



Quick Guide

Support at Home program

Your Guide to Enhanced Aged Care Services

At Cura Aged Care, we are dedicated to empowering older people to maintain their independence and quality of life in the comfort of their own home.



Support at Home

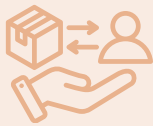
On 1 November 2025, the Australian Government introduced the Support at Home program, replacing the current Home Care Package (HCP) and Short-Term Restorative Care (STRC) programs.

This new aged care program is designed to offer more personalised, flexible and accessible support - helping older people continue living independently and comfortably in their own homes. It will simplify services and make care easier to understand and access.



What's changed?

The Aged Care sector is undergoing major reform following the 2018 Royal Commission into Aged Care Quality and Safety. The key change is the new Aged Care Act, passed on 25 November 2024 and effective from 1 November 2025. It introduces a rights-based framework to simplify the system, enhance protections for older people, and increase provider oversight. A new program, Support at Home, will help older people live independently at home for longer.



A New Fee Structure

No more package management fees - more of your funding goes directly to your care.



Hourly Pricing Inclusive of Costs

Know exactly what you're paying for with clear, easy-to-understand service rates.



Streamlines Assessment Process

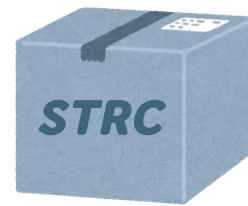
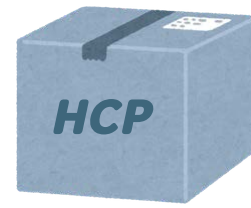
One team will handle all your care assessments, making the process faster & less confusing.

Simpler, smarter aged care at home

Home care becomes much simpler. From 1 November 2025, the new Support at Home program will replace:

- Home Care Packages (HCP); and
- Short-Term Restorative Care (STRC).

Then, starting July 2027, the Commonwealth Home Support Programme (CHSP) will also move into this single system.



What this means for you

- If you currently have a Home Care Package, you automatically move into the Support at Home program on 1 November 2025 - no extra paperwork or reassessment needed.
- Your **care plan can be adjusted** as your needs change.
- If your needs change significantly or you require an additional service that is not included on your approved support plan, you can request a reassessment.
- More your funding will go directly toward your support, giving you **better value**.
- There's no need to switch providers or reapply - your **existing provider and the government will work together to make the transition as seamless as possible**.



Understanding costs

We understand that costs can be confusing. That's why Support at Home has clear, upfront pricing. Fees for Care Management are reduced, and you no longer pay package management fees. Instead, you pay a slightly higher hourly rate for each of your services.

Here's what is different



No more Package Management fees

Say goodbye to package management fees with more funding going directly towards your care.



Care Management fees

Care management fees are reduced. Less of your funding is used on administration, and more funding is directed to your actual care.



Transparent service charges

You can easily see how much each service costs and how much service time you're getting.



Government contributions

The government pays a portion of your support costs. What you pay depends on your income and situation (as assessed by Services Australia). Some people pay very little, whilst some pay a little more.



Your budget & contributions

Your Support at Home budget is based on your aged care assessment, which considers your health, lifestyle and goals.

How it works:

- Support at Home is designed to fund care needs that support participants in remaining at home for longer.
- Nursing and clinical support services listed in the Support at Home service list are fully covered, with no out-of-pocket expenses.
- Contribution rates for non-clinical support services are determined based on the participant's income and assets assessment (completed by Services Australia).

What you pay:

- You only pay for the services you use.
- Contribution amounts depend on the type of service, your income and assets (based on the age pension means test).

Funding levels

New Support at Home participants are assigned one of eight funding levels based on their aged care assessment.

Their assessed level determines the amount of support they receive each quarter.



