



ABOUT THE PROGRAM

What is Support at Home?

The Support at Home (SAH) program is the Australian Government's in-home aged care program, launched 1 November 2025. It replaced the Home Care Packages Program (HCP) and Short-Term Restorative Care (STRC) programme, bringing everything into one simpler, more flexible system - designed to help older Australians live independently at home for longer.

Funding is delivered as a quarterly budget matched to your individual care needs, assessed through the government's Single Assessment System. You choose the services and providers that work best for you.

Note: The Commonwealth Home Support Programme (CHSP) remains a separate, entry-level program for people with lighter care needs. CHSP is not affected by this change - it's being extended as a standalone program until 30 June 2029.

FUNDED SERVICES



What support can I receive?

Your quarterly budget covers three categories of support, based on your assessed needs.

Clinical Care

- Nursing
- Occupational Therapy
- Physiotherapy
- Speech Therapy
- Nutrition & Dietetics

Independence

- Personal Care
- Medication Support
- Respite
- Transport
- Social Support

Everyday Living

- Domestic Assistance
- Cleaning & Gardening
- Home Maintenance
- Meal Preparation
- Transport

Services can be mixed and adjusted each quarter to match your changing needs.

ADDITIONAL FUNDING

Short-Term Support Pathways

Restorative Care

\$6,000
per episode*

Up to 2 episodes per 12 months

Allied health and/or nursing to help you regain strength and independence.

End-of-Life Care

Up to
\$25,000

Up to 12 weeks

Enhanced in-home support in your final months; high-priority assessment available even if you're not already a Support at Home participant.

Assistive Tech Home Modification Scheme

Up to
\$15,000
(tiered by assessed need)

One-off

Assistive technology, equipment and home modifications - funded separately from your quarterly budget.

*Episode = one full course of care running up to 16 weeks, not a single visit.

YOUR SHARE OF THE COST

What You'll Pay

The government fully funds clinical supports (nursing, physiotherapy, occupational therapy and similar). For independence and everyday living services, you'll be asked to contribute, based on an income and assets assessment by Services Australia:

Full pensioners

Generally 5% to 17.5% of the service cost.

Part pensioners

Generally 5% to 80% of the service cost.

Self-funded retirees

Up to 80% of the service cost. (Reduced if you hold a Commonwealth Seniors Health Card)



No one pays more than a lifetime cap of \$130,000 (indexed annually) in contributions across Support at Home and residential aged care combined. Once you reach the cap, you stop paying contributions for independence and everyday living services.

Providers currently set their own prices for services. Government-set price caps were originally planned for 1 July 2026 but have since been delayed – confirm the current position with My Aged Care or your provider before agreeing to a service schedule.

CLASSIFICATION LEVELS



How much funding will I receive?

Support at Home uses 8 levels. Aged care budgets are indexed roughly twice a year, so always confirm the exact amount in your approval letter.

Level	Quarterly	Annual	Typical care needs
L1	\$2,753/qtr	\$11,010/yr	Light housework, meal delivery, welfare check-ins
L2	\$4,113/qtr	\$16,451/yr	Showering, dressing assistance, medication reminders
L3	\$5,634/qtr	\$22,537/yr	Regular personal care, transport, social outings
L4	\$7,617/qtr	\$30,469/yr	Daily personal care, allied health services
L5	\$10,182/qtr	\$40,729/yr	Complex care coordination, nursing
L6	\$12,341/qtr	\$49,365/yr	High-level clinical support, home modifications
L7	\$14,915/qtr	\$59,660/yr	Intensive support, multiple services weekly
L8	\$20,034/qtr	\$80,137/yr	Comprehensive care, end-of-life support

* Approximate figures effective 1 November 2025. Actual budgets are set through your aged care assessment.

Unspent funds carry over into the next quarter - up to \$1,000 or 10% of your quarterly budget, whichever is greater.

Care management: 10% of every quarterly budget is set aside for your provider to coordinate your care. The remaining 90% funds the services you're assessed as needing.



YOUR SITUATION

Where do you fit in?

Which category applies depends on when you were approved for Home Care Packages.

Existing HCP holders

Grandfathered

Approved before 12 Sept 2024

- Automatically transitioned to SAH
- Same funding, same services
- "No worse off" guarantee applies

Recent HCP holders

Transitional

Approved
12 Sept 2024 – 31 Oct 2025

- Continued under HCP rules to Nov 2025
- Moved to quarterly SAH budgets
- New pricing arrangements apply

New to aged care

New Participants

Approved from 1 Nov 2025

- Start directly under SAH
- Single Assessment System applies
- 8 classifications from day one



No Worse Off Principle: If you were receiving, approved for, or waiting on a Home Care Package as at 12 September 2024, your funding and fee arrangements are protected during the transition to Support at Home.

GETTING STARTED



How to access Support at Home

You can change your service mix at any time. Request a reassessment through My Aged Care if your needs change.

1

Call My Aged Care

1800 200 422 or
myagedcare.gov.au
Mon–Fri 8am–8pm

2

Assessment at home

A trained assessor visits
and sets your budget
and classification level.

3

Receive your plan

You receive your confirmed
quarterly budget and
approved services.

4

Find a provider

Karista matches you
to providers with
availability.

Wait times for funding depend on your approval date, your priority category (urgent, high, medium or standard), and whether you're approved for a short-term pathway – higher priority means a shorter wait. You can request a reassessment through My Aged Care at any time if your needs change.

FAQs

Is my Home Care Package still valid?

HCPs transitioned into Support at Home from 1 November 2025. If you held an HCP before that date, you were automatically moved across.

What if I cannot afford my contributions?

You can apply for financial hardship assistance through Services Australia. Hardship arrangements already in place before 1 November 2025 carried through automatically to Support at Home.

Do I need an assessment to access funding?

Yes - government-funded aged care requires eligibility assessment via My Aged Care. Karista can help you explore options while you wait.

Can Karista help while I'm waiting for funding?

Yes. We can help identify self-funded options or providers who can begin supporting you while you wait for formal funding approval.

Need independent advice or advocacy?

The Older Persons Advocacy Network (OPAN) offers free, confidential support.
Call 1800 700 600

Figures in this guide are correct as at July 2026 and sourced from health.gov.au, myagedcare.gov.au and the Older Persons Advocacy Network (OPAN). Aged care funding rates are indexed periodically – please confirm current amounts before making decisions.

HOW WE HELP

Karista connects you

Have a chat to one of our expert Client Service Managers - we find providers with real availability, matched to your location, needs and funding level. We handle the coordination so you can focus on care.



I have everything all set up now in one day with help instead of doing it all on my own. So professional and lovely people. Thanks again.

Rach L



Navigating the medical services industry is not easy. Karista was first company to call me within minutes of placing an enquiry and have setup a referral to a Physio service for elderly friend.

Robin M



Fast response and effective help. Helped talk me through everything and explained what I needed to do and what they would do for me on my behalf.

Johanna T



Call today for a free, no-obligation chat



1300 274 782



www.karista.com.au

