



Australian Government

Department of Health and Aged Care

Case studies: Support at Home



Support at Home

New Support at Home participants

From 1 July 2025, subject to passage of legislation, Support at Home launches with a principle-based service list with three service types:

1. clinical care
2. independence
3. everyday living.

The government will cover the full cost of your clinical care, with your contributions going towards things you would typically pay for your whole life, like everyday living expenses and services to maintain your independence.

How much you contribute will be based on the age pension means-test.

The higher your level of need, the larger your support package and the more the government will contribute to your care.

A lifetime contribution cap of \$130,000 will apply to contributions a person makes to both their Support at Home and to the cost of their non-clinical care in residential care.

	Clinical care	Independence	Everyday living
Full pensioner	0%	5%	17.5%
Part pensioners and Commonwealth Seniors Health Card holders	0%	5% - 50% depending on income/assets	17.5% - 80% depending on income/assets
Self-funded retiree	0%	50%	80%

No worse off principle

A *no worse off* principle will apply to people who, on 12 September 2024, were either:

- receiving a Home Care Package (HCP),
- in the National Priority System, or
- assessed as eligible for a HCP.

The *no worse off* principle will ensure these participants make the same contributions, or lower, than they would have had under Home Care arrangements.

When these participants move to residential care, they will stay on the existing contribution arrangements unless they opt to move to the new program. Changes to accommodation payments in residential care would still apply to these participants, since accommodation payments are an agreement negotiated between the resident and their provider.

People who have a HCP, or who are in the National Priority System, or who are assessed as eligible for a HCP before 1 July 2025 will receive the same package level under Support at Home when the program starts, including any unspent funds.

New entrants to Support at Home

The following case studies are examples of contributions for the Support at Home program, for people with different ranges of income and/or assets.

Classification funding amounts will be finalised ahead of program commencement.



Bill

Bill is retired and on the full age pension. He rents his house and receives rental assistance. His only asset is his savings account.

Bill has reasonably high care needs. In Support at Home he is on a class 5 package.

As Bill is a new entrant he is subject to new arrangements and will make a small contribution to his non-clinical care services.

The government pays all of Bill's clinical care costs, with Bill's contributions going towards the things he would be used to paying for all his life, like everyday living costs.

In Support at Home, he could also have access to:

- twelve weeks of restorative support to get back on his feet
- assistive technology and home modifications
- support to spend his final weeks at home with loved ones.

3 in 4 Home Care participants are full pensioners.

For every \$1 they contribute to Support at Home, the government will contribute an average of \$12.90.

Age pension status	Full pensioner
Total income	\$35,245
Homeowner or renting	Renter
Other assets	\$10,000
Support at Home class 5	\$39,574

	Support at Home contribution class 5	
	Recipient	Government
%	6.2%	93.8%
\$ ratio	\$1.00	\$15.00
Per year	\$2,467	\$37,107

16.0% of Support at Home participants will be on class 5.



Margaret

Margaret is on the full age pension. She owns her house and has some savings and some income she earns from the local markets each weekend.

Margaret has reasonably high care needs. In Support at Home she receives a Class 5 package.

As Margaret is a new entrant she is subject to new arrangements and will make a small contribution to her non-clinical care services.

The government pays all of Margaret's clinical care costs, with Margaret's contributions going towards the things she would be used to paying for all her life, like everyday living costs.

In Support at Home, she could also have access to:

- twelve weeks of restorative support to get back on her feet
- assistive technology and home modifications
- support to spend her final weeks at home with loved ones.

3 in 4 Home Care participants are full pensioners.

For every \$1 they contribute to Support at Home, the government will contribute an average of \$12.90.

Age pension status	Full pensioner
Total income	\$35,000
Homeowner or renting	Home owner
Home value	\$450,000
Other assets	\$10,000
Support at Home class 5	\$39,574

	Support at Home contribution class 5	
	Recipient	Government
%	6.2%	93.8%
\$ ratio	\$1.00	\$15.00
Per year	\$2,467	\$37,107

16.0% of Support at Home participants will be on class 5.



Sylvia

Sylvia is retired and on a part age pension. She owns her house and has superannuation.

Sylvia has reasonably high care needs. In Support at Home she receives a class 5 package.

As Sylvia is a new entrant she is subject to new arrangements and will make a contribution to her non-clinical care.

The government pays all of Sylvia's clinical care costs, with Sylvia's contributions going towards the things she would be used to paying for all her life, like everyday living costs.

In Support at Home, she could also have access to:

- twelve weeks of restorative support to get back on her feet
- assistive technology and home modifications
- support to spend her final weeks at home with loved ones.