Level	Quarterly Budget	Annual Budget
Level 1	\$2,674.18	\$10,696.72
Level 2	\$3,995.42	\$15,981.68
Level 3	\$5,479.94	\$21,919.77
Level 4	\$7,386.33	\$29,545.33
Level 5	\$9,883.76	\$39,535.04
Level 6	\$11,989.35	\$47,957.41
Level 7	\$14,530.53	\$58,122.13
Level 8	\$19,427.25	\$77,709.00
End-of-Life	Up to \$25,000 over 3-month period (with 16 weeks to use funds).	
Restorative Care	Receive an extra budget of about \$6,000* (or up to \$12,000 if required)	

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

Participant contributions

Under the Support at Home program, you contribute to the cost of your care based on your income and assets. Support is grouped into three categories to help you live safely and independently at home:

Clinical Supports 	Independence 	Everyday Living  
\$0 for Clinical Services – like nursing care, occupational therapy, speech therapy and physiotherapy	Moderate contribution for services that support independence – like personal care, social connection or AT-HM products	Higher contribution for everyday living help – like house cleaning or gardening (these are not heavily funded by government)

What percentage you pay - based on income & needs assessment

PENSIONER 0%	PENSIONER 5%	PENSIONER 17.5%
PART PENSIONER 0%	PART PENSIONER 5-50%	PART PENSIONER 17.5-80%
SELF-FUNDED RETIREE 0%	SELF-FUNDED RETIREE 50%	SELF-FUNDED RETIREE 80%

What services are included - services grouped under the 3 main categories

Nursing Care - Support from Registered & Enrolled Nurses Allied Health - Access to therapists like physios, OT's & more Continence & Mobility - Help with moving safely & managing continence needs Nutrition - Support with meals & dietary health Care Management - A Care Manager to help coordinate your services Restorative Care - Short-term help to regain strength & independence	Personal Care - Help with self-care & daily activities Medication - Assistance with taking your medication safely Social Connection - Support to stay socially active & engaged Respite Care - Short breaks for carers & support for you. Therapies - Services to help you live at home Transport & Technology - Help getting to appointments & using assistive devices	Help at Home - Support with cleaning, laundry & shopping Gardening - Light gardening to keep your outdoor areas safe & tidy Home Maintenance - Assistance with small repairs & essential upkeep Meals - Help with preparing meals or arranging meal delivery
--	---	--



Types of support you can receive

Once you have your aged care assessment and are found eligible, you can access the range of approved services as outlined in your Support Plan. With guidance, you tailor the level of support you receive to suit your needs and budget. Services fall into three main categories:

1

Clinical Supports



Allied Health &
other therapeutic
services



Nursing
care



Care
management



Nutrition



Personal
care



Restorative care
management



Social support
& community
engagement



Transport



Therapeutic
services for
independent
living



Respite



Cultural
support



Domestic
assistance



Assistive
technology & home
modifications



Home
maintenance
& repairs



Gardening



Meals

2

Independence

3

Everyday Living

Additional short-term supports

Alongside Clinical Supports, Independence, and Everyday Living supports, the program also offers additional services, including:

- A **Restorative Care Pathway** to help you regain strength
- **Assistive Technology and Home Modifications** for safer, easier living
- An **End-of-Life Pathway** providing care and comfort at home

These supports are designed to help you stay healthy, independent, and connected at home.



Restorative Care Pathway

Regain independence with short-term support after a hospital stay or health change.

The Restorative Care Pathway focuses on early intervention and prevention to restore function, helping participants remain independent at home for longer. Through coordinated allied health services, participants receive support to achieve their goals and slow functional decline. Access to the pathway is determined through an aged care assessment and documented in a notice of decision and support plan.

With this pathway, you **may be** eligible to:

- Receive up to 12 weeks of intensive allied health care to regain function, build strength, and enhance capabilities
- Use restorative care alongside existing Support at Home services
- Access additional funding - \$6,000 or up to \$12,000 if needed - within the 12-week period
- Obtain low-to-medium-cost assistive technology and home modifications if required

Approval by an assessor is needed to access this pathway. Participants may receive up to two episodes within a 12-month period, but not in consecutive quarters.



Assistive Technology and Home Modifications (AT-HM) Scheme

Separate funding to help make your home safer & more comfortable

The AT-HM Scheme helps you access equipment or home changes to support your safety and independence.

