



Support at Home letters – Frequently asked questions for older people May 2025

This document answers some frequently asked questions about *Preparing for the new Support at Home program* letters and checklist that have been mailed to Home Care Package recipients and their authorised representatives.

The new Aged Care Act

The new Aged Care Act will take effect from 1 July 2025. The new Act will:

- make sure older people have explicit rights, and ways to protect them
- let older people choose someone they trust to help them make decisions
- make it easier to access aged care with a simple, single-entry point and needs assessment
- improve information about aged care providers to help older people make informed decisions
- make clear what older people should expect from aged care providers and workers
- allocate a permanent residential care place to older people directly if they need one.

New contributions arrangements

The government will continue to be the majority funder of older people's aged care. However, older people who can afford to will contribute to their aged care costs. How much someone contributes will depend on:

- their personal circumstances
- the level of support they need
- the combination of their income and assets.

Support at Home program

Support at Home is a new in-home aged care program that will commence on 1 July this year. It will replace the Home Care Packages (HCP) Program and Short-Term Restorative Care (STRC) Programme.

Under Support at Home, older people will have improved access to services, products, equipment and home modifications to help them live independently at home for longer. The rights-based Aged Care Act and strengthened Quality Standards support older people to know what they should expect when seeking or accessing aged care services. The Statement of Rights makes sure older people can exercise choice and make decisions in relation to their approved services; how, when and who delivers those services; and their financial affairs.

How much older people contribute to Support at Home will be based on an assessment of income and assets similar to the age pension means test. Contributions will also depend on services delivered to participants and will vary depending on the type of service used. Further information on contributions will be available soon.

A 'no worse off' principle protects an older person who, on or before 12 September 2024, was receiving a Home Care Package or assessed as eligible for a package. That person will make the same contribution, or lower, as they would have under Home Care Packages Program arrangements. If they were assessed as not required to pay an income-tested care fee, they will never be required to make a contribution under Support at Home.

Questions and answers

Why have I received this letter?

You or your authorised representatives have received this letter because you're currently on a Home Care Package and you will be moving to the new Support at Home program on 1 July 2025.

The new Aged Care Act means that some older people who currently receive a Home Care Package may pay different amounts for their aged care services under Support at Home. To keep you informed, we are sending a letter and checklist in May. These will:

- inform you about how you will transition to Support at Home on 1 July 2025
- provide a high-level overview of the Support at Home program
- explain next steps you will need to take with your provider
- advise where you can go if you have questions.

What do I need to do now?

Your provider will work with you to review your care plan and ensure that services and prices are reflected in an updated service agreement. Your provider will be able to give you more detailed information on the new program and prepare you for the transition to Support at Home on 1 July 2025.

Further information on pricing arrangements can be found [here](#).

Why do I need an updated service agreement?

The service agreement sets out the terms and conditions by which a provider will deliver care and services. It is the legal contract between a provider and a participant and captures each parties' responsibilities.

The service agreement will make sure you get the services you need under Support at Home. You will need to agree to an updated service agreement confirming the services you will receive under the Support at Home program.

Will I lose my unspent funds?

You can keep and use your Home Care Package unspent funds when you transition to Support at Home on 1 July 2025. You will not lose these funds on re-assessment, and they are not time limited. Unspent HCP funds may be used to access additional services if your Support at Home quarterly budget is fully allocated, or assistive technology and home modifications, if approved.

Do I keep the same package level?

You will have Support at Home funding equivalent to your existing Home Care Package level. If you are on the National Priority System, you will have Support at Home funding equivalent to the Home Care Package level you have been approved for, once Support at Home funding becomes available.

You should let your provider know if your needs have changed. Providers can discuss changes to your service mix, within your transitioned HCP budget, through the process of agreeing to a service agreement. If your needs have increased, your provider can help you get a reassessment to ensure you receive the right level of care and support for your changing aged care needs.

Will I have to change my current provider?

Your current provider can continue to support you under the new program.

I am waiting for equipment purchases and home modifications. Will I still be able to receive these?

If you have been saving up for equipment, products or home modifications under your HCP or you have already purchased these and are waiting for them to arrive or be completed you should talk to your provider about your needs. We will let your provider know about the process to make sure you have access to the Assistive Technology and Home Modifications (AT-HM)

Scheme funding tier that best suits your needs. If you have unspent funds under your HCP, you will need to use those funds before you can use the AT-HM Scheme funding.

How is the contribution different to HCP?

In the HCP program, if you were assessed as having to pay an income tested care fee (ITCF) this was calculated as a daily amount which you had to pay to your provider regardless of whether you use services and regardless of how many services you get. Under Support at Home, you will only be required to pay a contribution on the services that you receive and only for services in the Independence and Everyday living categories. Your contribution rates (percentages) are set by an income and assets assessment undertaken by Services Australia. Your provider will provide you with an invoice that reflects the services that you have used and your contribution rate for those services.

When and how will my contribution be confirmed?

Contributions for Support at Home aged care are worked out either on your income only for those eligible for the no worse off principle, or the higher result of your income and assets assessments, excluding the value of your primary place of residence.

Services Australia (or the Department of Veterans' Affairs) will conduct an income and asset assessment to determine your contribution rate. If your financial details (i.e., if you are not a pensioner) is not known, you will need to complete an income and assets assessment request. You will have 28 days from when Services Australia contact you to provide these details. As per current arrangements, if you don't provide income and assets information, your contribution will be set at the maximum rate.

Once Services Australia has completed its assessment, you and your provider will be informed of the applicable contribution rate.

When will I find out how much I need to pay?

