



Australian Government

Department of Health,
Disability and Ageing

EXPLORING AGED CARE



Improving Australia's aged care system

Over the last few years, the Australian Government has delivered major changes to aged care. These wide-ranging reforms have provided positive change, increasing transparency and improving quality of care provided to older people in Australia.

The government is continuing to put in place more reforms to ensure that everyone receives high-quality, person-centred care as they age. High-quality care and support should be accessible, no matter if you choose to remain at home or move to an aged care home.



MyAgedCare.gov.au/improving-australias-aged-care-system

Some of these improvements include:

A new Aged Care Act (new Act) from 1 November 2025 to deliver improvements for older people.

New regulations to promote stronger working relationships, transparency and engagement in the aged care sector to give older people more trust, control and confidence in their aged care.

The new Support at Home program starting from 1 November 2025 to help older people remain living at home for longer.

A Single Assessment System to make it easier for older people to access aged care and adapt services as their needs change.

Changes to funding to help make aged care fairer and more sustainable.

Funding to improve the cultural understanding of the aged care workforce to deliver culturally safe, trauma aware and healing informed aged care services to older Aboriginal and Torres Strait Islander people.

Funding to support more Aboriginal Community Controlled Organisations to become approved aged care service providers.

\$17.7 billion in funding to deliver award wage increases for aged care workers.

Publishing information about the finances and operations of residential aged care homes and other aged care providers on My Aged Care's Find a provider tool.

Increasing mandatory care minutes to a sector-wide average of 215 care minutes per resident per day, including 44 minutes of Registered Nurse care.

Almost all aged care homes now have a Registered Nurse on duty 24 hours a day, 7 days a week.

74% of aged care homes have an Overall Star Rating of 4 or 5 stars, which is 'good' or 'excellent', as at 19 May 2025. This is a 36% increase since the launch of Star Ratings in December 2022.

Face-to-face support is now available through Aged Care Specialist Officers at Services Australia service centres to help older people access the aged care system.

Strengthening the Aged Care Quality Standards to improve the quality of care older people receive.

Your rights and protections

Australia's aged care laws are changing from 1 November 2025. Under the new Act, your rights are at the centre of your aged care.

Aged care laws that put your rights and needs first

The new Act includes an enforceable Statement of Rights. This will make sure those around you – including your family and carers – not only accept, but also respect your choices.

It means you make decisions about your life – how you live, where you live and the kinds of aged care support you want.

You will also have the right to choose who you want to support you in making these decisions.

 health.gov.au/our-work/aged-care-act/rights

Accessing aged care with confidence

When it comes to accessing aged care, we want you to feel confident that there is:

- choice and control
- fairness
- transparency
- accountability.

That's why we are delivering consumer confidence protections. These are improvements to aged care that bring peace of mind. Consumer confidence protections show how the aged care reforms build transparency and accountability into the aged care system.

 MyAgedCare.gov.au/improving-australias-aged-care-system

Registered supporters for older people

Once the new Act starts from 1 November 2025, a new supported decision-making framework will replace the existing My Aged Care representative framework and will apply across the aged care system.

You can register supporters to help you understand information and communicate your wishes, if you want them to.

To get ready, you can review your existing representatives in My Aged Care and decide if you want them to continue as your registered supporter from 1 November 2025. You do not need to do anything if you want your existing representatives to continue as supporters.

To check or update your supporters, visit your **My Aged Care online account** or call My Aged Care on **1800 200 422**.

 MyAgedCare.gov.au/arranging-someone-support-you/upcoming-changes-support-roles-and-relationships

Free advocacy information and support

If you are receiving aged care services, your rights must be respected whether you are living at home or in an aged care home.

The Australian Government offers free support through the National Aged Care Advocacy Program (NACAP). The program is delivered by the Older Persons Advocacy Network (OPAN), which has locations in every state and territory.

The program can give you confidential and unbiased help if you are using or looking for government-funded aged care. It can also support your family and other people who support you.

