



## Support at Home program

A guide for older people,  
families and carers

Third edition - August 2025




# Changes to aged care

**Over the last few years, the Australian Government has been implementing major changes to aged care. These wide ranging changes continue to drive positive outcomes, increasing transparency and steadily improving the quality of care for 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](https://MyAgedCare.gov.au/improving-australias-aged-care-system)

 [health.gov.au/our-work/aged-care-act](https://health.gov.au/our-work/aged-care-act)

## About the Support at Home program

The Australian Government is improving in-home aged care to help older people live independently at home for longer.

A new program has been developed called Support at Home, which will bring together some in-home aged care programs from 1 November 2025.

Under the new Support at Home program, there will be improved access to services, products, equipment and home modifications to help older people to remain healthy, active and socially connected to their community.

### **This includes:**

- A Restorative Care Pathway, to help you maintain and improve your independence through multidisciplinary allied health services.
- The Assistive Technology and Home Modifications (AT-HM) scheme, for products, equipment and home modifications to meet your assessed needs.
- An End-of-Life Pathway, to provide dedicated funding to access services and remain at home in your last 3 months of life.

 [health.gov.au/support-at-home](https://health.gov.au/support-at-home)

# Support at Home start date

The Support at Home program will replace the Home Care Packages Program and Short-Term Restorative Care (STRC) Programme from 1 November 2025.

The Commonwealth Home Support Program (CHSP) will become part of the Support at Home program no earlier than 1 July 2027.

 [health.gov.au/support-at-home](https://health.gov.au/support-at-home)

 [health.gov.au/our-work/hcp](https://health.gov.au/our-work/hcp)

 [health.gov.au/our-work/short-term-restorative-care-strc-programme](https://health.gov.au/our-work/short-term-restorative-care-strc-programme)

## Support that can be accessed through Support at Home

### Services to support you to live at home for longer

Support at Home offers a wide range of support so you can continue to live well at home. Based on your aged care assessment and eligibility, you will have access to an approved list of services. You will be supported to choose the mix of services you can access within your budget.

Under the Support at Home program, you can request to change the mix of services you access from the approved list at any time with your provider, who will support you to make sure the services you receive meet your needs.

#### **This includes support for:**

- Clinical care – such as nursing care, occupational therapy and continence care.
- Independence – such as help with getting dressed, taking medications, transport or respite care.
- Everyday living – such as cleaning, gardening, shopping or meal preparation.

Support at Home will have 8 ongoing service classifications, which represent the level of funding available based on your assessed needs. Each ongoing service classification will have a quarterly budget for you to access services. You can request a re-assessment if your needs change.

For those on a Home Care Package, you will move to Support at Home on a classification the same as your HCP funding.

Three short-term service classifications are also available. When you are assessed for aged care, your assessor will determine if you are eligible for the short-term pathways. They provide additional time-limited support. Short-term service classifications are also accessed via an aged care assessment.

 [health.gov.au/support-at-home-ongoing-services](https://health.gov.au/support-at-home-ongoing-services)

## Restorative Care Pathway

The Restorative Care Pathway will help people regain independence with daily tasks. It can reduce the need for more services and support you in doing the activities you enjoy.

Under the Restorative Care Pathway, you may:

- have access to up to 16 weeks of restorative care
- receive an extra budget of about \$6,000 (or up to \$12,000 if required) for multidisciplinary allied health services
- access restorative care separately, or in addition to ongoing Support at Home services
- have access to assistive technology and home modifications through the Assistive Technology and Home Modifications (AT-HM) scheme if needed.

 [health.gov.au/support-at-home-short-term-supports](https://health.gov.au/support-at-home-short-term-supports)



# End-of-Life Pathway

The End-of-Life Pathway will support you to remain at home in your last 3 months of life. You can be referred for a high priority Support Plan Review to access the End-of-Life Pathway, even if you're not already a Support at Home participant.

