



Support at Home program – self-management

October 2025

Self-management in aged care is about increasing your choice and control over the services you receive. Self-management involves a range of different activities depending on your needs, preferences and abilities.

How will self-management work?

Self-management will continue under Support at Home. Self-management can involve:

- coordinating your own services
- scheduling your own services
- choosing your own workers
- managing your budget
- paying invoices for services and being reimbursed.

You and your Support at Home provider must agree on your self-management arrangements as part of your care plan.

Support at Home has a defined service list. If you are organising your own services, you will only be able to spend your budget on services that are part of your support plan and are on the service list.

Can I use a third-party worker?

Yes, if your provider agrees you can use a third-party worker as part of self-management. A third-party worker is an aged care worker who is not an employee of the provider but is engaged by the provider to deliver a service to you. This can be on an ad-hoc or ongoing basis.

Under the new Aged Care Act, there will be changes to how third-party workers are treated. Your provider will need to engage a third-party worker to deliver services to you. The provider may do this directly or through another organisation called an associated provider. Your provider will also be responsible for all aged care workers delivering services to you, even third-party workers.

Your provider must ensure that third-party workers meet workforce requirements, for example worker registration. This means that there may be circumstances where the provider cannot agree to particular workers, third parties being engaged where regulatory requirements or provider obligations cannot be met.

What can my provider charge if I use a third-party worker?

Prices for Support at Home services will include all costs associated with delivering the service, such as labour, staff travel, consumables and administration.

While in the Home Care Packages (HCP) Program providers charge separately for package management and travel costs, prices in Support at Home must include these costs. This means your provider will typically include an overhead in their service price, even when they are using their own workers.

When you use third-party workers, your provider will still have costs to ensure they meet worker screening and training requirements. These costs will need to be included in the service price charged to your budget. If you are self-managing, the overhead that a provider can charge is capped at 10% of the cost of the third-party service. You can negotiate a lower overhead with your provider. If you are not self-managing, the overhead a provider can charge may be greater than 10%.

This means that when you use third-party workers, the service price will have two parts:

- the cost of the third-party service
- the overhead charged by your provider

Example of prices for a service delivered by your provider and the self-managed price:

	Provider price	Self-managed price
Service	\$55	\$50 (actual cost from third-party) +\$5 (negotiable overhead capped at 10%, charged by the provider)
Price charged to budget	\$55	\$55

You and your provider will need to agree on the total price for third-party workers (actual cost + overhead) that will be charged to your budget.

You should also agree on who will receive and pay for the invoice.

You may be required to pay a contribution towards your everyday living and independence services delivered by a third-party. You will pay no contribution towards clinical care services. Contribution rates will be determined based on the type of service you receive and your income and assets.

You can find out more in the fact sheet on [participant contributions](#).

Will I still get care management support if I self-manage?

Whether you choose to do a lot of self-management or not, you must have a care management provider. If you are receiving ongoing services, 10% of your budget will be deducted for care management each quarter.

For more information

To find out more about self-management under Support at Home, visit www.health.gov.au/our-work/support-at-home

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 on 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, and will connect you with a local advocate in your state or territory.



Australian Government



Getting started with aged care

If you need help around the house or are thinking about aged care homes, contacting My Aged Care is the first step.

 Visit myagedcare.gov.au  Phone **1800 200 422**

 Face-to-face by speaking with an Aged Care Specialist Officer (to book an appointment call **1800 227 475** or visit any Services Australia Service Centre).