

Your guide to Support at Home.



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Changes are coming to aged care.

The Aged Care Bill 2024 passed Parliament on 25 November 2024 and will become the new Aged Care Act from 1 November 2025.

This will mean significant changes to the way aged care services are provided in Australia, including the launch of Support at Home, the Commonwealth Government's new approach to delivering in-home aged care services.

Change is never easy, but although this transition may initially cause some confusion, it will result in a more equitable and sustainable system of aged care for everyone.

At Kirinari, we want you to feel confident that the new system of care will continue to provide the support you need to live safely and well at home. That's why we've developed this simple guide, a resource that unpacks the upcoming changes and answers your most frequently asked questions.

The New Aged Care Act – A simpler, fairer system built around you.

1. Why do we need a new Aged Care Act?

The [Royal Commission into Aged Care Quality and Safety](#) found that the current Aged Care Act was no longer fit for purpose. It was seen as being structured around the needs of providers and funding bodies, rather than the needs of the people accessing services.

2. How will the new Aged Care Act help older Australians?

The new rights-based Aged Care Act will put older people at the heart of the aged care system. As part of this, a new program called Support at Home will be introduced. Support at Home aims to help older Australians stay in their homes for longer by addressing the key issues raised by the Royal Commission into Aged Care Quality and Safety.

Some of the changes will include:

- Stronger regulation of home care providers
- Improved access to services, equipment, and home modifications
- Shorter wait times for home care services and supports
- More support levels for home care, including earlier access to restorative care and greater



Unpacking Support at Home – what’s changing.

3. What is Support at Home?

From 1 November 2025, Support at Home will bring Home Care Packages and Short-Term Restorative Care together into a single, more easily accessed program, making it easier for older Australians to get the support they need to age well and live safely and independently in their own homes.

The Commonwealth Home Support Programme (CHSP) will continue until July 2027, when it will also transition into Support at Home.

4. What will change?

One Single Assessment for both Commonwealth Home Support Program (CHSP) and Support at Home (SAH)

Previously, there were different assessment pathways for different levels of care. A new single assessment system has now replaced the old system, making it easier for you to access the support you need through one streamlined entry point.

Quarterly Budgets

From 1 November 2025, funding will be provided every three months, rather than annually. Participant budgets will be deposited on the first day of each quarter, ensuring regular and predictable access to the funds you need to manage your care.

Eight funding levels

Rather than the four levels currently available, Support at Home will see the introduction of eight funding levels, ensuring support is more closely aligned with your specific care needs.

Mandatory care management, fixed at 10% and automatically deducted from your budget

Each Support at Home participant will receive ongoing care management, with a standard 10% of their budget automatically deducted each quarter and used to fund the coordination and monitoring of their services.

Ongoing Services will be grouped into three specific support categories

- Clinical Supports - for health-related care, such as nursing
- Independence - for personal care and social participation
- Everyday Living - for daily tasks such as cleaning and meal preparation.

Unpacking Support at Home – what's changing.

Separate funding for Assistive Technology and Home Modifications (AT-HM)

If eligible, you will receive separate dedicated funding for assistive technology items like mobility aids, safety equipment, and home modifications, ensuring these important supports don't reduce the funds available for your other care needs.

Every new Support at Home participant will pay a contribution

New entrants to the Support at Home program will be required to contribute to the cost of their care based on their financial situation to ensure both fairness and the ongoing sustainability of the program.

Additional End-of-Life Pathway

A unique pathway has been introduced to offer tailored, compassionate care for participants nearing the end of life, with services designed to provide support, comfort, dignity, and family involvement.

5. Why are there different types of Support at Home participants?

To ensure that there is no disadvantage for those who were assessed as eligible to receive a Home Care Package before the announcement and launch of Support at Home, the transition to Support at Home will see three participant types.

Grandfathered participant:

Grandfathering arrangements apply to someone who, as of 12 September 2024, either:

- Had a Home Care Package, or
- Were on the National Priority System; or
- Had been assessed as being eligible for a package

Grandfathered participants will maintain the same funding levels and the same type of services and make the same, or lower, out-of-pocket contribution, as under their current arrangements.



Unpacking Support at Home – what’s changing.



Transitioning participant:

This refers to someone who transitions to the Support at Home program on 1 November 2025. This includes people who:

- Had a Home Care Package before 31 October 2025; or
- Were on the National Priority System before 1st November 2025 but hadn't yet received a package.

New participant:

Someone who, as of 1 November 2025, has not applied for funding. These participants will go straight into the Support at Home program.

