

## Introducing the Support at Home program

Aged Care Reform Fact Sheet - No.1

From 1 November 2025, the Australian Government is introducing a new in-home aged care system called the Support at Home program. This initiative will replace the current Home Care Packages (HCP) and Short-Term Restorative Care (STRC) programs, aiming to simplify the way aged care is delivered at home.

At Cura Aged Care, we're here to help you understand what these changes mean. This fact sheet provides clear, easy-to-understand information about the Support at Home program - what services are included, how funding works, and how to access care.

Our goal is to ensure a smooth transition and continue providing the quality care and services that you trust. If you have questions or would like to speak to someone directly, our friendly team is here to help.

### Fact sheet highlights

- Begins 1 November 2025
- Replaces HCP & STRC programs
- Supports independence at home
- Includes clinical, independence & everyday living supports
- Offers 8 funding levels based on assessed needs
- Tailored care plans to match your goals
- You can keep your current provider
- Income-based contributions may apply
- Based on 2018 Royal Commission recommendations
- Aims to improve participant safety and provider accountability
- 'No worse off' principle

## Frequently asked questions

### What is the Support at Home program?

Support at Home is a new initiative from the Australian Government starting 1 November 2025, designed to improve the way in-home aged care is delivered. It combines several existing programs into one, making it easier for older people to receive the care and support they need to live independently, stay healthy, and stay connected with their community.

### What services can I receive under Support at Home?

Services are tailored to your needs and may include:

- **Clinical Supports:** Nursing, allied health such as physiotherapy, occupational therapy and continence support.
- **Independence:** Help with showering, dressing, medications, and transport.
- **Everyday Living:** Assistance with cleaning, gardening, meal preparation, shopping, and respite care.

Services are flexible - you can work with your provider to update them as your needs change.



## Support at Home Program

### When does Support at Home begin?

- From 1 November 2025, the Home Care Packages (HCP) and Short-Term Restorative Care (STRC) programs will be replaced by Support at Home.
- The Commonwealth Home Support Programme (CHSP) will continue as is, with transition planned no earlier than 1 July 2027.

This change is designed to make care access simpler and more consistent.

### How is care managed?

Care management helps ensure you get the best from your services.

Your provider will:

- Develop and regularly update your care plan
- Monitor your progress and changing needs

10% of your funding is allocated to care management, including for those who self-manage their care.

### How is my budget decided?

Your budget is based on your aged care assessment, which considers your health, lifestyle, and goals. Funding is paid quarterly, giving you the flexibility to plan your care.

### Can I save unused funds?

Yes. If you don't use your full funding, you can carry over:

- Up to \$1,000, or
- 10% of your budget, whichever is greater

This helps you save for unexpected care needs or changes in your situation.

### What are the funding levels for support?

You will be assigned one of eight funding levels based on your aged care assessment. These determine the amount of support you receive each quarter :

| Level            | Quarterly Budget |
|------------------|------------------|
| Level 1          | \$2,750          |
| Level 2          | \$4,000          |
| Level 3          | \$5,500          |
| Level 4          | \$7,500          |
| Level 5          | \$10,000         |
| Level 6          | \$12,000         |
| Level 7          | \$14,500         |
| Level 8          | \$19,500         |
| End-of-Life      | \$25,000         |
| Restorative Care | \$6,000*         |

\*Per unit, maximum two units of funding over a 12 month period

You can carry over up to \$1,000 or 10% (whichever is greater) of unused funds into the next quarter.

### Will I need to contribute to the cost of my support services?

Your contribution depends on your income and the type of service:

- **Clinical Care:** No contribution
- **Independence:** Moderate contribution
- **Everyday Living:** Higher contribution (less government funding for these services)

## Support at Home program

### What does the assessment involve?

Your assessment will help determine:

- Your care needs and personal goals
- The services and supports that best suit you
- Your funding level and available resources

### What if I'm on the waiting list for a Home Care Package?

You'll transition into Support at Home as soon as a place becomes available. A new assessment won't be needed unless your needs have changed.

