Support at Home quick guide

Simple, straightforward advice on how it works



ageuphealth.com.au/**SupportAtHome**

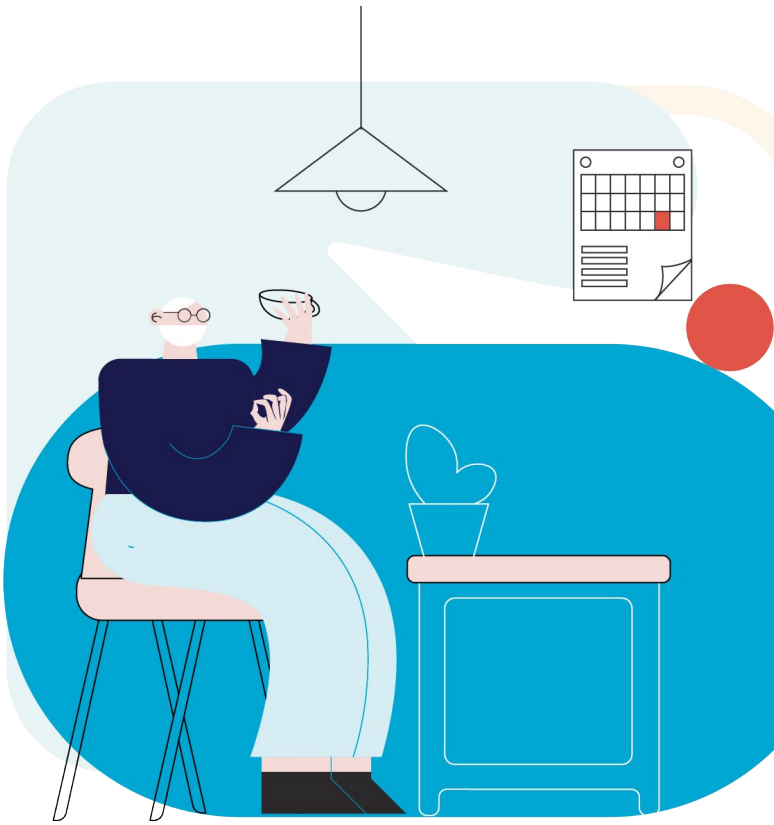
Notice

No more out-of-pocket costs on personal care from 1 October

From 1 October 2026, personal care services under Support at Home will have no out-of-pocket costs.

That means more services, with no more contributions.

Personal care is much more than just help showering and includes some of the most essential services that will help you or a loved one feel at their very best.



What this means for you

- Personal care now falls under the clinical support category instead of independence.
- You must still be approved for personal care – you don't automatically get access.
- It's still funded from your Support at Home budget but you won't be required to make co-contribution payments.

Already receiving personal care?

You don't need to do anything for the new contribution arrangements to apply.

Your agreed personal care services can continue as usual.

Your home care provider should be able to explain how these changes are going to affect you. If they can't, we're always here to help.

Want to add personal care?

If you think you might benefit from personal care services, there are steps you can take to see if you're eligible.

Speak to your Care Partner, and see if they're already approved in your support plan.

If you're waiting for your funding:

Call **My Aged Care** on **1800 200 422** and ask about being assessed for personal care services.

What services are available?

What can I access?

Depending on your assessed needs and support plan, personal care may include:

Protecting health and hygiene

- Help showering or bathing.
- Assistance brushing your teeth and cleaning dentures for oral health.
- Help with toileting, continence support and personal hygiene.

Eating and drinking

- Hands-on assistance with eating and drinking with meals that are already prepared, to support good nutrition and hydration.

Managing medication and daily routines

- Prompting and reminders about medication.
- Help with personal-care routines, including support for people living with dementia or cognitive changes.

Getting ready for the day

- Help dressing and changing clothes, putting on shoes and socks, managing buttons or other fasteners.
- Support washing and drying your hair, shaving, grooming and applying ordinary skincare products so you can maintain your usual routine.
- Assistance getting ready for the day, including getting in and out of bed safely, and transferring to the toilet or shower.
- Standby supervision during showering and other personal-care routines, so you can do as much as possible yourself with help nearby if needed.

What's not included?

- Meal preparation or delivery
- Professional hairdressing or waxing
- The cost of medications or Webster-pak medication
- Nursing services, such as wound care or medication administration
- Domestic assistance, gardening or transport

Get advice on your situation

If you'd like to talk to someone who can give you specific advice about your situation – our team can help.

- We can check what's approved in your support plan
- Review your current personal care needs
- Understand your available Support at Home funding
- Explore your options and next steps

Talk to our team today.

