



Your guide to the new Support at Home Program

This guide explains Australia's new Support at Home program, helping you understand how it works, what you can access, how funding is structured, and how Mercy Health Home Care can support you every step of the way.

Call us today on **1300 478 776** or
email **MPEnquiries@mercy.com.au**





What is Support at Home?

Support at Home is a new program funded by the Australian Government that will provide aged care services to older Australians in their homes, commencing on 1 November 2025. Driven by the recommendations of the Royal Commission into Aged Care Quality and Safety, it aims to simplify access to services, align funding with individual needs, shorten wait times for funding, and ensure higher-level care for those with complex needs.

Support at Home combines three existing in-home aged care schemes — the Home Care Package (HCP) program, Short-Term Restorative Care, and, from mid-2027, the Commonwealth Home Support Programme (CHSP) — into a single, streamlined model.

BENEFITS OF SUPPORT AT HOME

- All Support at Home funding can be used directly for your care services.
- The program includes eight classification levels and offers greater funding potential for those with more complex needs.
- No administration fees.
- Mercy Health Home Care services can begin within 24 hours of signing up, provided you have access to your quarterly budget.
- You will receive your allocated funds at the beginning of each quarter.
- You can apply for additional funding to cover home modifications and restorative care.
- Support at Home provides access to dedicated end-of-life funding, which includes higher levels of financial support, faster access to palliative care services, and personalised care focused on comfort, dignity, and emotional wellbeing during the final stages of life.
- If you have more complex health or personal care requirements, you will benefit from higher levels of care.
- By 2027, average wait times for accessing services under Support at Home are expected to be reduced to just three months.

How to access Support at Home

If you are not currently receiving services through My Aged Care, your first step is to check if you're eligible for an assessment. You can do this online at myagedcare.gov.au/assessment/apply-online or by calling **1800 200 422**.

If you're eligible, you will be referred for an in-person assessment, usually conducted in your home. Once assessed and approved for the Support at Home program, you will receive a **Notice of Decision** and a personalised support plan to share with your chosen home care provider.

This plan includes:

- a summary of your care needs and goals
- your classification level, which comes with a quarterly budget and a list of approved services
- approval for short-term support, which may include funding for:
 - assistive technology
 - home modifications
 - Restorative Care Pathway
 - End-of-Life Pathway.

This system is designed to ensure you get the care that suits your situation, whether it's ongoing support or short-term help when you need it most.



Six steps to start your Support at Home services



Whether you're applying for a Support at Home package, are on the waitlist, or are thinking about switching providers, our friendly and experienced team is here to guide you every step of the way. From initial application to starting your services, we will ensure the process is smooth and stress-free for you. Call us today on **1300 478 776** to get started.

What services can you access?

Under Support at Home, there are three service categories, including **Clinical**, **Independence**, and **Everyday Living**.



CLINICAL

Fully funded by the government, these services help you maintain or regain health and function, including cognitive capabilities. Nursing care, allied health therapy, nutrition planning, and clinical care management all fall into this category.



INDEPENDENCE

Designed to help you manage daily tasks, this category covers services such as personal care (showering and dressing), social engagement, transportation, and in-home respite (temporary care at home to give carers a break). There may be costs associated with services in this category.



EVERYDAY LIVING

These services keep your home environment safe and tidy: domestic assistance (cleaning, laundry), meal preparation, grocery shopping, and minor home and garden maintenance. There may be costs associated with services in this category.

Support at Home will have a defined service list, which outlines all the services you can access. You can find this list at mercyhealth.com.au/SaH_servicelist



DO YOU CURRENTLY HAVE A HOME CARE PACKAGE (HCP)?

If so, you will automatically transition to the new Support at Home program on 1 November 2025. There is no need for reassessment — your current funding level will carry over, and any unspent funds will also be transferred. This gives you added flexibility to access services or approved assistive technologies under the new program.

If you are on the National Priority System waiting for a HCP, you will automatically be assigned

a Support at Home classification level once a place becomes available. There is no need for a new assessment unless your care needs have changed.

If your care needs change and you feel you need more support, you can ask to be reassessed. If your assessment is approved, your funding level will be updated to match your higher needs, and you will move fully into the Support at Home program with all its services and benefits.





Funding your care

Support at Home assigns you one of eight classifications with budgets released quarterly. Your classification is based on your assessed need and is reviewed if your circumstances change.