6. What is a Registered Supporter?

With Support at Home, you can appoint a Registered Supporter to assist you along your aged care journey. A Registered Supporter is someone you trust, like a family member, carer, or close friend. They can help you to make decisions, communicate with service providers, and understand your options.



You can register someone you trust, like a family member, friend, or carer, to assist you along your aged care journey.

Making sense of the new approach to funding.

7. How much funding will I receive?

Transitioning or Grandfathered participants

If you are a transitioning or grandfathered participant, your annual funding (including any supplements you receive) will remain the same as it was under the Home Care Package system, but will be split into four equal quarters, with 10% deducted for Care Management.

Classification	Annual Budget \$	Quarterly Budget \$	Deduct 10% Quarterly Care Management \$	Quarterly Spending Amount \$
Level 1 SAH	10,698	2,674	267	2407
Level 2 SAH	18,812	4,703	470	4,233
Level 3 SAH	40,945	10,236	1,023	9,213
Level 4 SAH	62,075	15,518	1,551	13,967

New participants

Classification	Annual Budget \$	Quarterly Budget \$	Deduct 10% Quarterly Care Management \$	Quarterly Spending Amount \$
Level 1 SAH	10,696.72	2,674.18	267.41	2,406.77
Level 2 SAH	15,981.68	3,995.42	399.54	3,595.88
Level 3 SAH	21,919.77	5,479.94	547.99	4,931.95
Level 4 SAH	29,545.33	7,386.33	738.63	6,647.70
Level 5 SAH	39,535.04	9,883.76	988.37	8,895.39
Level 6 SAH	47,957.41	11,989.35	1,198.93	10,790.42
Level 7 SAH	58,122.13	14,530.53	1,453.05	13,077.48

If you're a new participant who hasn't previously received a Home Care Package, you'll receive a Support at Home package at one of the eight levels. As with transitioned participants, your annual budget will also be split into four equal quarters, with 10% deducted automatically for Care Management.

Making sense of the new approach to funding.

8. What happens if there is a long wait time before I can access my funding?

After completing your aged care assessment, you will be allocated a rating tier of low, medium or high. When wait times exceed expectations, you will receive an interim allocation of your Support at Home classification budget, so you can access support while you wait to receive your full funding.

9. Why must I pay for care management?

To help you get the most out of your funding, 10% of your quarterly budget will be automatically allocated to your service provider for care management. This will cover the ongoing coordination of your care and includes:

- Regular reviews of your care plan
- Adjustments to your services if your circumstances change
- Support with navigating government requirements and funding processes.

Your care manager will check in regularly to ensure you are being well supported to address any issues that arise.

10. Can I accrue unspent funds?

If you're an existing participant transitioning over to Support at Home, any unspent funds that you had as of 31 October 2025 will carry over. There is no time limit for using these accrued unspent funds, so you can continue to use them to fund additional services or items that support your care needs.

However, if, after 1 November 2025, you wish to purchase assistive technology, you must use your accrued unspent funds for this before using any specific Assistive Technology or Home Modifications (AT-HM) funding.

Under Support at Home, unused amounts from your quarterly budget can also roll over to the next quarter, and you can carry over up to \$1,000 or 10% of your total quarterly budget (including supplements), whichever is greater. This will give you a little flexibility from quarter to quarter.



From cleaning to nursing care, what's included and how it helps.

11. What services will I be able to access under Support at Home?

Clinical supports

Clinical supports are fully funded under Support at Home, which means you will not be asked to contribute to the cost of these services, regardless of your income or assets.

Clinical support services are designed to meet complex health needs, and include:

- Nursing care provided by registered, enrolled, and assistant nurses
- Allied health and therapy services, such as physiotherapy, psychology, occupational therapy and speech pathology
- Nutritional support, like prescribed oral or enteral nutrition
- Home support care management and restorative care services management.

Independence supports

Independence supports are designed to help you manage everyday tasks, supporting you to stay active and independent in your home and community.

These supports require participant contributions, with rates ranging from 5% to 50% depending on your income and pension status, excluding grandfathered participants whose contributions will remain the same as they were under Home Care Packages.

Independence support services include:

- Personal care, such as help with showering, dressing, medication management, and continence care
- Social and community participation, such as group outings, digital literacy, and support to participate in cultural activities
- Complementary therapies, such as acupuncture and remedial massage
- Respite care
- Transport
- Assistive technology and home modifications (see Assistive Technology and Home Modifications Scheme information below).

From cleaning to nursing care, what's included and how it helps.

Everyday living supports

Everyday living supports help you to maintain your home, ensuring it remains a clean, safe and pleasant environment for you to live in.