OPAN can help with:

- understanding your aged care rights
- finding aged care services that meet your needs
- resolving issues with your government-funded aged care provider.

If you have questions or concerns, you can call the Aged Care Advocacy Line on **1800 700 600** to be connected with the aged care advocacy organisation in your state or territory.

 **MyAgedCare.gov.au/Advocacy**

 **OPAN.org.au**

 **1800 700 600**

If you have concerns or complaints about your aged care

If you have a concern about the care that you or someone else is receiving, it's important to talk about it. The Aged Care Quality and Safety Commission can help you to resolve your concern or complaint, or provide you with information about how to talk directly to your service provider.

Raising a concern is safe and easy. You can choose to make a confidential or anonymous complaint. Making a complaint is not 'being difficult' – it can help improve the quality of care and help other people with the same problem.


 **MyAgedCare.gov.au/complaints**


 **AgedCareQuality.gov.au/complaints-concerns**

Ending the abuse and mistreatment of older people

The abuse of older people is never okay. Abuse can be physical, sexual, psychological or emotional, financial or neglect. It causes harm, distress and a loss of dignity and respect. The abuse and mistreatment of older people is a violation of human rights.

If you are experiencing abuse, or know someone that may be experiencing abuse, there is help and support available:

 speak with someone you trust

 call **1800 ELDER Help (1800 353 374)** for information or advice

 visit **compass.info** to find out more.

In an emergency, call 000.



Federation of Ethnic Communities' Councils Australia

The Federation of Ethnic Communities' Councils Australia (FECCA) is a national peak body representing older people in Australia from culturally and linguistically diverse backgrounds. FECCA works to ensure that nobody is left behind due to cultural or linguistic barriers.

 fecca.org.au

Partners in Culturally Appropriate Care (PICAC)

Partners in Culturally Appropriate Care (PICAC) are state and territory organisations that help older culturally and linguistically diverse people and their families make informed decisions about their aged care needs.

 PicacAlliance.org

National Aboriginal and Torres Strait Islander Ageing and Aged Care Council

The National Aboriginal and Torres Strait Islander Ageing and Aged Care Council (NATSIAACC) works to ensure Elders can access support and care that is culturally safe, trauma-aware and healing-informed, and recognises the importance of their personal connections to community and Country.

 natsiaacc.org.au



Your starting point for aged care

We're working to make the aged care system easier to access and navigate. If you need help around the house or are thinking about aged care homes, contacting My Aged Care is the first step.

My Aged Care

My Aged Care provides information on:

- the types of aged care services available
- how to get an assessment of your needs to identify if you're eligible for government-funded aged care
- referrals and support to find service providers that can meet your needs
- information on what you might need to pay towards the cost of your care.



MyAgedCare.gov.au



1800 200 422



myagedcare

Translating and interpreting support

For translating and interpreting services (TIS National), call **131 450**, tell the operator the language you speak and ask them to call **1800 200 422**.

For Aboriginal and Torres Strait Islander interpreting services, call My Aged Care on **1800 200 422** and ask for an interpreter. See a list of available languages:



MyAgedCare.gov.au/accessible-all

For sign language interpreting services call Deaf Connect on **1300 773 803** or email **interpreting@deafconnect.org.au** well in advance to ensure an interpreter is available.



DeafConnect.org.au

If you are Deaf, hard of hearing, or have a speech or communication difficulty you can contact My Aged Care through the National Relay Service (NRS) by selecting your preferred call channel on the NRS website. Once selected, ask the NRS to call **1800 200 422**.



AccessHub.gov.au/about-the-nrs

My Aged Care face-to-face support

Sometimes it's easier to talk to someone in person. Staff in Services Australia service centres can help you with general information about My Aged Care services. An Aged Care Specialist Officer (ACSO) can help you in more detail with your aged care matters.

An ACSO can help you by:

- providing in-depth information on the different types of aged care services
- checking if you're eligible for government-funded services and making a referral for an aged care assessment
- helping you to register support relationships
- providing financial information about aged care services
- connecting you to local support services.