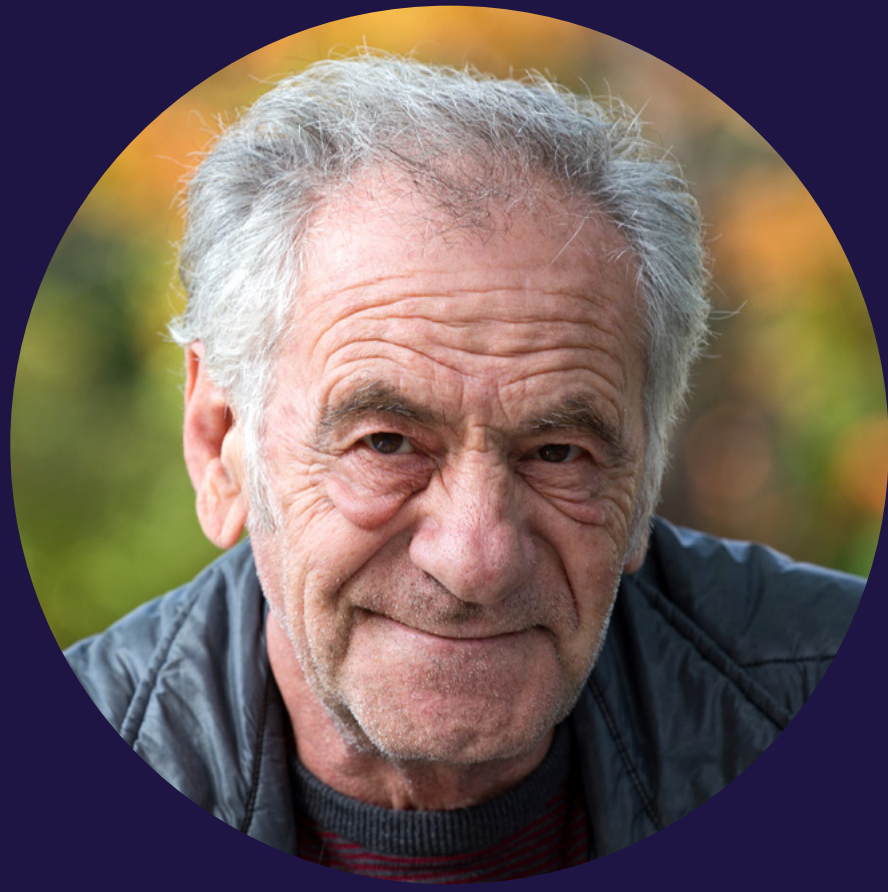
1 in 6 Home Care participants are part pensioners.

For every \$1 they contribute to Support at Home, the government will contribute an average of \$6.10.

Age pension status	Part pensioner
Total income	\$36,000
Homeowner or renting	Home owner
Home value	\$850,000
Other assets	\$200,000
Support at Home class 5	\$39,574

	Support at Home contribution class 5	
	Recipient	Government
%	6.8%	93.2%
\$ ratio	\$1.00	\$13.70
Per year	\$2,689	\$36,885

16.0% of Support at Home participants will be on class 5.



Marco

Marco is retired and on a part age pension. He owns his house and has superannuation and other income.

Marco has reasonably high care needs. In Support at Home he receives a class 5 package.

As Marco is a new entrant he is subject to new arrangements and will make a contribution to his non-clinical care.

The taxpayer pays all of Marco's clinical care costs, with Marco's contributions going towards the things he would be used to paying for all his life, like everyday living costs.

In Support at Home, he could also have access to:

- twelve weeks of restorative support to get back on his feet
- assistive technology and home modifications
- support to spend his final weeks at home with loved ones.

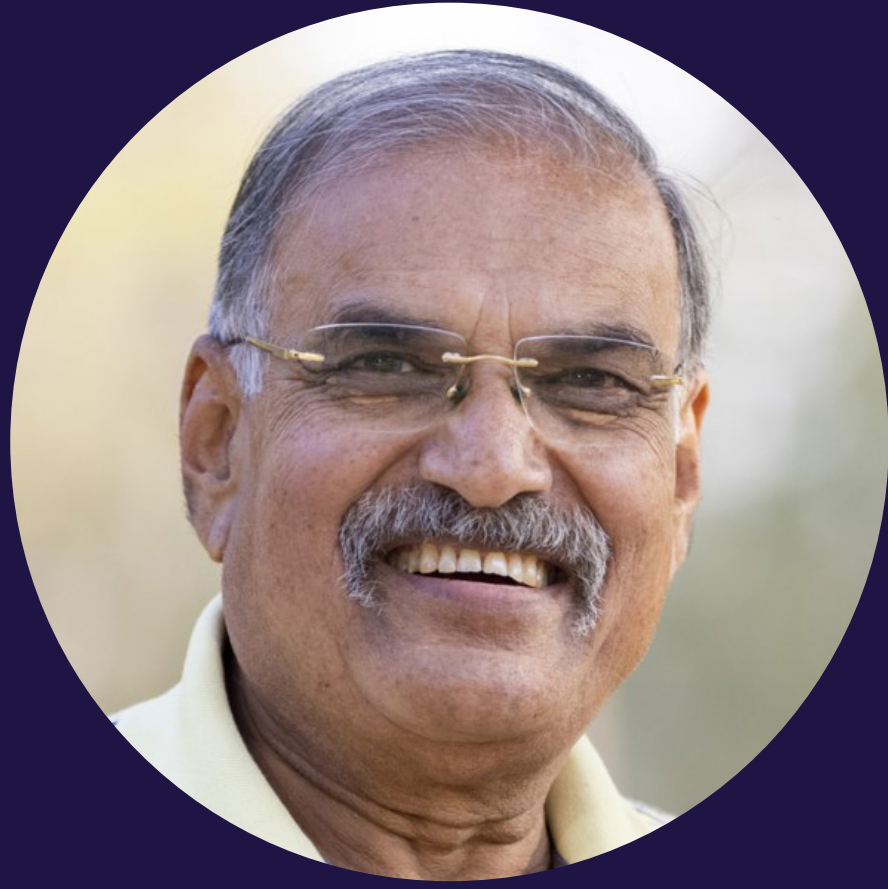
1 in 6 Home Care participants are part pensioners.

