

Home Aged Care: Your Top 20 Questions Answered

Everything families need to know about Support at Home and home care services

GETTING STARTED

Q: What is Support at Home?

A: Support at Home is Australia's new home aged care program, launched 1 July 2025. It replaced the old Home Care Packages system and provides personalised funding for older Australians who need help to remain living at home safely.

Q: Who is eligible for home care funding?

A: Generally, Australians aged 65 and over (or 50+ for Aboriginal and Torres Strait Islander people) who need support to remain living at home. An assessment through My Aged Care determines what you're eligible for.

Q: How do I access home aged care?

A: Contact My Aged Care on 1800 200 422 or visit myagedcare.gov.au. An assessor will visit your loved one at home to understand their needs. There's no cost for the assessment.

Q: What if my parent needs help urgently?

A: Contact My Aged Care and explain the urgency. For immediate safety concerns, lower-level Commonwealth Home Support Programme services can often start quickly. Home Care Finally can also discuss emergency options directly.

Q: Does my parent need a GP referral?

A: No — you can self-refer directly to My Aged Care. However, a GP letter supporting the need for care can be helpful, especially for complex needs.

UNDERSTANDING THE SYSTEM

Q: What are the 8 Support at Home classifications?

A: Classifications 1–8 reflect increasing levels of need and funding, from a small amount of help at home (Level 1) through to very high daily support needs (Level 8). The classification is determined by assessment.

Q: What services can home care funding cover?

A: Personal care (showering, dressing), domestic assistance (cleaning, laundry), social support, transport, nursing, allied health (OT, physio, podiatry), meal preparation, home modifications, equipment, and more.

Q: Can my parent choose their own provider?

A: Absolutely. Choice of provider is a right, not a privilege. Your parent (or family) chooses who delivers their care, and can change providers if they're not satisfied.

Q: What is the Commonwealth Home Support Programme (CHSP)?

A: Entry-level support for older Australians who need a small amount of help — for example, a cleaner once a fortnight or transport to appointments. Lower needs than a full Support at Home package.

Q: My parent is on an existing Home Care Package. What happens now?

A: The transition to Support at Home is automatic. Services continue uninterrupted. Your provider will be in touch about the transition. You don't need to reapply.

COSTS & FUNDING

Q: How much does home care cost?

A: The Government subsidises a significant portion. Most people pay an income-tested contribution — for full pensioners, contributions for personal care and nursing are typically minimal. Services Australia assesses your contribution.

Q: Is there a cap on what I have to pay?

A: Yes. There are annual and lifetime caps on income-tested contributions. No one is turned away due to inability to pay — hardship provisions exist.

Q: What are provider fees and administration charges?

A: Providers can charge for management and administration within government-set maximums. Always ask for a clear Schedule of Fees before signing anything, and ensure the majority of your funding goes to actual care.

Q: Can unspent funding carry over?

A: Under Support at Home, unspent quarterly funds may be returned to the Government. This is why it's important to actively use your entitlements. Speak to your provider if you think you're underspending.

QUALITY & RIGHTS

Q: How do I know if a provider is reputable?

A: Check they are registered with the Aged Care Quality and Safety Commission. Ask about their worker screening processes, complaint procedures, and whether they can provide references from other clients.

Q: What rights does my parent have?

A: The right to safe, high-quality care. The right to dignity and respect. The right to choose and change providers. The right to make complaints without consequence. These rights are protected under the Aged Care Act.

Q: What do I do if I'm unhappy with care quality?

A: Raise it with the provider. If unresolved, contact the Aged Care Quality and Safety Commission on 1800 951 822. You can also contact the Older Persons Advocacy Network (OPAN) on 1800 700 600 for independent support.

Q: Do aged care workers need police checks?

A: Yes. Providers are required to conduct police checks on workers. Workers must not have been convicted of certain offences. Ask your provider about their screening processes.

Q: What is respite care?

A: Temporary relief for family carers. Can be a few hours each week, day programs, or residential respite. Funded through the aged care system and Carer Gateway (1800 422 737).

Q: How do I find out more?

A: Call My Aged Care on 1800 200 422, visit myagedcare.gov.au, or contact Home Care Finally for a free, no-obligation conversation about your family's needs.