Classification	Approximate Quarterly Budget	Approximate Annual Budget
Level 1	\$2,750	\$11,000
Level 2	\$4,000	\$16,000
Level 3	\$5,500	\$22,000
Level 4	\$7,500	\$30,000
Level 5	\$10,000	\$40,000
Level 6	\$12,000	\$48,000
Level 7	\$14,500	\$58,000
Level 8	\$19,500	\$78,000

HOW MUCH WILL YOU PAY FOR SERVICES?

As part of the rollout of Support at Home, the government has reaffirmed its role as the primary funder of aged care services. At the same time, it acknowledges that older Australians who are financially able should contribute to the cost of their care.

Under this new model, people will pay only for the specific services they use. To work out how much you will need to contribute (out-of-pocket expenses), Services Australia — or the Department of Veterans' Affairs, if applicable — will carry out an income and asset assessment. This helps determine your individual contribution rate based on your financial situation.



Service category: **CLINICAL**

What you pay:

Pensioner	0%
Part pensioner	0%
Self-funded retiree	0%

Services include:

Nursing, podiatry, nutrition and dietetics, restorative care management (in line with the services list), occupational therapy and physiotherapy, continence management, telehealth, music therapy, and digital check-ins.



Service category: **INDEPENDENCE**

What you pay:

Pensioner	5%
Part pensioner	5-50%
Self-funded retiree	50%

Services include:

Social support to enjoy outings, home modifications, group activities, assisted transport, taxi rideshare vouchers, respite support for carers, personal alarms and home safety devices, digital literacy support, cultural engagement, art therapy, remedial massage, and interpreter services.



Service category:

EVERYDAY LIVING

What you pay:

Pensioner 17.5%

Part pensioner 17.5%-80%

Self-funded retiree 80%

Services include:

Cleaning, laundry, meal services, shopping assistance, home maintenance and repairs, and gardening.

You will no longer pay separate fees for package management, and the cost for care management will be reduced. Instead, you will pay a higher hourly rate for each service you use. However, the benefit for most people is that this change means more hours of care and support overall.

Before

Up to 15% Package Management

Now

0% Package Management



10% Care Management

Up to 20% Care Management

Before

Now

To better estimate what your contributions will be, you can use the helpful fee estimator on the My Aged Care website myagedcare.gov.au/support-at-home#fee-estimator. Alternatively, call us today and a member of our friendly team can help you with the calculations.



Short-term funding pathways

RESTORATIVE CARE PATHWAY

This pathway is a short-term support program designed to help you regain your strength, mobility, and independence after a setback like a fall, illness, or surgery.

To access the Restorative Care Pathway, you must:

- be eligible for Support at Home
- demonstrate a functional decline or recent setback
- have clearly defined and achievable goals.

The pathway is not available to you if:

- you are receiving End-of-Life Pathway services
- you live permanently in an aged care home
- you have already used two restorative episodes in the past 12 months.

Through this pathway you could access:

- up to 16 weeks of focused restorative care
- an additional budget of around \$6,000 — up to \$12,000 if needed — for allied health services
- restorative care either on its own or alongside your existing Support at Home services
- assistive technology and home modifications through the AT-HM scheme if required.

ASSISTIVE TECHNOLOGY AND HOME MODIFICATIONS (AT-HM) SCHEME

The AT-HM scheme is designed to help you live more comfortably and safely at home. Depending on your assessed needs, you may be eligible for support with things like mobility equipment, such as a wheelchair, or home adjustments like installing a shower rail.

If you're approved following your aged care assessment, you could receive up to \$15,000 for home modifications and another \$15,000 (or more, with supporting evidence) for assistive technology. You might qualify for one or both types of funding.

Funding is available in three tiers:

- Low – up to \$500
- Medium – up to \$2,000
- High – up to \$15,000

For assistive technology needs that exceed \$15,000, additional funding may be available if you can provide evidence of the requirement. You'll have 12 months to use the funding, and in some cases, such as needing an assistance dog, extended support may be possible.

The AT-HM scheme includes a comprehensive list of approved products, equipment, and modifications that Support at Home participants can access. You can find the list at health.gve.au/at-hm-list.

END-OF-LIFE PATHWAY

The End-of-Life Pathway is designed to help you spend your final months at home, surrounded by comfort and familiarity. If you've been diagnosed with a life expectancy of three months or less, you can be referred for a priority Support Plan Review, even if you're not currently receiving Support at Home services.