For every \$1 they contribute to Support at Home, the government will contribute an average of \$6.10.

Age pension status	Part pensioner
Total income	\$65,000
Homeowner or renting	Home owner
Home value	\$750,000
Other assets	\$200,000
Support at Home class 5	\$39,574

	Support at Home contribution class 5	
	Recipient	Government
%	29.0%	71.0%
\$ ratio	\$1.00	\$2.50
Per year	\$11,464	\$28,110

16.0% of Support at Home participants will be on class 5.



Peter

Peter is retired and does not receive an age pension but does hold a Commonwealth Seniors Health Card. He owns his house and has superannuation and other income.

Peter has reasonably high care needs. In Support at Home he receives a class 5 package.

As Peter is a new entrant he is subject to new arrangements and will make a contribution to his non-clinical care.

The government pays all of Peter's clinical care costs, with Peter's contributions going towards the things he would be used to paying for all his life, like everyday living costs.

In Support at Home, he could also have access to:

- twelve weeks of restorative support to get back on his feet
- assistive technology and home modifications
- support to spend his final weeks at home with loved ones.

Age pension status	Self-funded retiree with Commonwealth Seniors Health Card
Total income	\$66,000
Homeowner or renting	Home owner
Home value	\$1.3 million
Other assets	\$200,000
Support at Home class 5	\$39,574

	Support at Home contribution class 5	
	Recipient	Government
%	29.4%	70.6%
\$ ratio	\$1.00	\$2.40
Per year	\$11,618	\$27,955

16.0% of Support at Home participants will be on class 5.

1 in 20 Home Care participants are self-funded retirees with a Commonwealth Seniors Health Card.

For every \$1 they contribute to Support at Home, the government will contribute an average of \$1.60.



Sally

Sally is retired and does not receive an age pension but does hold a Commonwealth Seniors Health Card. She owns her house and has superannuation and other income.

Sally has reasonably high care needs. In Support at Home she receives a class 5 package.

As Sally is a new entrant she is subject to new arrangements and will make a contribution to non-clinical care.

The government pays all of Sally's clinical care costs, with Sally's contributions going towards the things she would be used to paying for all her life, like everyday living costs.

In Support at Home, she could also have access to:

- twelve weeks of restorative support to get back on her feet
- assistive technology and home modifications
- support to spend her final weeks at home with loved ones.

1 in 20 Home Care participants are self-funded retirees with a Commonwealth Seniors Health Card.

For every \$1 they contribute to Support at Home, the government will contribute an average of \$1.60.

Age pension status	Self-funded retiree with Commonwealth Seniors Health Card
Total income	\$99,000
Homeowner or renting	Home owner
Home value	\$750,000
Other assets	\$500,000
Support at Home class 5	\$39,574

	Support at Home contribution class 5	
	Recipient	Government
%	42.0%	58.0%
\$ ratio	\$1.00	\$1.40
Per year	\$16,611	\$22,963

16.0% of Support at Home participants will be on class 5.



Harry

Harry is retired and is not eligible for age pension or a Commonwealth Seniors Health Care Card. He owns his home and has superannuation and other income.

Harry has reasonably high care needs. In Support at Home he receives a class 5 package.

As Harry is a new entrant he is subject to new arrangements and will make a contribution to his non-clinical care.

The taxpayer pays all of Harry's clinical care costs, with Harry's contributions going towards the things he would be used to paying for all his life, like everyday living costs.

In Support at Home, he could also have access to:

- twelve weeks of restorative support to get back on his feet
- assistive technology and home modifications
- support to spend his final weeks at home with loved ones.

1 in 25 Home Care participants are self-funded retirees without a Commonwealth Seniors Health Card.

For every \$1 they contribute to Support at Home, the government will contribute an average of \$1.20.

Age pension status	Self-funded retiree without Commonwealth Seniors Health Card
Total income	\$100,000
Homeowner or renting	Home owner
Home value	\$1 million
Other assets	\$500,000
Support at Home class 5	\$39,574

	Support at Home contribution class 5	
	Recipient	Government
%	42.0%	58.0%
\$ ratio	\$1.00	\$1.40
Per year	\$16,615	\$22,959

16.0% of Support at Home participants will be on class 5.

Assumptions

- All Home Care Package recipients and Support at Home participants use all of their assessed packages or classes.
- Services are consumed in line with average care recommendations for each class.
- The proposed Support at Home contributions are in 2025-26 dollars, when the program is due to commence.



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