

Introduction to Home Care

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Navigating home care can be challenging, especially if you're not sure where to start.

This fact sheet explains the basics so you know what help is available and how to access it.

What is My Aged Care?

My Aged Care (MAC) is the starting point for accessing government-funded aged care in Australia.

It's a free service run by the Australian Government that helps older Australians, their families, and carers understand what support is available and how to get it.

You can contact My Aged Care by calling 1800 200 422, visiting their website, or going to a Services Australia service centre.

What is a Home Care Package?

A Home Care Package is government funding that helps you keep living independently at home for as long as possible.

Instead of moving into residential aged care, the package gives you a budget to spend on services and support that suit your needs so you can stay at home.

Am I eligible for a Home Care Package?

In most cases, you must be:

- 65 years or older, or
- 50 years or older if you are Aboriginal or Torres Strait Islander

Your exact eligibility is decided after an in-home assessment with a qualified assessor.

What's the assessment like?

The assessment is completed in your home. The assessor will ask questions and assess your environment to see what support you may need to stay independent, safe and happy at home.

What kind of support could I get with my Home Care Package?

Your Home Care Package can be used for a wide range of support to help you live safely and comfortably at home.

This can include:

- Health and clinical care such as physiotherapy, nursing, or podiatry
- Help with daily tasks like cleaning, gardening, laundry, and meal preparation
- Social support to keep you connected with your community, attend appointments, or enjoy activities you love.

I'm currently getting some help now, is it a Home Care Package?

There are several funding schemes for home care services. Your help may be provided through a Home Care Package or the Commonwealth Home Support Program (CHSP). CHSP services are usually provided within local council areas and offer basic help, such as cleaning, gardening, or transport. While Home Care Packages provide more funding and a more comprehensive range of supports.

If you want to apply for a Home Care Package, it's important to check with My Aged Care to make sure you are definitely on the waitlist.

How do I apply?

You or a representative need to call My Aged Care on 1800 200 422, and ask to apply for a Home Care Package.

Or, you can ask a professional – such as your GP – to submit a professional referral to My Aged Care on your behalf.

What does this process look like?

1. Register with **My Aged Care**.
2. Receive an at-home assessment by an assessor
3. Approved and provided with referral codes (can take ~18months to receive funding)
4. Choose your provider

How long does it take to get a Home Care Package?

There are over 88,000 older Australians waiting for a Home Care Package, and the entire process can be between 6-12+ months.

What should I do while I'm waiting for a Home Care Package?

There are local free and discount services in your area that can help while you're waiting for your funding to come through. Talk to our friendly home care experts, for more information. We also have a Free Care Program that you may be eligible for.

What happens when my Home Care Package comes through?

Once your Package is assigned, it means that your funding is available to use, and you have 56 days to find a Home Care Provider that's right for you.

Age Up can help explain what questions to ask aged care providers to ensure you receive the best possible care.

Who can help me?

If you need help navigating the aged care system, we're here to help at any stage!

We have a team of Home Care experts who can answer all your questions and ensure you're getting the right support you need.



Why not speak
to our friendly
Home Care
experts today

1300 254 326

info@ageuphealth.com.au

ageuphealth.com.au.com.au

What you pay under Support At Home will depend on your income & assets, and the types of service you need:

	Clinical care services	Independence Supports	Daily Living Supports
Full pensioner	0%	5%	17.5%
Part pensioner	0%	5-50%	17.5-80%
Self-funded retiree	0%	50%	80%

Your common questions answered

1.

How does the Income Tested Fee work under the new scheme?

If you have been paying an ITF under your home care package, you will switch over to the new Support at Home contribution rates on 1 November 2025, as outlined above.

2.

What will happen to the funds I have saved over time from my current HCP?

This amount will remain set aside for you and will continue to roll over month-to-month and year-to-year. However, after 1 November 2025, you will no longer be able to save additional funds. Instead, you will be expected to use your funds, with about \$1000 or 10% of your budget allowed to be rolled over to the next quarter (which ever is higher).

3.

Can I access funding for Restorative Care?

A new budget of about \$6000 over 12 weeks will be available for targeted allied health services. As a transitional participant, you may be able to access this funding however, your quarterly budget or unspent HCP funds are generally expected to cover these costs.

4.

What will my Care & Package Management costs be?

All providers will charge up to 10% of your quarterly budget for Care Management, which support your care planning and service coordination. Package Management, which covers administration and compliance matters will no longer be charged at up to 15% of your HCP. Instead providers will include the costs associated with this work as part of hourly service rates.

5.

Can I access funding for Assistive Technology & Home Modifications?

All participants will have access to the new AT-HM funding pool, which is additional to your quarterly budget and covers items such as equipment, home modifications, coordination costs, prescription by OTs, training for safety equipment and more.

You will have up to \$15,000 available for these items, but you will also need to make contributions at the same rate as other services in this service category. Also note, you will need to exhaust any unspent HCP funding before accessing this funding pool.