Visit the Services Australia website for more information, including about how to book a free appointment.

 **ServicesAustralia.gov.au/MyAgedCareFaceToFace**

 **1800 227 475**

Help from a care finder

Care finders help older people who need intensive help to access aged care services and other supports in the community. It is a free service for vulnerable people who have no one else who can support them. This includes people who have difficulty communicating because of cognitive or literacy problems, find it difficult to understand information, are reluctant to engage with aged care or government or would be in an unsafe situation if they do not receive services. Visit the My Aged Care website to see a list of Care Finders in your area.

 **MyAgedCare.gov.au/help-care-finder**



Elder Care Support

The Elder Care Support workforce helps older Aboriginal and Torres Strait Islander people, their families and carers access aged care services to meet their physical and cultural needs. The National Aboriginal Community Controlled Health Organisation delivers this program through their partner organisations across the country.

 **health.gov.au/our-work/elder-care-support**

Steps to prepare for aged care

Whether you're at the start of your aged care journey, or already accessing care, the information below can help you find out more about the care and support available.

Learn about different types of care

Are you wondering if you can get some help with day-to-day tasks around the house? Maybe you need some respite care while your family or carer is away? Or perhaps it's time to look into aged care homes. There are many services that can help you live well as you get older.

If you are just starting out on your aged care journey, My Aged Care is a good place to begin.

 [MyAgedCare.gov.au/types-care](https://myagedcare.gov.au/types-care)

Check your eligibility

Eligibility for government-funded aged care services is based on factors like your health, how you're managing at home, and any support you currently receive.

You may be eligible if you:

- have noticed a change in what you can do or remember
- have been diagnosed with a medical condition or reduced mobility
- experienced a change in family care arrangements
- experienced a recent fall or hospital admission
- are 65 years or older (50 years or older for Aboriginal or Torres Strait Islander people, or 50 years or older and homeless or at risk of homelessness).

Use the online checker to find out if you can get government-funded aged care services and check if you meet the requirements for an assessment. To know for sure if you are eligible, you will need to have an assessment.

 [MyAgedCare.gov.au/eligibility-checker](https://myagedcare.gov.au/eligibility-checker)



Apply for an assessment

If you've had a look at what services and support might be available and you want to know if you are eligible, you can register and apply for an aged care assessment. You can do this on the My Aged Care website. The online application will only take 15 to 20 minutes to complete.

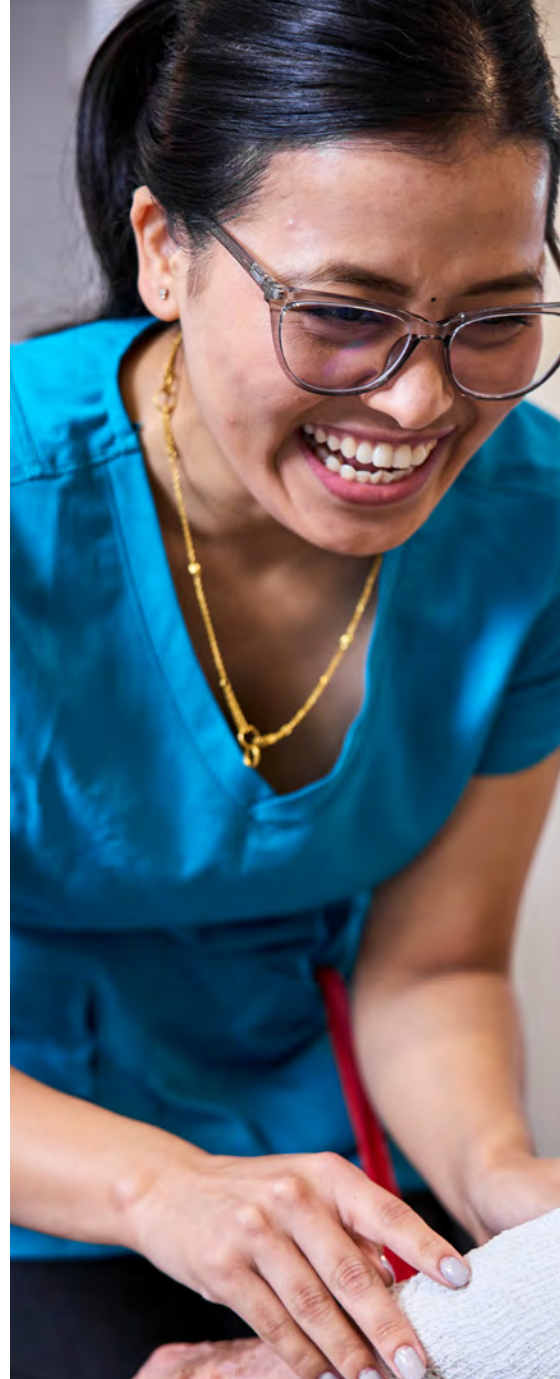
You can complete the application yourself or on behalf of a family member or friend. If you'd like to set up an ongoing support person, you can also do that on the My Aged Care website.