1300 254 326

info@ageuphealth.com.au

ageuphealth.com.au

1

Support at Home

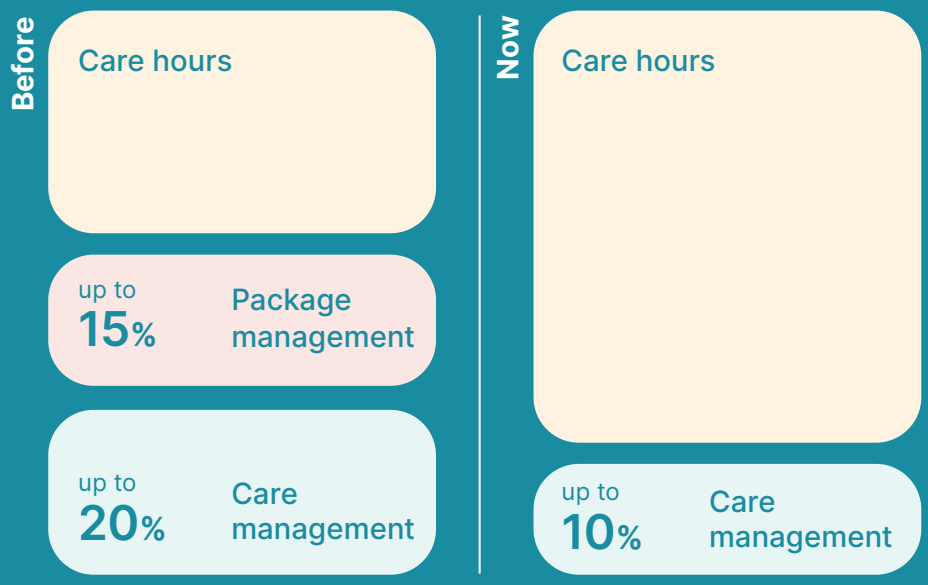
Support at Home is the main government-funded aged care program that helps Australians aged 65+ and Aboriginal and Torres Strait Islanders aged 50+ stay independent at home.

The program aims to better target your health & wellbeing and increase access to what matters most to improve life at home.

Less fees

Under Support at Home, fees for care management were reduced and you no longer pay any package management fees.

Your care management fees are capped at 10% of your total funding - regardless of what provider you choose.



Here's what's new:



$80k

You can now receive up to $80k per year to help you stay well at home.



+ $69k

- $15k for Assistive Technology
- $15k for Home Modifications
- $12k for Restorative Care; and
- $25k for End of Life supports



One doorway

All aged care funding programs are completed by the same assessors to simplify the process.



Three service types

There are three service categories including **Clinical, Independence** and **Everyday living** – each with different fees.



All participants pay

Everyone now pays towards the cost of home support services, based on income & service categories.

2

What will I need to pay?

Depending on your income and the service you need, you will be asked to contribute various amounts towards the cost of your care when receiving a Support at Home funding package.

Clinical services are fully covered by your package while you will contribute some amount towards the cost of Independence and Everyday living supports.



Service category

Clinical

What you pay:

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



Services include:

- Personal care
- Occupational therapy
- Restorative care
- Nursing
- Nutrition

Service category

Independence

What you pay:

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



Services include:

- Respite services
- Social support
- Transport services
- Home safety modifications

Service category

Everyday living

What you pay:

Pensioner	17.5%
Part pensioner	17.5-80%
Self-funded retiree	up to 80%



Services include:

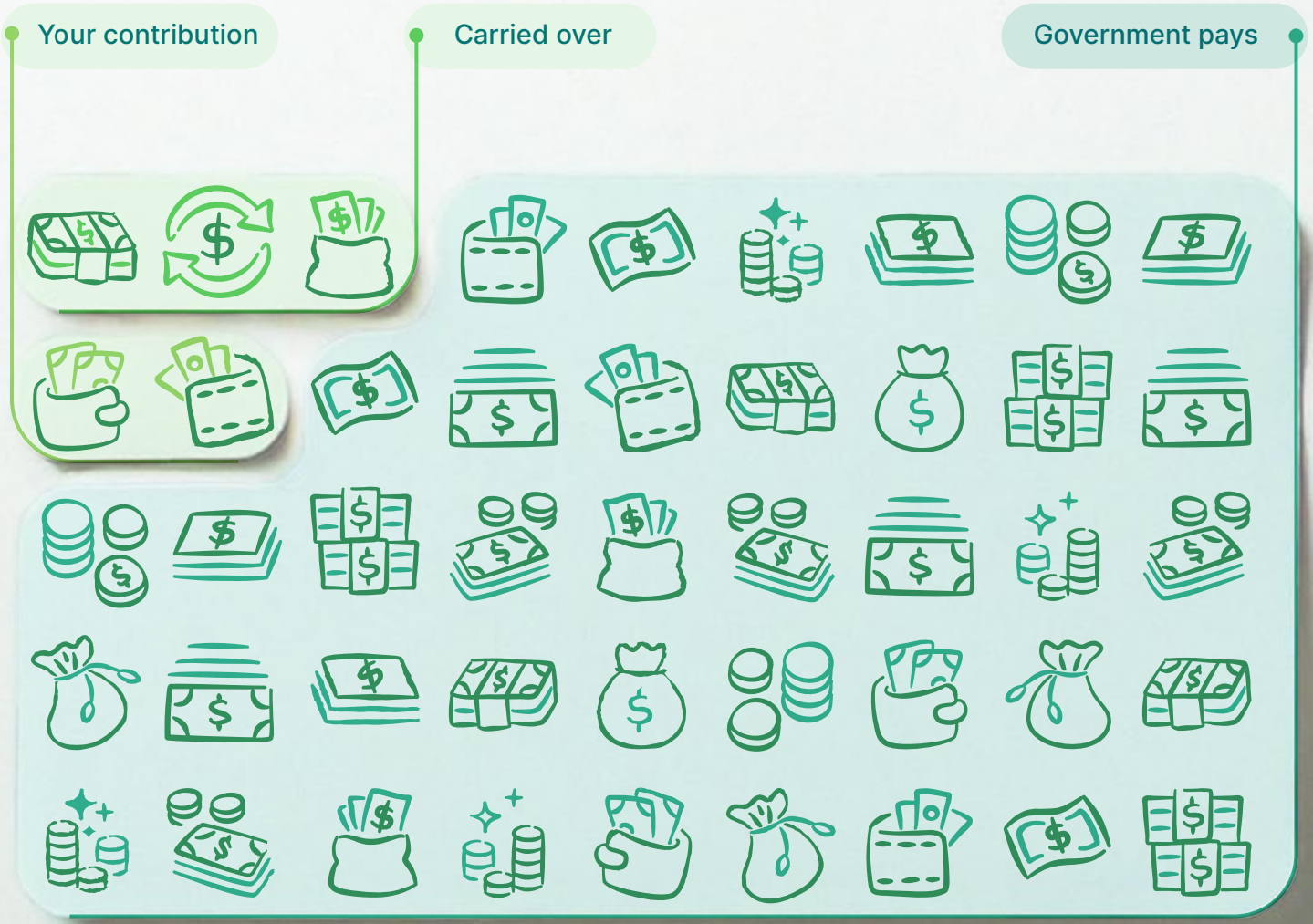
- Domestic assistance
- Meal preparation
- Gardening & home maintenance
- Shopping

3

Can I afford Support at Home?

Whatever your contribution, a Support at Home package will give you thousands in extra funding each month to support your needs at home.

Out-of-pocket expenses will be relatively low compared to the value of support.



The mix of services you choose & need will make a difference to your costs

What if I can't afford my contributions?

If you're experiencing financial hardship due to circumstances beyond your control, you may be eligible for government assistance with some or all of your Support at Home contributions.

You can apply through Services Australia, and your provider can help you understand the process and what information you may need.

Example service mix with a **higher contribution**

$ $ $ per month



Example service mix with a **lower contribution**

$ per month



4

Your approved funding provides you with choice & flexibility

Your Care Plan can be changed at any time in consultation with your Care Partner.



Everyday living

Clinical

Independence

Gardening 4

Shopping assistance 3

Cleaning 2

Meal services 1

Taxi / rideshare vouchers 7

Interpreter services 8

Digital literacy support 9

Maintenance 10

14 Assisted transport

Personal alarms & home safety devices 19

20 Cultural engagement

Group activities 21

Remedial massage 18

Social support to enjoy outings 24

Home modifications 23

Social support 22

Walking aids 25

Continence management 28

Physiotherapy 29

Occupational Therapy 30

Medication assistance 31

5

How to balance my needs & budget?

Good care planning is now more important than ever – and could be the difference between getting the help you need or putting affordable care out of reach.

Your Care Partner will now need to balance your needs and finances alongside the new rules of Support at Home.

Having an expert Care Partner helping you explore your service options will ensure you reach your goals – and improve life at home with support.





Your goals

Based on your health & support needs

Your budget

Based on your personal finances and situation

Our expertise

Our knowledge of Support at Home & care management expertise

If your home care provider can't answer your questions about Support at Home, perhaps **it's time you talk to us?**

1300 254 326

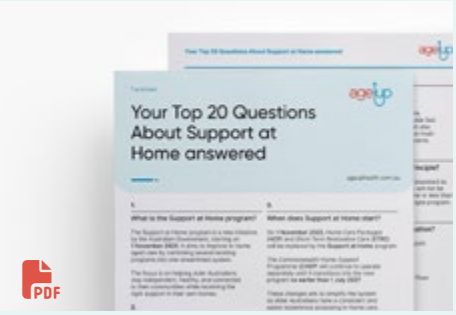
info@ageuphealth.com.au

Need to register for funding?

To get started, you'll need to register with My Aged Care (MAC) and place a request for a home care assessment.

Visit **myagedcare.gov.au** or call on **1800 200 422** Monday to Friday: 8am to 8pm and Saturdays: 10am to 2pm.

Free guides and more, available now at **ageuphealth.com.au/SupportAtHome**



Top 20 FAQs about Support at Home

Your most common questions answered on funding, co-payment & more!

Kinyara | Backed by Kinyara Health, our businesses are growing into the hearts and homes of even more locals.

ageuphealth.com.au