Participant contributions are generally higher for these supports, ranging from 17.5% to 80%, depending on your income and pension status, excluding grandfathered participants whose contributions will remain the same as they were under Home Care Packages.

Everyday living support services include:

- Domestic assistance like cleaning, laundry, and grocery shopping
- Home maintenance and gardening
- Meal preparation and delivery.

It's important to note that while these supports are still subsidised, participants who are self-funded or partially funded may pay a larger share compared to other service categories.

More about Support at Home services

- Some services under Support at Home come with eligibility criteria or service limits, meaning they won't automatically be included in every care plan or available to all participants.
- If you're a participant who has transitioned from a Home Care Package, you'll have access to the full range of services under Support at Home until you undergo a reassessment and receive your Notice of Decision (NOD) from the Aged Care Assessment Team.
- Once you receive your NOD, your eligibility for certain services, such as clinical supports or Assistive Technology and Home Modifications, will be determined based on your reassessment outcome.
- New entrants to Support at Home will need to contribute to the cost of their care.

From cleaning to nursing care, what's included and how it helps.

12. What are Short-Term Pathways?

In addition to ongoing service categories, short-term options are there to help you with specific needs.

Restorative Care Pathway

The Restorative Care Pathway is designed to support recovery, independence, and reablement following an illness or injury, or to address decline. It provides up to 12 weeks of support from allied health professionals.

End-of-Life Pathway

The End-of-Life pathway is a one-off allocation of approximately \$25,000 and is designed to provide intensive palliative care and support during the final three months of life, allowing you to spend this time at home where you are most comfortable.

13. How can I access Assistive Technology and Home Modifications?

Separate from your ongoing budget, the Assistive Technology and Home Modifications (AT-HM) scheme provides up to \$15,000 for assistive technology and home modifications. This means you can access the supports you need to live safely and independently, without tapping into your quarterly ongoing services budget.

Assistive Technology may include:

- Walking equipment like walking sticks, walking frames, or wheelchairs
- Toileting supports, such as bedpans and commodes
- Bathing devices like shower chairs and bath boards.

Home Modifications may include:

- Grab rails in the shower or bathroom
- Handrails inside and outside
- Ramps or stair lifts
- Non-slip mats for floors and stairs.

The Assistive Technology and Home Modifications Scheme offers different funding levels to suit your needs:

- Low: Under \$500
- Medium: Up to \$2,000
- High: Up to \$15,000.

Your assessor can approve you for an assistive technology funding tier, a home modifications funding tier, or both, at the point of assessment. This means you can rest assured knowing you'll have the support you need to live comfortably, safely, and independently in your own home.

Understanding what you'll pay – and why.

14. How much will I need to contribute to the cost of my services?

Under Support at Home, the contribution you make for home care services will depend on two key factors:

- the type of service you receive, and
- your income and assets.

The Australian Government will assess your income and assets based on the Age Pension means test, with Commonwealth Seniors Health Card holders paying lower contributions than self-funded retirees. This will ensure a fair and equitable system that adjusts based on your individual financial circumstances.

15. Will I be worse off under the new system?

If you were already receiving a Home Care Package, on the National Priority System or assessed as eligible for a Home Care Package on or before 12 September 2024, you are a grandfathered participant and can relax knowing that you will be no worse off under Support at Home. Your financial contributions will be the same or lower than they were under the Home Care Packages program.



With Support at Home, clinical support and care will be fully funded. This means you won't pay a cent for services like nursing and physiotherapy.

Understanding what you'll pay – and why.



16. What are the contribution rates as a percentage of service prices for grandfathered participants?

These apply to participants who were receiving a package or assessed as eligible before 12 September 2024.

	Clinical supports	Independence	Everyday living
Full pensioner	0%	0%	0%
Part pensioner	0%	Part pensioners and CSHC holders will pay between 0%-25% based on an assessment of their income and assets. For part pensioners, this will be based on their Age Pension means assessment. CSHC holders will undergo a separate assessment for Support at Home.	Part pensioners and CSHC holders will pay between 0%-25% based on an assessment of their income and assets. For part pensioners, this will be based on their Age Pension means assessment. CSHC holders will undergo a separate assessment for Support at Home.
Self-funded retiree (holding or eligible for a Commonwealth Seniors Health Card)	0%		
Self-funded retiree (not eligible for a Commonwealth Seniors Health Card)	0%	25%	25%

Understanding what you'll pay – and why.



17. What are the Support at Home contribution rates as a percentage of service prices for transition and new participants?

