

## Living well at home

# Your guide to Support at Home

A practical guide for older Australians, carers, and families seeking trusted, personalised home care solutions.





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# Stay independent at home with government support

Support at Home is an Australian Government initiative that helps older Australians live safely and independently in their own homes for longer. It provides flexible, tailored aged care services designed around your unique needs, empowering you to maintain your lifestyle and dignity.

At St Agnes' Catholic Parish, we understand the value of receiving care from a trusted local provider with a proven track record. For over 40 years, we have supported our community through a range of aged care services, including home care, dementia care, residential aged care, and retirement living.

Our compassionate and experienced care teams work together to provide continuity of care, guiding you every step of the way — from initial assessment to personalised support — so you can live your best life wherever you call home.

# What's changing under the Support at Home program?

Starting 1 November 2025, the Australian Government will introduce the Support at Home program, replacing the current Home Care Packages and Short-Term Restorative Care programs with a simpler, more personalised model of care. Key improvements include:

- One assessment for all in-home supports
- 8 levels of funding for more personalised care
- Quarterly budgets with automatic care coordination
- Dedicated funding for assistive technology
- A focus on dignity, independence, and fairness.

Looking ahead, the Commonwealth Home Support Program (CHSP) will also transition to the Support at Home program in 2027.

## Who can access the program?

When Support at Home begins on 1 November, there will be two types of clients:

## 1. TRANSITIONED CLIENTS

These are people who were already in the aged care system before the program began. You are considered a transitioned client if you:

- Had a Home Care Package before 31 October 2025
- Were on the National Priority System before 1 November 2025 but had not yet been assigned a package

All transitioned clients will automatically move into the Support at Home program.

#### 2. NEW ENTRANTS

You are a new entrant if you:

- Apply for aged care support on or after 1 November 2025
- Have not previously accessed a Home Care
   Package or been on the National Priority System

New entrants will start directly under the new Support at Home program.

## GRANDFATHERED CLIENTS

Some transitioned clients may also be considered grandfathered. You are a grandfathered client if, as of 12 September 2024, you:

- · Had an active Home Care Package
- · Were on the National Priority System
- Had been assessed as eligible for a Home Care Package

Grandfathering arrangements apply only to client contributions and primary supplements, providing financial protection as you move into the new system.

# What if I'm currently receiving Commonwelth Home Support Program services?

If you currently receive support through the Commonwealth Home Support Program (CHSP), it's important to know that changes are on the way.

While CHSP will continue until 1 July 2027, the government is making early changes to prepare for its transition into the new Support at Home program.

## What's changing?

From 1 July 2025, all CHSP clients, including those "grandfathered" prior to 1 July 2015, must have a formal eligibility assessment via My Aged Care before providers can continue delivering services.

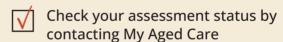
#### That means:

- No assessment = no government subsidised CHSP services
- Providers are being asked to proactively assist clients with missing assessments ahead of the new Aged Care Act coming into effect from 1 November 2025

#### What do I need to do?

If you've had an ACAT or CHSP assessment before, no immediate action is needed, but it's worth checking it's properly recorded in My Aged Care.

If you haven't had an assessment, take the following steps to ensure your supports continue seamlessly under the new rules.



If you haven't been formally assessed, arrange an assessment

Talk to your current provider if you'd like support or have questions

Alternatively, if you'd prefer to speak to local aged care experts, our team is happy to assist with information, resources, or guidance about what the upcoming changes might mean for you.

contact

Call us on (02) 5525 3600 or email agedcare@stagnesparish.org.au.



helping you make informed choices that suit your needs now and into the future. For assistance, give our team a call on

(02) 5525 3600.

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## **Client contributions**

Under the new Support at Home program, most clients will contribute to the cost of their care. This is known as a client contribution, replacing what was previously called the Income Tested Fee.

- New clients (from 1 November 2025)
  will have their contribution set by
  Services Australia, based on an
  income assessment.
- Existing Home Care Package clients
   will transition to the new program and
   may also be required to contribute,
   depending on their income and current
   payment status.