An assessment organisation will call you to confirm your eligibility and needs based on information you have provided. If you are eligible, the assessment organisation will arrange a time to complete your assessment.

Assessments are done in person at your own home. You don't need to go anywhere. After your assessment you will receive an assessment result and, if eligible for services, a support plan. Your support plan will explain what services you can access.

First Nations assessment organisations will be progressively rolling out from July 2025. If you are an Aboriginal and/or Torres Strait Islander person, you can select your preference for a First Nations assessment organisation at the time of registration or when you speak with an assessment organisation.

 MyAgedCare.gov.au/assessment/apply-online



A simpler pathway into aged care

We are reforming aged care assessments to make it easier for you to enter aged care and access different services as your needs change. The Single Assessment System brought together 3 different assessment workforces.

The new system provides a single assessment pathway to access all government-funded aged care services. How you apply for an assessment remains the same, and there are no changes to eligibility or access to urgent services.

 health.gov.au/single-assessment-system

GP assessment referrals on your behalf

Your GP can refer you for an assessment on your behalf. Chat to your GP about your aged care options, as they may be able to recommend care that will best meet your needs.



Check out, compare and choose your provider

If you've been assessed as requiring aged care services and are ready to find a provider, or if you simply want to check out providers in your area, you can find out a range of information to help you decide which provider will suit you.

The Find a provider tool on the My Aged Care website helps you compare aged care services. You can find information on providers' services, prices and compliance. You can also find Star Ratings for residential aged care homes, learn what residents think about a home as well as find information about the food they offer, staffing, their finance and operations information.

Making this information available helps people choose a provider. It also makes providers accountable and allows them to compare their performance across the sector and identify areas for improvement.

 **MyAgedCare.gov.au/find-a-provider**

Specialised aged care for people from diverse backgrounds

We have made it easier for older people with diverse needs, backgrounds and lived experiences to access reliable information about their care providers on the My Aged Care website. Some providers tailor their services and staff to meet the needs of specific groups. Use the Find a provider tool on the My Aged Care website to find out about a provider's specialisations.

 **MyAgedCare.gov.au/
find-a-provider**

Star Ratings

Star Ratings helps you compare the quality, safety, and services of mainstream aged care homes. Aged care homes receive an Overall Star Rating between 1 and 5 stars. The more stars a home gets, the higher the quality of care. Aged care homes also receive ratings across 4 sub-categories:

- Residents' Experience – how residents feel about the care they are receiving.
- Compliance – how well a residential aged care home is meeting its obligations to provide safe, quality care and services.
- Staffing – the average amount of care time provided to residents by registered nurses, enrolled nurses, personal care workers and assistants in nursing.
- Quality Measures – areas of health that are important indicators of care quality like pressure injuries, the use of restrictive practices, unplanned weight loss, falls and major injury, and how medicines are used.



Understanding aged care costs

To meet the growing needs of older people in Australia, we have made some important changes to make aged care funding fairer and more sustainable for everyone.