Under the End-of-Life Pathway, you will:

- have urgent access to a higher level of funding for in-home aged care services if you have been diagnosed with 3 months or less to live
- have access to assistive technology through the Assistive Technology and Home Modifications (AT-HM) scheme if needed
- receive funding of up to \$25,000 over 12 weeks, with 16 weeks to use the funds to provide more flexibility.

If you need services beyond 12 weeks, you can request an assessment so you can continue to receive Support at Home services under an ongoing classification. This pathway is to complement other in-home palliative care services provided through state and territory governments.

 [health.gov.au/support-at-home-short-term-supports](https://health.gov.au/support-at-home-short-term-supports)



# Assistive Technology and Home Modifications (AT-HM) scheme

The Assistive Technology and Home Modifications (AT-HM) scheme will give you access to products, equipment (such as a wheelchair) and home modifications (such as a shower rail) to meet your assessed needs.

If you are approved for the AT-HM scheme after your aged care assessment, you can access up to \$15,000 for home modifications and \$15,000 (or more with evidence) for assistive technology. You may be eligible to receive assistive technology funding, home modifications funding, or both.

The funding tiers for assistive technology and home modifications, based on your assessed needs, are:

Low	Up to \$500
Medium	Up to \$2,000
High	Up to \$15,000  Additional amounts over \$15,000 for assistive technology can be accessed with evidence of need.

You are eligible to use this funding over 12 months. If you have specific needs, such as for an assistance dog, you may be eligible for more funding over a longer time.

The AT-HM list has the products, equipment and home modifications that Support at Home participants can access through the AT-HM scheme.

 [health.gov.au/support-at-home-short-term-supports](https://health.gov.au/support-at-home-short-term-supports)

 [health.gov.au/at-hm-list](https://health.gov.au/at-hm-list)

# Care management

You will have access to care management, which supports you to get the best outcomes from your aged care services.

If you receive ongoing services, 10% of your budget each quarter will go to your provider for care management. This amount will be the same even if you have decided to self-manage all or some of your services.

Your Support at Home provider will deliver care management activities, including:

Services	Description
Care planning	<ul style="list-style-type: none"><li>Working with you to identify and assess your needs, goals, preferences and existing supports</li><li>Developing and reviewing your care plan</li><li>Reviewing your service agreement</li></ul>
Service coordination	<ul style="list-style-type: none"><li>Communication and coordination with workers involved in the delivery of your services, and with you and your family or informal carers (if you consent)</li><li>Budget management and oversight</li><li>Supporting you if you move to a different kind of care, or from hospital to home</li></ul>
Monitoring, review and evaluation	<ul style="list-style-type: none"><li>Engaging in ongoing care discussions</li><li>Case conferencing</li><li>Monitoring and responding to your changing needs and any emerging risks</li><li>Evaluating goals, service quality and outcomes</li></ul>
Support and education	<ul style="list-style-type: none"><li>Supporting you to make informed decisions</li><li>Supporting and integrating reablement approaches</li><li>Providing advice, information and resources</li><li>Health promotion and education</li><li>System navigation and linkage</li><li>Problem-solving issues and risks</li><li>Ensuring your views, rights and concerns are heard and escalated</li><li>Assisting you with providing complaints and feedback</li></ul>

# Classifications and budgets

Your Support at Home classification is determined during your aged care assessment. This includes your classification for ongoing services and approval for short-term pathways.

Your assessment also sets your quarterly (3-monthly) budget, based on your needs.

If you don't spend your budget each quarter, you can carry over unspent funds up to \$1,000 or 10% (whichever is greater) to the next quarter.

Assistive technology and home modifications through the AT-HM scheme are not budgeted quarterly. If approved for the AT-HM scheme, you will have a funding level for a longer time.

## Contributions

Contributions are an essential part of the Support at Home program, to ensure a fairer system that can provide better and more tailored services in an affordable way.

You will only pay contributions for services you receive.

