

Consumer protections for Support at Home prices

Fact sheet for providers

On 1 November 2025, the new Support at Home program commences, bringing together the existing Home Care Packages (HCP) Program and Short-Term Restorative Care Programme.

From 1 July 2026, Australian Government set price caps will apply. Prices charged by providers cannot be higher than the price cap.

In the interim, providers will continue to set their own prices for Support at Home services, as they have done for the HCP Program.

The government has put in place pricing guardrails to protect Support at Home participants. This will ensure that prices are reasonable.

This factsheet provides guidance for you on those guardrails and consumer protections.

What are the benefits of Support at Home?

With funding for Support at Home set to grow with the needs of an ageing population, the program will provide timely access to the services that older people need to live safely and independently at home. The program will:

 Increase the maximum level of support available from \$61,000 to \$78,000 to provide higher levels of care for people with complex needs who require more help to remain at home.

- Be more tailored to people's needs, by expanding the ongoing levels of support from four to eight.
- Have increased focus on early interventions to help people to stay active and independent, including faster access to assistive technology and home modifications, and a temporary boost in funding for those who need extra restorative and allied health support.
- Include palliative care support so that older people can spend their final weeks at home with their loved ones.
- Increase the number of places to support more older people to live at home and cut wait times.

For more information about Support at Home, visit the department's website.

How should you set prices under Support at Home?

As a Home Care Package (HCP) provider, you already set your own prices for services in the HCP Program. Under Support at Home, your prices must be reasonable and transparent.

You may need to adjust your prices so that the unit price is inclusive of package management and travel costs, which cannot be charged separately. The price you charge represents the entire revenue you will receive for delivering the service.

The Department of Health and Aged Care (the department) has released <u>market information on the indicative unit prices</u> that might be charged from 1 November 2025. The information was collected through a survey of HCP providers in February 2025. These are not price caps or recommended prices. It is important to note that this information is indicative only and prices are expected to vary across Australia, depending on the location of the participant and the individual provider. This information lets you see how your prices compare with the rest of the market.

Please also see guidance on setting Support at Home prices.

What are reasonable prices?

Your prices must be based on the costs of delivering the service.

These costs can include:

- labour
- package management
- administration (e.g. human resources)
- transport
- sub-contracting, if applicable
- a margin to cover the cost of capital used in delivering the service.

Prices can also reflect the costs of transitioning to Support at Home where they relate to the delivery of that service. The overall price must still be reasonable and justifiable.

Under the HCP program, you can charge separately for things like package management and travel costs. From 1 November 2025, these costs will need to be included in your unit prices.

Any costs for delivery of care management services must be included in your price for care management¹. Participants will not make a co-contribution towards the cost of their clinical care, which includes care management. Participants may be assessed by government as needing to make a co-contribution for 'independence' or 'everyday living' services.

Further information is available on the <u>services that are available under Support at Home</u>, and <u>participant co-contributions</u>.

Post 1 November 2025, if the prices you charge participants are above your published prices on My Aged Care, you must be able to explain any discrepancy to department or the Aged Care Quality and Safety Commission (the Commission).

Further information is available on the consumer protections for Support at Home prices.

What are unreasonable prices?

Prices should correspond to your costs of delivering services. If they don't, government may consider your prices to be unreasonable. You must keep evidence to show how you have set your prices. The department and the Commission can request to see this evidence and will use this to confirm that your prices are justified.

You should carefully consider circumstances where HCP clients may receive fewer services under Support at Home as a result of your pricing decisions.

If your prices are reasonable and you are concerned about overall reduction in services for a participant, the care partner may wish to consider how services could be adjusted in the care plan so that their needs are met within their budget.

As a further step, the care partner can seek a re-assessment to ensure the participant's budget is appropriate for their needs.

You cannot charge Support at Home participants for any costs for which you are already funded. For example, if you receive a thin market grant you must ensure your prices take into account this funding. The grants are intended to enable providers in thin markets with high costs to set reasonable prices, to ensure care recipients in thin markets can purchase services with their budget.

What are your obligations under the new consumer protections?

The government is introducing additional consumer protections to ensure that Support at Home prices are reasonable and transparent.

You will be required to hold evidence to show how you have set your prices. The department may refer providers to the Commission for action under their monitoring and compliance powers if there are concerns that your prices are not reasonable or transparent.

¹ From 1 November 2025, care management funding will be capped at 10% of each ongoing participant's budget and pooled to support flexibility in delivery across participants.

You must also communicate and consult with your participants on any proposed changes to their service agreement, including price increases. This must be in a timely manner and in a way that is appropriate for the participant.

There can be no changes to pricing without a new service agreement with the participant.

The Commission will actively monitor and respond to any complaints or information on breaches of this obligation.

Under Australian Consumer Law, you cannot make misleading or deceptive statements about your prices, or the reasons for a price change. The Australian Competition and Consumer Commission can investigate and act where businesses mislead consumers about prices.

What happens if I charge unreasonable prices or publish misleading information?

Any price you set for Support at Home services needs to be reasonable.

The Commission can use its monitoring, compliance and enforcement powers to manage any non-compliance to take action where you cannot demonstrate that pricing is reasonable. This can include issuing a non-compliance notice requiring you to take specific actions, which may include adjusting your prices, to comply with your reasonable pricing obligations. If you refuse to comply with this direction, you may receive an infringement notice.

If the department finds that a price you charge is substantially different to your published price on My Aged Care, you may be referred to the Commission.

What do I need to do to have my pricing ready for 1 November 2025?

You will need to communicate and consult with your HCP clients to enter into a new Service Agreement (currently Home Care Agreements). New Service Agreements must specify a price for all services you deliver and be agreed to by each HCP care recipient.

From 1 November 2025, you must publish a standard price for each of your services on the My Aged Care website. The standard price is the price most commonly charged to your participants for delivering that service type. The department will actively monitor your published prices on My Aged Care to check they align with the prices you are charging.

More information about what you need to do is available in the <u>Support at Home program provider transition guide</u>.