Changes to how aged care is funded

The government will continue to fund most of your aged care services, whether you are living in a residential care home, or still in your own home. To make the aged care system more sustainable, people who can afford to will make a greater contribution to their other aged care costs. A contribution is the amount an older person contributes towards their care based on what they can afford.

How much someone contributes will depend on:

- their personal circumstances
- the combination of their income and assets
- whether or not they are accessing services through a specialist aged care program, such as the Multi-Purpose Service Program (MPSP).

Under the new contribution structure, there is no change to the treatment of the family home in determining what you might need to contribute.

In Support at Home, contributions will depend on the type and level of support that a participant receives.

Refundable Accommodation Deposits (RAD) retention in residential care

From 1 November 2025, if you pay for your accommodation in a residential aged care home by lump sum, residential aged care providers will keep 2% of that lump sum payment for each year you are in an aged care home for up to 5 years.

This will ensure aged care homes have the funds to:

- invest in residents' comfort
- keep facilities open
- build new facilities.



**MyAgedCare.gov.au/
improving-australias-aged-care-system**



MyAgedCare.gov.au/understanding-costs

Support at Home

When you receive Support at Home services, you will receive a monthly statement that shows:

- the amount (usually measured in hours) of each service you have received
- the price charged for each service against your budget
- your contribution amount for each service
- the amount of government subsidy for each service.



Residential aged care optional services

If you live in a residential aged care home, unless you are accessing services under a specialist aged care program, you will continue to have choice about what extras you pay for.

From 1 November 2025, a new higher everyday living fee will be introduced. This is an optional fee payable by residents who wish to receive services that go beyond what aged care homes are required to provide under the new Aged Care Act and the Aged Care Quality Standards. This enables the individual to tailor additional services to suit them. This will replace additional service fees and extra service fees for new residents.

There will be improved protections to ensure you won't be charged for things you don't want or can't use, and providers cannot discriminate based on a person's ability to pay for any additional or extra services.

New protections for fairness

A fairer system will be in place for those who make large contributions and stay in care a long time.

If you receive Support at Home services:

- from 1 November 2025 providers will set their own prices, as they do now for Home Care Packages
- from 1 July 2026, the government will introduce price caps on services
- you won't pay a participant contribution for any clinical care services, such as nursing or physiotherapy
- your lifetime contributions will be capped at \$130,000.

If you live in a residential aged care home, unless you are accessing services under a specialist aged care program:

- you will continue to be asked to pay the basic daily fee for residential care, and residents with the capacity to do so will make a means tested contribution to the hotelling supplement
- if you are assessed as required to make a contribution to non-clinical care, your lifetime contribution to non-clinical care will be capped at \$130,000 and will stop after 4 years, whichever occurs first. (Non-clinical care includes services such as mobility support and lifestyle activities.)
- the government will fully fund the clinical care services for all residents.

From 1 November 2025, older people accessing services via a specialist aged care program may also be asked to pay a specialist aged care program fee.





The ‘no worse off’ principle

If, on or before 12 September 2024: You were already receiving a Home Care Package (HCP), or assessed as eligible for HCP:

- you will receive the same level of funding as you did in your HCP
- you will make the same contribution, or lower, than you have for HCP
- you will be eligible to enter a residential aged care home under the current fee arrangements, no matter when you move in. However, if you move in after 1 November 2025 you will be subject to the new accommodation payment arrangements.

If you are living in a residential aged care home on 31 October 2025:

- there will be no changes to the existing fee contribution arrangement for the entirety of your stay in aged care home, unless you opt to move to the new means testing arrangements that will apply from 1 November 2025.
- however, if a resident whose fees are set under the current post 1 July 2014 fee arrangements is out of residential care for more than 28 days, they will be subject to the new accommodation arrangements. They would however continue to be protected from the means testing changes until they choose to opt-out of these existing arrangements.