The government will fully fund clinical care, such as nursing and physiotherapy. You will not be required to contribute for these services.

## Contribution rates

Contribution rates will vary by the type of service and your income and assets. An income and asset assessment, like the age pension means test, will be used to determine your contribution rate.

Those on the Age Pension and Commonwealth Seniors Health Card holders will pay lower contributions than self-funded retirees.

Use the Support at Home fee estimator to better understand what your contributions may be.



**[MyAgedCare.gov.au/support-at-home#fee-estimator](https://MyAgedCare.gov.au/support-at-home#fee-estimator)**



The contribution rate will be based on the type of Support at Home service received:

- You will not have to contribute for clinical care costs.
- Contributions may apply for services that support your independence, such as personal care. These services can play an important role in keeping people out of hospital and residential aged care.

Everyday living services, such as cleaning and gardening, will attract the highest contribution rates.

## Standard participant contribution rates from 1 November 2025

Age Pension status	Clinical care	Independence	Everyday living
<b>Full pensioner</b>	0%	5%	17.5%
<b>Part pensioner and eligible for a Commonwealth Seniors Health Card</b>	0%	Between 5% and 50% depending on income and assets	Between 17.5% and 80% depending on income and assets
<b>Self-funded retiree</b>	0%	50%	80%

## ‘No worse off principle’ for older people in the aged care system

If you were already receiving a Home Care Package, on the National Priority System or assessed as eligible for a package on or before 12 September 2024, you will be no worse off under Support at Home.

You will make the same or lower contributions as you were liable for under the Home Care Packages Program.

If you choose to enter residential care, you’ll continue to pay means tested contributions under the 1 July 2014 fee arrangements. However, if you enter residential care on or after 1 November 2025 the new accommodation pricing arrangements (RAD/RAC retention and DAP indexation) will apply.

## 'No worse off principle' contribution rates

Age Pension status	Clinical support	Independence	Everyday living
Full pensioner	0%	0%	0%
Part pensioner and eligible for a Commonwealth Seniors Health Card	0%	Between 0% and 25% depending on income	Between 0% and 25% depending on income
Self-funded retiree	0%	25%	25%

 [health.gov.au/support-at-home-case-studies](https://health.gov.au/support-at-home-case-studies)

## Lifetime cap

There is a lifetime cap on contributions. Once you have reached the cap you will not be charged any more for the services you receive. The cap will be indexed annually.

If you were assessed as not having to pay fees for your Home Care Package as at 12 September 2024, your Home Care Package lifetime cap will also remain the same.

## Financial hardship support

If you can't afford to pay your fees or contribute to your care costs, hardship arrangements are available.

To apply for financial hardship assistance, complete the form at [www.servicesaustralia.gov.au/sa462](https://www.servicesaustralia.gov.au/sa462).

Send this form and evidence to support your claim, including evidence of your expenses for the previous 3 months, to [www.servicesaustralia.gov.au/financial-hardship-assistance-eligibility-for-aged-care-cost-care?context=23296](https://www.servicesaustralia.gov.au/financial-hardship-assistance-eligibility-for-aged-care-cost-care?context=23296), who will assess your application within 28 days. They will let you know in writing of their decision and what assistance you're eligible for. If they need more information to assess your claim, they will contact you to ask for this.

My Aged Care's [www.myagedcare.gov.au/financial-support-and-advice](https://www.myagedcare.gov.au/financial-support-and-advice) has further information to help you plan your finances for aged care.

# How to enter the Support at Home program

We have established the Single Assessment System to make it easier for older people to access aged care services as their needs change.

If you are not already receiving services through My Aged Care, the first step is to check your eligibility for an assessment. You can do this online at **My Aged Care**, or by calling **1800 200 422**.

If your application is successful, you will be referred for an assessment. Assessments are done in person, at your own home.