Services Australia will conduct an income and asset assessment to determine your contribution rate. This can only occur once the new Aged Care Act commences on 1 July 2025. Most participants will receive a letter outlining their individual contribution rate that they have to pay in July 2025. If your rate is 0%, you will still receive a letter confirming you won't be asked to pay anything.

If you want an estimate of your likely contribution rate before you receive a letter from Services Australia, an online calculator will be available on the My Aged Care website. This will help you estimate the contributions that you might need to pay using asset and income details that you can enter into the calculator.

You will also need to know the unit price for the services you are receiving from your provider. Your contribution rates will be a percentage of the unit price of services received. Your provider must publish their prices on My Aged Care by 1 July 2025 and will give you a copy of their price list as part of a new service agreement.

The calculator will provide you with information to enable you to give informed consent to the new arrangements.

Further information on pricing arrangements can be found [here](#)

What if I am on a fixed income and cannot pay the fees I have been assessed as needing to pay?

Financial hardship assistance can help you if you can't afford your aged care costs. Contributions for Support at Home are worked out either on your income only for those eligible for the no worse off principle, or the higher result of your income and assets, excluding the value of your primary place of residence. The first thing you should do is check your Services Australia letter to make sure that Services Australia has the right information about your income and/or assets.

If you are a full or part pensioner, Services Australia will use the income and asset information they held for you. To update your details with Services Australia, use your Centrelink online account in myGov or call 1800 227 475. To update your details with DVA, call 1800 838 372.

If you are a self-funded retiree, you may be asked to provide information to Services Australia. You should do so in the timeframe requested to make sure that you are asked to make the right contribution.

If after confirming your income and asset amounts are correct, you believe you cannot pay your contributions, you may wish to consider making a hardship application. You can read more about hardship application process [here](#).

The Older Persons Advocacy Network also has financial advocates to assist you in understanding what you need to include in your hardship application. They can be contacted at 1800 700 600.

If I don't know my contribution rate when a service agreement is presented to me, what are my options? What is the impact?

Services Australia will conduct the income and asset assessment to determine your contribution rate. This can only occur once the new Aged Care Act has commenced on 1 July 2025.

Your provider must work collaboratively with you to communicate, consult and reach agreement on your service agreement.

As per existing arrangements, the service agreement does not have to include the specific rates that you will contribute. This means that service agreements can be agreed before the outcome of the means test assessment by Services Australia.

An online calculator will be available on the My Aged Care website to help you estimate the contributions that you might need to pay. The availability of a calculator will enable you to give informed consent to the new arrangements based on a personalised understanding of your likely individual contribution rate. In general:

- If you were approved for a Home Care Package on or before 12 September 2024, you will either make no contributions, or you will make contributions that are the same or lower than your previous income tested care fee. Full pensioners who were approved for a Home Care Package on or before 12 September will not be liable to make contributions under Support at Home.
- If you were approved for a Home Care Package after 12 September 2024 and you are a full pensioner, you will pay 5% for independence services and 17.5% for everyday living services. Further information on contribution rates can be found in the [Support at Home](#) factsheet.

Both you and your provider should sign the service agreement. You should be given a copy of the signed service agreement as soon as practical. If you need more time to consider the revised agreement, you should talk to your provider about how to ensure that you continue to receive services while you are considering the variation.

What if I didn't receive a letter?

The letters are on the department's website and the checklist is on My Aged Care. Please see:

- [Letter to older people approved for Home Care Packages before 12 September 2024](#)
- [Letter to older people approved for Home Care Packages after 12 September 2024](#)
- [Checklist: What you need to do to prepare to move to Support at Home](#)

Will the letter and checklist be translated?

The letter and checklist will be translated and published on the department's website in mid-May 2025.

Where can I get additional help to understand these changes?

My Aged Care

You can call My Aged Care on 1800 200 422. We are open:

- Monday to Friday: 8am to 8pm
- Saturdays: 10am to 2pm
- We are closed on Sundays and national public holidays.

Get help to call us

If you need help contacting us, these services and supports can help:

Appoint a support person

You can ask someone to speak on your behalf. This can be a family member, friend, a person you trust or an organisation. Find out how on our [Arranging someone to support you](#) page.

Translating and interpreting support

For translating and interpreting services (TIS National), call 131 450 and ask for 1800 200 422

For Aboriginal and Torres Strait Islander interpreting services, call My Aged Care on 1800 200 422 and ask for an interpreter. See a list of available languages on the [Accessible for all page](#).

For sign language interpreting services call Deaf Connect, on 1300 773 803 or email interpreting@deafconnect.org.au well in advance to ensure an interpreter is available.

If you are Deaf, hard of hearing, or have a speech or communication difficulty you can contact us through the National Relay Service (NRS) by selecting your preferred call channel on the NRS website. Once selected, ask the NRS to call us on 1800 200 422. Find out more about the NRS on their website.

Resources available on the Department of Health and Aged Care website:

- Booklet - [Support at Home program: A guide for older people in Australia, families and carers](#)
- Booklet - Support at Home program – [Booklet for older Aboriginal and Torres Strait Islander people, families and carers](#)

Older Peoples Advocacy Network (OPAN)

- Visit OPAN's website: open.org.au
- Phone OPAN on 1800 700 600

Services Australia Aged Care Specialist Officer (ACSO)

You, your family or nominee can call the Aged Care Line on 1800 227 475 or visit a service centre to book an appointment with an ACSO. Appointments are available in-person or via video chat.

Services Australia Financial Services (FIS) Office

If you get a payment from Service Australia, call them on the same number you use to call Centrelink. If you don't get a payment from them, call the [Centrelink Older Australians](#) line on 132 300. When asked why you're calling, say 'Financial Information Service'.