This means you can choose to keep your current fee arrangement, but if you want to change it, you need to opt-in and tell your provider. It’s important to get financial advice before you make this decision, as once the change has occurred it can’t be reversed.

Providing a safety net for those who need it most

A person's level of contribution will be based on a person's capacity to pay and we will set the lowest contribution amount for those with the lowest means.

If over time your income and assets are reduced, and you can't afford to pay your fees or contributions, the government will continue to support you through our financial hardship assistance program.

This program does not apply if you are accessing services under a specialist aged care program, such as the Multi-Purpose Service (MSP) Program, instead your provider will have their own policy which covers financial hardship from 1 November 2025.



Financial support and information

When planning your finances for aged care, there are many aspects to consider such as pensions, superannuation and retirement planning. So it's beneficial to seek independent financial advice before deciding how to pay for your aged care.

Knowing where to start can be confusing, but there is help available. There are organisations, services and tools that can offer guidance and support. Aged Care Specialist Officers at Services Australia can provide financial information about aged care services.



**MyAgedCare.gov.au/
financial-support-and-advice**



Types of care

We have made many positive changes to aged care services to help you maintain a good quality of life as you get older.

From 1 November 2025, there will be a published service list which outlines all the aged care services that are funded by the Australian Government. In practice, where you are assessed as requiring one or more services, you will be able to access them through particular programs outlined below.

Support at Home program

We understand that older people want to stay at home for as long as possible.

Around 1.4 million people will benefit from a new Support at Home program by 2035. The new program will help older people remain independent in their home and community for longer.

The new Support at Home program will give support for:

- clinical care (such as nursing care, physiotherapy)
- independence (such as home modifications, getting dressed, taking medication)
- everyday tasks (such as gardening, shopping, cleaning).

From 1 November 2025, the new Support at Home program will replace the Home Care Packages Program and Short-Term Restorative Care Programme.

If you're currently receiving a Home Care Package (HCP), you will transition to the new Support at Home program on 1 November 2025.

If you're moving to Support at Home from the HCP program, you will receive a budget that matches the same funding level as your current HCP.

Before 1 November, your provider will contact you to review your care plan and advise you of their new pricing.

They will also prepare a new or updated service agreement with you. This is needed to continue to deliver care services under Support at Home.

This is an important conversation, and you should use it to ensure that you receive the services that best support you.





Here are 6 ways the new Support at Home program will help older people live independently at home for longer from 1 November 2025:



Cutting wait times to access support by better meeting growing demand in the community.

1

Increasing the maximum level of support available from \$61,000 to \$78,000.

2

Making the program more tailored to people's needs, by expanding the ongoing levels of support from 4 to 8.

3

Ensuring faster access to assistive technology and home modifications, like wheelchairs and ramps.

4

A temporary boost in funding will be available to those who need extra restorative and allied health support, like after a fall or illness.

5

For the first time, delivering palliative care support so that older people can spend their final weeks at home with their loved ones.

6

Commonwealth Home Support Program (CHSP)

The CHSP helps older people access entry-level support services to live independently and safely at home. CHSP works with you to maintain your independence rather than doing things for you.

The CHSP is being extended from 1 July 2025 to 30 June 2027. The introduction of the new Aged Care Act from 1 November will change the way CHSP services are regulated and delivered.

For CHSP clients, the government is focused on maintaining service continuity. The government will consult on longer-term arrangements for CHSP ahead of its planned transition to the Support at Home program no earlier than 1 July 2027.

 [MyAgedCare.gov.au/help-at-home/commonwealth-home-support-programme](https://myagedcare.gov.au/help-at-home/commonwealth-home-support-programme)

Transition Care Program (TCP) and Short-Term Restorative Care (STRC) Programme

Transition care helps you recover after a hospital stay. It provides short-term specialised care and support to help you regain your functional independence and confidence sooner, and avoid the need for longer term care and support services.

Short-term restorative care is designed to help you reverse or slow the difficulties you are having with everyday tasks. It can delay the need for long-term care and support services. The STRC Programme will continue operating as normal until it becomes part of Support at Home from 1 November 2025.