## The "no worse off" principle

To protect current clients, the Australian Government has guaranteed that no one receiving a Home Care Package will be worse off under Support at Home:

- If you don't currently pay an Income Tested Fee, you won't be asked to start paying under the new system
- If you do pay a fee, your contribution will stay the same or be reduced, even if your funding level changes
- New clients may need to contribute, depending on their income and the services they receive

### Lifetime cap

You can only be asked to pay **up to \$130,000 in total** for non-clinical aged care services. This limit includes both home care and non-clinical care in residential aged care. Any payments you make while receiving home care count towards this limit if you later move into residential care.



tip

You don't pay a contribution on services funded by unspent Home Care Package funds from before 31 October 2025.

Use the <u>Support at</u>
Home Fee Estimator to see what you might pay.



## What services can you receive?

Support at Home offers a wide range of services grouped into three categories:

- Clinical care: nursing, physiotherapy, occupational therapy, podiatry, speech pathology and more
- Independence support: personal care, transport, social outings
- Daily living: home help, meals, gardening

There's also funding for mobility aids and home safety modifications.

For a full list of home care services offered by St Agnes' Catholic Parish, visit **sacal.org.au**.

## **Switching providers**

You're never locked in. If your current provider isn't meeting your needs, you have the right to change providers at any time.

Many people don't realise that just because you started with one provider, doesn't mean you have to stay with them. As the aged care system transitions to Support at Home, this is the perfect time to review your options and make sure you're getting the care, communication, and respect you deserve.

At St Agnes', we make switching simple and stress-free. We'll liaise with your current provider, support you with paperwork, and make sure your services continue without disruption.

Let us help you make a fresh start with local, compassionate care you can trust.

# Switching is easier than you might think:

- 1. Contact your preferred new provider
- 2. Notify your current provider that you wish to transfer
- 3. Transition your services

# Frequently asked questions (FAQS)

### Q: What is the Support at Home Program?

Support at Home is a new Australian Government program starting 1 November that replaces the current Home Care Packages (HCP) system. It offers older Australians personalised, flexible support to stay safe, well, and independent in their own homes.

### Q: Who is eligible for Support at Home?

You may be eligible if you are:

- Aged 65 or over (or 50+ for Aboriginal or Torres Strait Islander people)
- Needing support to live independently at home
- Assessed as eligible by the Aged Care Assessment Team (ACAT)

# Q: Will I automatically move to the new program if I already have a HCP?

Yes. If you had an active Home Care Package or were on the National Priority System before 1 November 2025, you'll transition automatically into the Support at Home program. You may also be classified as a grandfathered client, meaning you'll retain certain financial protections.

### Q: What if I apply after 1 November 2025?

You'll be considered a new entrant and will enter directly into the Support at Home program. The process will begin with a screening and assessment through My Aged Care.

## Q: How can I find out what I might have to pay?

You can use the Support at Home Fee Estimator on the My Aged Care website to get an idea of your possible costs.

## Q: What services are available under Support at Home?

Services fall into three main areas:

- 1. Clinical care: nursing, physiotherapy, occupational therapy
- 2. Independence support: personal care, transport, social support
- 3. Daily living support: cleaning, gardening, meals, shopping

There is also funding for home safety modifications and assistive technology.

### Q: How do I apply for Support at Home?

Applying for Support at Home is simple:

- 1. Call My Aged Care on 1800 200 422 or visit myagedcare.gov.au
- 2. Complete a short screening
- 3. Book a home assessment
- 4. Complete an income assessment with Services Australia
- 5. Choose your preferred provider St Agnes' is here when you're ready

### Q: Will I have to pay for services?

Most people will pay a client contribution, based on income and determined by Services Australia. If you are a grandfathered client, your fees may be protected under "no worse off" rules. There's also a lifetime cap on contributions, currently set at \$130,000.

# Q: Can I get care while I wait for government funding?

Yes. St Agnes' Catholic Parish offers private, fee-for-service home care so you can access immediate help with things like personal care, cleaning, shopping, and companionship while waiting for government support.

# Q: What happens to my unspent Home Care Package funds after the change?

Unspent HCP funds from before 31 October can still be used for services. These funds won't be subject to the contribution rules under Support at Home.





# Need help?

Our team is here to guide you through every step — whether you're just starting out, waiting for funding, or exploring your options.

Call us on **(02) 5525 3600** or visit **sacal.org.au** to learn more or book a consultation. Let's talk about how we can support you to live well at home.