 November 2025, even if you have not paid fees up to that date.

- If you currently pay an income-tested care fee you may actually pay less under Support at Home.
- If you choose to switch to Care Connect our friendly team will help you understand what your situation is under the Support at Home program.



What next?



If you'd like to find out why Care Connect is the right in-home care provider for you, please call our friendly team on 1800 692 464.



They'll be able to provide you with advice, guidance and support.



Join the over 86,000 people Care Connect has supported to stay in their homes over the last 30 years.

Life, made it easier





Call us today for free, helpful advice:
1800 692 464

**Care Connect has offices across three states;
our teams all operate locally.**

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