Through this pathway, you may be eligible for:

- immediate access to increased funding for in-home care
- up to \$25,000 in support over 12 weeks, with a flexible 16-week window to use the funds
- assistive technology and home modifications through the AT-HM scheme, if needed
- continued support beyond the initial period, subject to reassessment.

This pathway is designed to work alongside palliative care services provided by state and territory governments, offering additional support to help you remain at home with dignity and care.

Why choose Mercy Health Home Care?

- Caring for older Australians for over 100 years.
- Local offices and care teams in your area.
- Small teams so your care is more personalised.
- You can manage your services on the Mercy Health Healthy Ageing app.
- Technology to keep you safe: personal alarms and fall detectors.
- Care Advisory Service to help you navigate your aged care journey, get referrals to other services, and much more.
- Experienced Dementia Advisory Service team to support those living with dementia, their families, and carers.
- Voted one of Australia's most trusted brands for four consecutive years.

SERVICES AVAILABLE TO YOU

At Mercy Health, we are committed to helping you live a healthy, fulfilling life, nurturing your physical and mental well-being. We are here to provide compassionate care and tailored support through every stage of life.

By working in partnership with you, we ensure that our care aligns with your choices, preferences, and unique needs.



SERVICES INCLUDE:



Domestic assistance



Dementia care



Personal care



Post-hospital support



Nursing



Palliative care support



Shopping assistance



Overnight support



Transport



24-hour care



Respite



Self-funded services

If your Support at Home funding does not cover all your care needs, you can choose to self-fund services.

FAQs

I have a HCP. What do I need to do?

You do not need to do anything. You will receive a letter from the Australian Department of Health and Ageing that will inform you about how you will transition to Support at Home on 1 November 2025 and explain the next steps.

How will I know the funding level I will have with Support at Home?

After your assessment, if you are eligible, you will receive a Notice of Decision letter. This will include your funding classification.

How will my Support at Home contribution be different from my HCP?

Under the Home Care Package (HCP) program, if you were assessed as needing to pay an Income-Tested Care Fee (ITCF), this amount was calculated as a daily fee. You were required to pay it to your provider regardless of how many services you used — or whether you used any services at all.

With the new Support at Home program, you will pay only for the services you use, and only

for services in the Independence and Everyday Living categories. How much you pay depends on your income and assets. Services Australia will assess this and set your contribution rate.

Your Support at Home provider will then send you an invoice showing:

- the services you receive
- your contribution rate
- the total amount you need to pay.

When will I find out how much I have to contribute?

Services Australia will assess your income and assets to work out how much you will need to contribute toward your aged care services. You will receive a letter that explains your personal contribution rate.

If you would like an idea of what your contribution might be before the letter arrives, an online calculator is available on the My Aged Care website at myagedcare.gov.au/how-much-will-i-pay.

Your contribution will be a percentage of the unit price for each service you use. You can find our schedule of fees at <http://mercyhealth.com.au/homecarefees>

Did you know? If you were already receiving a HCP before 12 September 2024, you are considered a Grandfathered Participant, and the **“no worse off”** rule applies to you. This means your funding will not be reduced and you will continue paying the same amount — or possibly less — under the new Support at Home program.



Will I lose my unspent funds when I transition from HCP to Support at Home?

If you have unspent funds from your HCP, you will not lose them when you move to the new Support at Home program. These funds will carry over with you and are not time-limited. However, any future underspend will no longer accrue additional funds.

You can use your unspent funds to:

- pay for extra services if your regular Support at Home budget runs out
- cover the cost of approved assistive technology or home modifications.

What if I cannot pay the fees I have been assessed as needing to pay?

If you are finding it difficult to pay for your aged care costs, financial hardship assistance may be available to help you. You can apply for financial hardship assistance. You can learn more about the application process on the My Aged Care website at myagedcare.gov.au/financial-hardship-assistance.

Will I have to change my current provider?

No. Your current provider can continue supporting you under Support at Home.

I am on the Commonwealth Home Support Programme (CHSP). Is that changing?

Not yet! The current CHSP will continue until at least mid-2027.

Find additional resources about the new Support at Home program.



The My Aged Care website at
<https://www.myagedcare.gov.au/support-home-program>

Australian Government Department of Health, Disability and Ageing
<https://www.health.gov.au/our-work/support-at-home/about>



Mercy Health acknowledges Aboriginal and Torres Strait Islander Peoples as the first Australians. We acknowledge the diversity of Indigenous Australia. We respectfully recognise Elders past and present. This brochure was produced on Wurundjeri Country.