

Support at Home program

(People already receiving home care services prior to 1 November 2025)

MARCH 2026

From 1 November 2025, the Australian Government will introduce a new Support at Home Program to replace the current Home Care Package Program and Short-Term Restorative Care (STRC) Programs. This change aims to make in-home aged care simpler, fairer, and more flexible, helping older Australians stay independent and comfortable at home for longer.

What's changing?

Under the new system, Support at Home will offer more effective and responsive care, including:

- Higher funding levels, with the maximum annual amount increasing from approx. $61,440 to $78,000, giving participants access to more support when it's needed most.
- Personalised care management through a dedicated care partner from your chosen provider, ensuring your care is well-coordinated and meets your goals.
- Fairer participant contributions, which will only apply to non-clinical services.
- The assessment process has been redesigned, to help people access services more quickly and easily.
- Upfront access to assistive technology and home modifications, so you can make immediate improvements to safety and mobility without having to save from your budget.
- An expanded Restorative Care Pathway, offering up to 12 weeks of allied health support and double the number of available places, to help you regain independence after illness or injury.
- A new End-of-Life Pathway, providing up to $25,000 over three months to help people receive care and support at home during their final stage of life.

These updates are designed to deliver better care, more choices, and stronger support for you and your family.

For more information about the new system, including definitions of some of the key terms used in the program, see the fact sheet: **Support at Home Program (New entrants after 1 November 2025)**.

Support at home program

(People already receiving home care services prior to 1 November 2025)

What does it mean to you?

If you are already receiving a home care package, you won't need a new assessment. Your provider will contact you about moving to support at home. They will need to review your care plan, and you will be asked to sign a new agreement.

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

A "no-worse-off" principle applies for people who, on 12 September 2024, were:

- receiving a Home Care Package,
- on the National Priority System, or
- assessed as eligible for a package.

If you are a full rate age pension recipient and paying no fees under your HCP as of 12 September 2024, you will never pay fees under Support at Home.

If you were required to pay fees under the HCP as of 12 September 2024, the contribution rates may change but you will pay the same or less under the Support at Home. The participant contribution rates for existing home care package recipients are calculated based on your assets and income and capped at the percentages below.

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

Lifetime cap

If you are already receiving a Home Care Package, you will continue to be entitled to your current lifetime cap, which limits the total amount you may need to pay toward your care fees over your lifetime. While still subject to indexation, this cap will not increase on 1 November 2025, when the rates for new home care recipients come into effect.

What this means for you:

- From 1 November 2025, your lifetime cap remains $84,571.66.
- This cap includes:
  - Income-tested care fees paid for Home Care, and
  - Means-tested care fees paid for residential aged care
- Once you reach this cap, you will not be required to pay any further care fees.

What if my care needs change?

If your care needs change after 1 November 2025, you may need to be reassessed.

Based on the assessment outcome, you'll be allocated a Support at Home classification equivalent to or higher than your current Home Care Package. Your contribution amount may change depending on your updated care needs and the services you receive.

Support at Home transition contribution rates

Age Pension status	Clinical care	Independence	Everyday Living
Full Pensioner (minimum threshold)	0%	5%	0%
Part Pensioner and eligible for a Commonwealth Seniors Health Card	0%	0% - 25% depending on income and assets	0% - 25% depending on income and assets
Self-funded retiree (maximum threshold)	0%	25%	25%

Support at home program

(People already receiving home care services prior to 1 November 2025)

Case study

Mary was receiving a Level 4 Home Care Package on 12 September 2024.

From 1 November 2025, she automatically moved to the new Support at Home program.

Under the new system, Mary continues to receive the same level of support, with a total annual budget of $63,440 (or $15,860 per quarter). Her funding is split across:

- $6,344 for care management
- $20,000 for clinical care services
- $15,000 for independence services
- $22,096 for everyday living services

Because Mary is a part-pensioner, she needs to contribute towards the cost of her independence and everyday living services. Clinical care services remain fully funded by the Government.

Based on her income, Mary's contribution works out to 3.8% for both independence and everyday living services.

That means she'll pay:

- $570 for independence services
- $840 for everyday living services

In total, Mary will contribute about $1,410 per year (or $352 per quarter). A fortnightly cap ensures she won't pay more than she did under her previous Home Care Package.

This publication is prepared by Charter Financial Planning Limited (ABN 35 002 976 294) AFSL/ACL 234665 ("Licensee"). This publication is not intended to contain personal financial, taxation or legal advice and should not be relied on as such. Any advice in this article is general advice only and does not take into account individual objectives, financial situation or needs. You should obtain specialist financial, taxation or legal advice relevant to your circumstances before acting on this information. Whilst every care has been taken in the preparation of this information, the Licensee does not guarantee the accuracy or completeness of it and does not guarantee any particular outcome. Past performance is not indicative of future results. This publication is not available for distribution outside Australia and may not be passed on to any third person without the prior written consent of the Licensee. Published March 2026.