 [MyAgedCare.gov.au/short-term-care](https://myagedcare.gov.au/short-term-care)

Care in an aged care home


If you find you need ongoing help with day-to-day tasks or health care, an aged care home lets you live in a supported environment where help is available 24 hours a day. An aged care home can give you the care and services you need to maintain your quality of life.

 [MyAgedCare.gov.au/aged-care-homes](https://myagedcare.gov.au/aged-care-homes)



The Multi-Purpose Service Program (MPSP)

This program provides flexible services for older people in rural and remote Australia, ensuring that they can remain in their local communities as they age. This includes residential care services. Some providers also deliver services in the home or community.

 health.gov.au/our-work/multi-purpose-services-mps-program

National Aboriginal and Torres Strait Islander Flexible Aged Care Program (NATSIFAC)

This program provides flexible, culturally safe care to meet the changing care needs of older Aboriginal and Torres Strait Islander people. NATSIFAC providers deliver a mix of residential and home care services, in mostly rural and remote areas.

MyAgedCare.
gov.au/support-
aboriginal-and-
torres-strait-
islander-people



Assigning residential places directly to older people

Under the new Aged Care Act, residential care places will be assigned directly to older people. This will give older people more control to select an aged care home of their choice.

The changes mean that:

- people will have more ability to choose the aged care home that best meets their needs, in a location of their choice (where there are vacancies)
- if people are unhappy at their current aged care home, they have more flexibility to move as their place is allocated to them, not the aged care home
- mainstream aged care homes will start operating in a more competitive market and will need to respond to community expectations to attract people.

Having a residential place reflects a person's entitlement to residential care. It does not mean that there will be a guaranteed vacant bed at your preferred home. Homes in some areas may have waiting lists, so you will need to discuss your care needs with aged care homes to see if there are any vacant rooms.

 health.gov.au/PlacesToPeople

**Over 12,000
volunteers visited
17,600 Aged Care
Volunteer Visitors
Scheme recipients
across 2023–24.**

**Have you thought
about volunteering in
aged care?**

Find out how you or someone you know can provide friendship and companionship through the Aged Care Volunteers Visitors Scheme:



**health.gov.au/
acvvs**





If you have questions or concerns about the food, nutrition or dining experience in an aged care home, you can phone the Food, Nutrition and Dining Hotline.



1800 844 044
(9am to 5pm AEDT
Monday to Friday).



**AgedCareQuality.gov.
au/older-australians/
health-wellbeing/
food-and-nutrition**

Food and nutrition

Delicious and nutritious meals and a positive dining experience are important parts of living a healthy and happy life. We have made changes to improve the quality of life for older people living in aged care homes through initiatives to improve food and nutrition.

We have partnered with the Maggie Beer Foundation to deliver the free 'Improving Food in Aged Care through Education and Training' program. The program aims to support aged care chefs and cooks to source, prepare and serve nutritious and delicious food.



health.gov.au/aged-care-food-nutrition



THINKING ABOUT AGED CARE

It can help to start having conversations about aged care for you or your loved ones, even before needing any care or support.

Here are some other things you can look into to start thinking about aged care:

Sign up to receive EngAged, our monthly newsletter on aged care and ageing well:

 health.gov.au/aged-care-newsletter-subscribe

Follow the Council of Elders on Facebook and keep up with the work they're doing:

 facebook.com/groups/AgedCareCouncilOfElders

Find out what we're doing to help people in Australia age well:

 health.gov.au/topics/positive-ageing-is-ageing-well

Keep your brain healthy and reduce your risk of dementia

Dementia can affect anyone, but it's never too late to reduce your risk of developing it. About 40% of dementia cases can be avoided by changing behaviours.

Reduce your risk by:

- maintaining physical health through a balanced diet and regular exercise
- limiting alcohol and avoiding smoking
- staying socially connected with family, friends and community
- keeping your mind active
- protecting your head from injury.

 health.gov.au/dementia