These apply to participants who were assessed as eligible after 12

	Clinical supports	Independence	Everyday living
Full pensioner	0%	5%	17.5%
Part pensioner	0%	Part pensioners and CSHC holders will pay between 5%-50% based on an assessment of their income and assets.	Part pensioners and CSHC holders will pay between 17.5%-80% based on an assessment of their income and assets.
Self-funded retiree (holding or eligible for a Commonwealth Seniors Health Card)	0%	For part pensioners, this will be based on their Age Pension means assessment. CSHC holders will undergo a separate assessment for Support at Home.	For part pensioners, this will be based on their Age Pension means assessment. CSHC holders will undergo a separate assessment for Support at Home.

You can estimate your out-of-pocket costs by using the Support at [Home fee estimator](#).

Understanding what you'll pay – and why.

18. Will there be financial protections or caps?

Yes. To protect older Australians receiving long-term care, the Government has introduced a \$130,000 lifetime cap on non-clinical contributions. This means that people who require extended care will be shielded from excessive out-of-pocket expenses, offering peace of mind to those with long-term care needs.

19. What if I can't afford to contribute to my care?

If you can't afford to contribute to your aged care costs, [financial hardship assistance](#) is available. This means the Australian Government will pay some or all of your fees and charges.

Each case is assessed on an individual basis, looking at a range of issues.

You can call [My Aged Care](#) on **1800 200 422** to learn more.



Ready to take the next step? Here's how.

20. I'm new to Aged Care services – where do I start?

If you're just beginning your aged care journey, and do not have a Home Care Package (HCP), your first step is to contact My Aged Care by visiting www.myagedcare.gov.au/assessment or calling **1800 200 422** to arrange your aged care assessment.

Based on your needs, you'll be connected to appropriate support under one of the government's in-home aged care programs.

Remember, Kirinari is here to help you understand your aged care options and ensure you can access the services and supports you need.

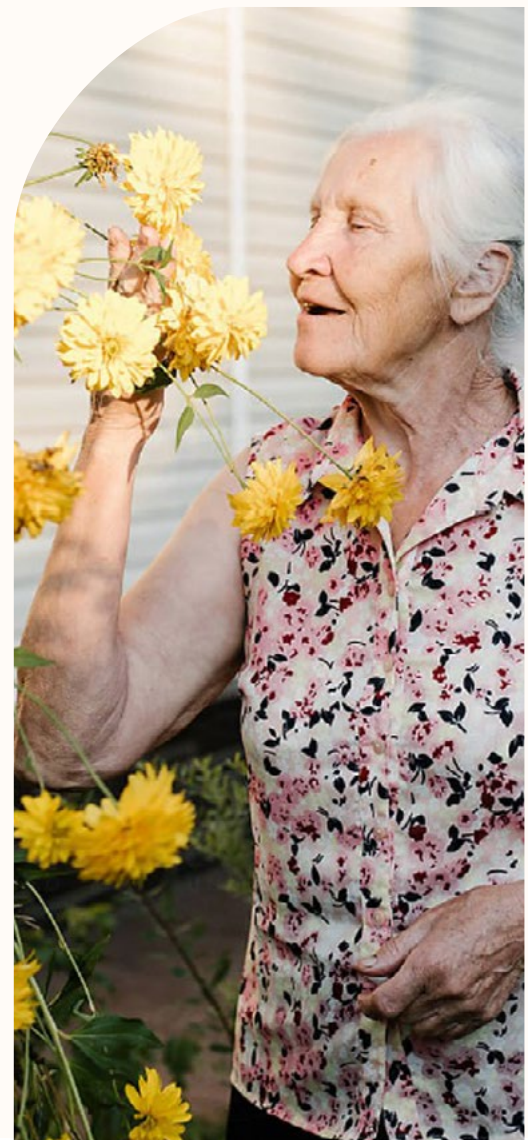
21. I already have a Home Care Package – what should I expect?

Home Care Packages will officially cease on 1 November 2025. If you have a current Home Care Package agreement with Kirinari, this will be replaced with a new Support at Home Service Agreement. We will be in contact to review your care plan and budget and provide you with an updated agreement before this date.

22. Where can I find help?

At Kirinari, we understand that navigating the transition to Support at Home may be confusing, and we're here to help. If you have any questions – big or small – about Support at Home, our experienced team is here to help.

For more information on how to get the most out of Support at Home, call **1300 547 462** or visit www.kirinari.com.au



kirinari

Your guide to Support at Home.

Contact us today

Call us: 1300 547 462

Email: hello@kirinari.com.au

Website: kirinari.com.au

For more information about our
services, including funding options,
please get in touch.

Kirinari would like to acknowledge the traditional
custodians of this land and pay our respects to the
Elders past, present and future for they hold the
memories, the traditions, the culture and hopes of
Aboriginal Australia.