When assessed as eligible for the Support at Home program, you will receive a Notice of Decision letter and an individual support plan to share with your provider. This will contain:

- a summary of your aged care needs and goals
- a classification with an associated ongoing quarterly budget and a list of your approved services; and/or
- an approval for short-term supports, which may include funding for:
  - assistive technology
  - home modifications
  - Restorative Care Pathway
  - End-of-Life Pathway.



**MyAgedCare.gov.au/assessment**

# Moving from the Home Care Packages Program

If you already access the Home Care Packages Program, you will move to Support at Home on 1 November and keep the same level of funding to access services from the Support at Home service list.

If you are on the National Priority System waiting for a Home Care Package, you will automatically get a Support at Home classification when a place is available. You won't need a new assessment unless your needs change.

 [health.gov.au/accessing-support-at-home](https://health.gov.au/accessing-support-at-home)

## Changes for older people receiving in-home aged care

If you already receive home support through a Home Care Package, you will move to Support at Home on 1 November 2025. Your Support at Home budget will match the same funding level as your current Home Care Package.

Prices for your services may change under Support at Home. The government has put protections in place so that you can be sure those prices are reasonable and transparent.

If you have any unspent funds from your Home Care Package, these can be used for Support at Home services.

You can be re-assessed in the Support at Home program if your needs change.

The Department of Health, Disability and Ageing is working with providers to ensure they are well prepared to move to Support at Home and reduce any impacts to your care.

Your provider will communicate with you directly about any changes to your in-home care arrangements before they occur.

 [MyAgedCare.gov.au/support-at-home-consumer-protections](https://MyAgedCare.gov.au/support-at-home-consumer-protections)

# Getting started with aged care

## My Aged Care

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 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
- what you might need to pay towards the cost of your care.

Contact My Aged Care on **1800 200 422**

 **MyAgedCare.gov.au**

## Talk to an Aged Care Specialist Officer

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, help to register and make 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.

Book a free face-to-face appointment with an ACSO:

- call **1800 227 475**
- in person at some Services Australia service centres (find locations at [link below](#))
- through video chat if you have a myGov account.

 **[ServicesAustralia.gov.au/aged-care-specialist-officer-my-aged-care-face-to-face-services](https://ServicesAustralia.gov.au/aged-care-specialist-officer-my-aged-care-face-to-face-services)**

## Help from a care finder and Elder support

Care finders can 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.

Visit the My Aged Care website to see a list of care finders in your area.

 **[MyAgedCare.gov.au/help-care-finder](https://myagedcare.gov.au/help-care-finder)**

Elder Care Support 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 its partner organisations.

 **[health.gov.au/our-work/elder-care-support](https://health.gov.au/our-work/elder-care-support)**

## Advocacy support

If you have questions or concerns about your aged care, including Support at Home, you can speak to an aged care advocate by calling the Aged Care Advocacy Line.

Call **1800 700 600**

Provided by the Older Persons Advocacy Network (OPAN), this free and confidential service is independent of both government and aged care providers. OPAN will connect you with a local advocate in your state or territory. Sign up to receive regular newsletters from OPAN.

 **[open.org.au](https://open.org.au)**

The National Aboriginal and Torres Strait Islander Ageing and Aged Care Council (NATSIACC) 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](https://natsiaacc.org.au)**

To report a complaint or incident go to the Aged Care Quality and Safety Commission.

 **[AgedCareQuality.gov.au](https://agedcarequality.gov.au)**



## Planning ahead for 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:

- check out and compare providers to find out which ones will suit you best: **[MyAgedCare.gov.au/find-a-provider](https://myagedcare.gov.au/find-a-provider)**
- sign up to receive EngAged, our monthly newsletter on aged care and ageing well: **[health.gov.au/aged-care-newsletter-subscribe](https://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](https://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](https://health.gov.au/topics/positive-ageing-is-ageing-well)**

**'If aged people are given the slightest opportunity to speak, to contribute, to make a difference, they will thrive.'**

Gillian Groom, AO, member of the Council of Elders





**MyAgedCare.gov.au**  
**1800 200 422**