

Support at Home – Frequently Asked Questions

A simple guide for older people and families – what’s changing, what’s not, and how Lutheran Services Home Care will support you

What is Support at Home?

Support at Home is the Australian Government’s new in-home aged care program starting 1 November 2025. It replaces Home Care Packages and brings key programs together so you can get the right help to live well at home—earlier, more flexibly and with stronger rights and protections.

Will my services stop on 1 November?

If you receive a Home Care Package now, **you will transition to Support at Home** from 1 November 2025 and continue receiving care. Your funding will align with your current level unless you’re reassessed and need more support. To ensure your services continue without interruption, you’ll **complete some transition paperwork**—updating your care plan, budget and signing a new Service Agreement by 31 October 2025.

Will I lose the money in my Home Care Package?

No. **Unspent HCP funds roll over** when you move to Support at Home.

From 1 November 2025, each quarter allows carryover up to \$1,000 or 10% of the previous quarterly budget—whichever is higher. Overspends aren’t allowed, and your Care Partner will help you use your budget well, so you get the care you need.

What will actually change for me?

- Your **funding arrives as a quarterly budget** rather than daily accruals, with a capped carryover each quarter.
- **Services are grouped under a service list.** We’ll explain what sits where.
- You may start **contributing to some services** depending on your Home Care Package approval date—on or before 12 September 2024 (covered by the “no worse off” rule) or after that date (new Support at Home contribution rules apply)—and the outcome of your income and assets assessment completed by Services Australia.
- **Clinical supports will remain contribution-free.**

Will I still receive care from Lutheran Services?

Yes. You’ll keep the same caring team and support. Nothing changes unless you want it to. We’ll update your care plan and budget and finalise your new Service Agreement by 31 October 2025—so services continue smoothly.

How much funding will I get to put towards my care?

You’ll be assigned a funding classification based on your care needs. If you already have a Home Care Package, you’ll move to the equivalent classification for now. You’ll receive a budget every three months—and we’ll help you make the most of it.

Support at Home has **eight ongoing funding classifications**, plus short-term options: Restorative Care, Assistive Technology & Home Modifications (AT-HM) and End-of-Life Support.

What can I use my funding for?

We’ll help you choose the right mix of services to match your needs and preferences. Support at Home services are grouped into three categories:

- **Clinical care** – nursing, allied health, nutrition
- **Independence services** – personal care, transport, social support, respite
- **Everyday living** – cleaning, gardening, shopping, meal preparation.



Will I need to pay for services?

Most people will contribute to some services under Support at Home. What you pay depends on:

- **Type of service:** *Clinical supports* (nursing, allied health) have no participant contribution; *Independence services* (personal care, social support) attract a moderate contribution; *Everyday living* (cleaning, gardening, meal preparation) attract the highest contribution.
- **Means test:** your pension status and the income and assets assessment by Services Australia.
- **Approval date:** on or before **12 September 2024** (covered by the *no worse off* rule) or **after** that date (new contribution rules apply).
If you were approved on or before 12 September 2024, you'll pay the same—or less—than you do now.

What if I can't afford to pay my fees?

Services Australia can help through a Financial Hardship Supplement. Services Australia will review your claim and let you know in writing what assistance you're eligible for—usually within 28 days.

Need help?

- Ask your Care Partner to guide you through the process.
- Call Services Australia on 1800 227 475.
- You can also contact the Older Persons Advocacy Network (OPAN) for free advice on 1800 700 600.

It's important to let us know if you're applying, because providers can't collect contributions while your hardship application is being assessed.

What happens next?

If you're already with us: Your Care Partner will meet with you before 31 October 2025 to explain changes, review your goals and services, confirm your new quarterly budget and any contributions, and finalise your new Service Agreement so care continues smoothly from 1 November.

If you're new to us: We'll help you get started with My Aged Care and work with you on a plan and budget that suits your needs and preferences.

Can someone help me plan my care?

Yes. From 1 November 2025, you can choose to have a **Registered Supporter** to help you understand and make decisions about your aged care. A Registered Supporter can:

- talk with My Aged Care and your provider
- attend meetings with you
- and help you communicate your wishes.

They don't make decisions for you unless they also have a legal role, such as Enduring Power of Attorney. You can register or update a supporter through My Aged Care online or by calling 1800 200 422. Your Care Partner can provide you with extra information.

Where can I get more help?

You're not doing this alone—we're here to help.

- You can speak to us on **1800 960 433**
- Visit lutheranservices.org.au/home-care for more detailed information
- For independent information about reforms and your rights, see the Department of Health, Disability and Ageing and My Aged Care resources.
- You can also contact the Older Persons Advocacy Network (OPAN) for free advice on 1800 700 600.