### What if I need urgent care?

Support at Home includes options for urgent or short-term needs, including:

- Restorative care
- Assistive technology
- Home modifications

These services can help you stay safe and well at home.

### Do I need to change providers?

No. You can stay with your current provider. If your needs or preferences change, you can request a reassessment.

## Still have questions?

We're here to help. Speak with our friendly Cura Aged Care team on 1800 941 212 or contact Services Australia direct on 1800 227 475 book an appointment with an Aged Care Specialist Officer.

**Learn More:** Additional information can be found in the latest Support at Home program - Booklet for older people. Found here - [www.myagedcare.gov.au/support-home-program](http://www.myagedcare.gov.au/support-home-program)

### What if I already have a Home Care Package (HCP)?

If you were approved for a Home Care Package before 12 September 2024, you are considered a "grandfathered" client.

You will automatically transition to the Support at Home program on 01 November 2025, and your current care and funding arrangements will remain unchanged. Under the "no worse off" principle, if you don't currently pay fees, you won't be required to start. If you do pay fees, your contribution will stay the same.

Your grandfathered status will continue unless a reassessment is needed due to changes in your care needs. If reassessed after 1 November 2025, your contribution may be adjusted to reflect your updated support needs.

**Note:** If your Home Care Package was approved between 13 September 2024 and 31 October 2025 (inclusive), you will move to the standard Support at Home arrangements on 1 November 2025. From that date, your care and contribution will follow the new Support at Home pricing and fees framework.

**If you fall into this category, please refer to our 'Support at Home changes for Grandfathered participants' Fact Sheet No.2. for more information.**

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## Support at Home program - key term changes

As part of the transition from the Home Care Package (HCP) Program to the Support at Home program (starting 1 November 2025), several commonly used terms will change to better reflect the new structure and goals of the system.

Here’s a quick comparison of some **key terms that are changing**:

| Home Care Package (Current)             | Support at Home (New)             | Explanation  |
|---|-----------------------------------|--|
| Home Care Package Level 1–4             | Classification Level 1–8          | More funding levels to better match individual needs   |
| Package                                 | Budget                            | Funds referred to as a quarterly budget rather than a "package"  |
| Package Management Fee                  | Care Management Allocation        | 10% of budget set aside to support planning, monitoring, and adjustments   |
| Income-Tested Care Fee                  | Client Contribution               | Fees based on service type and income, using clearer language  |
| Approved Provider                       | Service Provider                  | More flexible service delivery and accountability expectations   |
| Care Recipient / Consumer               | Client / Participant / Individual | More inclusive and respectful language   |
| Care Advisor / Case Manager             | Care Partner                      | Reflects a more collaborative and empowering approach to care planning   |
| My Aged Care Assessment Team (ACAT/RAS) | Aged Care Assessor                | Streamlined assessment for all in-home aged care services  |
| Care Plan                               | Support Plan                      | Stronger focus on personal goals and evolving care needs   |
| Short-Term Restorative Care (STRC)      | Short-Term Supports               | Integrated into flexible short-term options under Support at Home  |
| Charter of Aged Care Rights             | Statement of Rights               | Updated format but still protects your rights in aged care   |
| Unspent Funds                           | Rolled Over Budget                | If you don't spend your budget each quarter, you can carry over unspent funds of \$1,000 or 10% of your quarterly budget (whichever is greater). |

### Budget & funding at a glance

**Quarterly budget:** Under the Support at Home program, your quarterly budget is based on your aged care assessment and classification level.

**Funding sources:** Government and participant contributions (based on income/assets).

**Rollover option:** Unused funds can carry over – up to \$1,000 or 10% each quarter.

**Care management:** 10% of your budget is allocated to help manage and adjust your care.

**Assistive technology & home modifications:** Funded separately, with different support tiers.

**Fair contributions:** Are means-tested and capped, with a “no worse off” guarantee for current HCP participants approved before 12 September 2024.