If eligible, you can receive:

- Up to \$15,000 for home modifications (like ramps or handrails) - capped lifetime amount.
- Up to \$15,000 or more for assistive technology (like mobility aids or personal alarms)

Funding is available in tiers:



If you have specific needs, such as support for assistance dogs, you may be eligible for more funding over a longer time. Access to high-tier home modifications is capped at \$15,000 per lifetime

A defined AT-HM list outlines the products, equipment and home modifications available under the AT-HM Scheme.



Assistive Technology at Home Modifications List (AT-HM List)
health.gov.au



End-of-Life Pathway

Compassionate care tailored to your comfort & dignity during the final stages of life.

The End-of-Life Pathway helps you stay in the comfort of your home during your final months, with respectful, urgent support.

You may be eligible for:

- A priority assessment, even if you're not already in the Support at Home program
- Up to \$25,000 in funding over 3 months (with 16 weeks to use it)
- Higher-level in-home care tailored to your needs
- Assistive technology and home modifications through the AT-HM Scheme

This pathway offers peace of mind, comfort and dignity - for you and your loved ones.

Flexible care that adapts to you

Your care plan is designed to evolve with your needs. Once assessed under the Support at Home program, your support plan outlines a list of approved services and your care budget. Working alongside your Care Partner, you can adjust the mix of your approved services at any time - no full reassessment needed unless your circumstances change significantly or you require a service not listed in your approved support plan.

Need to Make a Small Change?

Simply speak with your Care Partner, who supports you in ensuring your care continues to fit your lifestyle and care needs.

When Is a Reassessment Needed?

If your needs change significantly or you require an additional service that is not included on your approved support plan, you can request a reassessment to ensure you continue receiving the right level of care.

Choice & Flexibility



Care management

As part of the Support at Home program, you have access to care management support to help plan, coordinate, and adjust your services so they meet your changing needs.

Your provider:



Delivers your Support at Home services



Offers care management to guide & support your care



Helps ensure you get the best outcomes from your services

10%

Each participant has 10% of their quarterly budget set aside for care management. This applies whether your provider manages your services or you're self-managing with their support.





Grandfathered participants

If you were approved for a Home Care Package (HCP) before 12 September 2024, you are considered a “grandfathered” participant.

You automatically transition to the Support at Home program on 1 November 2025, and your current care and funding arrangements remain unchanged. For participant contributions, a no worse off principle applies for grandfathered HCP care recipients who, on or before 12 September 2024, were either receiving a Home Care Package, on the National Priority System, or assessed as eligible for a package. The no worse off principle applies to participant financial contributions.

As a grandfathered participant, you make the same contributions, or lower, than you would have under HCP arrangements, even if you are reassessed into a Support at Home classification at a later date.

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



Fact Sheet



Support at Home changes for Grandfathered Participants

Download at cura.org.au



Transitioning to the new program

You're not alone in this change. The government and your current care provider support you every step of the way as you move into the new Support at Home program.

If you're already receiving care:

- If you're on a Home Care Package (HCP) or Short Term Restorative Care (STRC), you automatically transition to the new program starting 1 November 2025.
- If you're receiving services through the Commonwealth Home Support Programme (CHSP), your transition takes place later, no earlier than the beginning of July 2027.

Our team are available to help make this process smooth and easy for you.

Want to know more?



We're here to support you every step of the way.

If you have questions or your current provider or looking to change providers and hasn't discussed the new

Support at Home program, please contact our friendly team at:

Cura Aged Care on 07 5620 3805.

My Aged Care Contact Information:

My Aged Care Phone: 1800 200 422

Visit: www.myagedcare.gov.au

In Person: Speak with an Aged Care Specialist Officer at a Services Australia office.

To book a Support at Home assessment, call **1800 227 475** or visit any **Services Australia** Service Centre. This is the first step to accessing support.

Find More Here



Our team offers several free guides & fact sheets, available on our website.

www.cura.org.au/Support-At-Home/



Contact information



07 5620 3805



info@cura.org.au



cura.org.au



1 Dominions Road, Ashmore Queensland 4214

