

Support at home fees explained



The Australian Government's Support at Home program, effective from 1 November 2025, introduces a new approach to in-home care.

Services and supports are split into the following categories:

Clinical support



Personal medical services such as nursing or allied health to support your health needs.

- ✓ Nursing
- ✓ Allied Health
- ✓ Therapeutic services
- ✓ Nutrition
- ✓ Care management

Independence support



Assistance like personal care, social support or transport to keep you moving

- ✓ Personal care
- ✓ Social support and community engagement
- ✓ Therapeutic services for independent living
- ✓ Respite care
- ✓ Transport

Everyday living



Maintaining routine through cleaning gardening or meals delivered

- ✓ Domestic assistance
- ✓ Essential home maintenance and repairs
- ✓ Meal preparation and delivery

New funding levels

The Support at Home program introduces eight levels of funding, replacing the current four Home Care Package levels. Each level comes with an estimated annual budget between \$11,000 to \$78,000, allocated in quarterly instalments.

Under the new program your care management fees are now capped at 10%. Limits on administration fees ensure **more of your funding** goes towards actual care, not overheads.

Support at Home classifications	Approx. quarterly budget	Approx. annual budget
1	-\$2,750	-\$11,000
2	-\$4,000	-\$16,000
3	-\$5,500	-\$22,000
4	-\$7,500	-\$30,000
5	-\$10,000	-\$40,000
6	-\$12,000	-\$48,000
7	-\$14,500	-\$58,000
8	\$19,500	-\$78,000

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Grandfathered/transitional clients

If you're already receiving a Home Care Package, you won't automatically move to a new classification. You'll stay on your current funding level—split into four quarterly budgets—until you have a successful reassessment under the Support at Home program.

Transitioned HCP levels	Approx. quarterly budget	Approx. annual budget
1	-\$2,708	-\$10,931.75
2	-\$4,762	-\$19,224.55
3	-\$10,365	-\$41,847.25
4	-\$15,713	-\$63,440.65

How much will I pay?

Services Australia will determine how much you'll contribute toward each service based on your income and assets assessment. Below is an estimate of what these co-payment percentages may look like - please note the actual rate you pay will vary based on your financial situation.

- Clinical services (such as nursing) are fully funded - no co-payment.
- Independence services (for example personal care, transport) might require a co-payment in the range of 5% to 50%.
- Everyday living services (such as cleaning, gardening, meal preparation) may attract a higher co-payment, estimated to be between 17.5% to 80%.

Full pensioner

What you pay:

- Clinical support - 0%
- Independence services = 5%
- Everyday living services = 17.5%

Part pensioner & Self-funded CHSC holder

What you pay:

- Clinical support - 0%
- Independence services = 5 - 50%
- Everyday living services = 17.5 - 80%

Self-funded retiree

What you pay:

- Clinical support - 0%
- Independence services = 50%
- Everyday living services = 80%

For a clearer estimate of your potential fees, you can visit the My Aged Care website and use their Fee Estimator tool to calculate your costs:

Fee estimator: [How much will I pay? | My Aged Care](https://www.myagedcare.gov.au/how-much-will-i-pay)

<https://www.myagedcare.gov.au/how-much-will-i-pay>

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How will support at home changes affect you?

Approved on or before 12 of September 2024

As a grandfathered participant, you're protected under the "no worse off" principle. The no worse off principle applies to participant financial contributions - meaning you will make the same contributions, or lower, than you would have had under HCP program arrangements.

Here's what the upcoming changes mean for you:

- If you were approved **on or before 12 September 2024**, you will be **automatically transitioned** to the new *Support at Home* program.
- You'll stay on your current funding level—split into four quarterly budgets—until you have a successful reassessment under the *Support at Home* program.
- Any **unspent funds** in your current package will carry over to your new *Support at Home* package, until those funds are exhausted.
- **From 1 November**, unspent funds will be **capped at \$1,000 or 10% of your quarterly budget** – whichever amount is greater.

Approved after 12 September 2024

For participants approved after 12 September 2024, you will transition into the new *Support at Home* program as a Hybrid/Transitional Participant.

Here's what the upcoming changes mean for you:

- You will remain on the same funding you received under your Home Care Package which will be split quarterly over the year.
- You can carry over up to \$1,000 or 10% of your quarterly care budget- whichever is greater. Any unspent funds from your care package **before 31 October 2025** will transition with you.
- **Starting 1 November 2025**, services will be grouped into three categories, with contributions based on a percentage of service costs. Your contribution will depend on your income and asset assessments:
 - **Clinical Care** – Fully funded by the government, so no cost to you.
 - **Independence Support** – Moderate participant contributions required.
 - **Everyday Living Support** – Highest contributions, reflecting limited government funding for these services.



If you'd like more information about Wesley Mission Queensland fees and services, please contact our team directly at 1800 448 448.

For details on how to begin the process of accessing funding, you can reach out to My Aged Care.