



SUPPORT AT HOME GUIDE

Key Support at Home
Transition resources
to help you get
started

Started 1 November 2025

Main Service Categories

Clinical Supports

Independence

Everyday Living



My Aged Care Approved



myagedcare



NDIS Registered



REGISTERED
PROVIDER

More Info:



www.ghca.com.au



hello@ghca.com.au



1300 157 715

WHAT IS SUPPORT AT HOME?



Support at Home

replaces the Home Care Packages (HCP) and Short-Term Restorative Care (STRC) programs. It provides coordinated care and services to meet the assessed ageing-related needs of eligible older Australians.

Support at Home Includes:

- 8 ongoing classifications with increasing levels of funding.
- Flexible, person-centred care that adapts to your needs.
- Single provider model for coordinated care.
- Quarterly budgets (annual funding divided by 4).
- **3 short-term pathways:** Restorative Care, End-of-Life, Assistive Technology and Home Modifications (AT-HM).

Three Service Categories

1. Clinical Supports

Fully government funded – 0% contribution

Nursing, allied health, occupational therapy, physiotherapy, dietitian services

2. Independence

Moderate contribution may apply (5%–50%)

Personal care, social support, transport, assistive technology

3. Everyday Living

Higher contribution rates (17.5%–80%)

House cleaning, meals, shopping assistance, home maintenance

WHO IS AFFECTED?

Three groups of people will transition to or enter Support at Home:

Grandfathered HCP Recipients

Who: Approved for HCP on or before 12 September 2024

- ✓ Automatic transition on 1 November 2025.
- ✓ 'No Worse Off' protection – never pay more than now.
- ✓ Full pensioners paying \$0 continue to pay \$0 forever.
- ✓ Lifetime cap: \$82,018 (indexed).
- ✓ All unspent HCP funds transfer with you.

Transitional HCP Recipients ⚡

Who: Assessed 13 September 2024 – 31 October 2025

- ✓ Receive HCP if assigned before 1 Nov, then move to Support at Home.
- ✓ Standard Support at Home contribution rates apply.
- ✓ Lifetime cap: \$130,000 for non-clinical services.
- ✓ Quarterly budgets based on HCP level.

New Recipients ✨

Who: Assessed from 1 November 2025 onwards

- ✓ Go directly to Support at Home.
- ✓ Standard contribution rates apply
- ✓ Lifetime cap: \$130,000 for non-clinical services
- ✓ Access to all Support at Home services

Note: CHSP (Commonwealth Home Support Programme)

CHSP will transition to Support at Home **NO EARLIER than 1 July 2027**. Until then, CHSP services continue as normal.

SUPPORT AT HOME CLASSIFICATIONS

Tailored funding from 1 November 2025 (subject to annual indexation in July)

Level	Care Type	Quarterly Budget	Annual Amount
1	Basic support	\$2,682.75	\$10,731.00
2	Light support	\$4,008.61	\$16,034.45
3	Low support	\$5,491.43	\$21,965.70
4	Moderate support	\$7,424.10	\$29,696.40
5	Moderate-high	\$9,924.35	\$39,697.40
6	High support	\$12,028.58	\$48,114.30
7	High-intensive	\$14,537.04	\$58,148.15
8	Complex care	\$19,526.59	\$78,106.35

How Your Budget Works:



- Your annual funding is divided into 4 quarterly budgets (every 3 months)
- Up to 10% of care management funding deducted each quarter
- You can roll over up to \$1,000 or 10% to next quarter (whichever is greater)
- Budgets managed by Services Australia - secure and transparent
- Amounts are indexed annually in July

TRANSITIONING FROM HOME CARE PACKAGES

If you're currently receiving a Home Care Package, you'll receive equivalent funding under Support at Home. Your HCP annual amount is divided by 4 to create your quarterly budget.

HCP Level	SAH Classification	Quarterly Budget	Annual Amount
Level 1	Transitioned HCP Level 1	\$2,746.63	\$10,986.50
Level 2	Transitioned HCP Level 2	\$4,829.86	\$19,319.45
Level 3	Transitioned HCP Level 3	\$10,513.83	\$42,055.30
Level 4	Transitioned HCP Level 4	\$15,939.55	\$63,758.20

**Quarterly budgets and annual amounts are effective from 1 November 2025 and subject to annual indexation in July*

Your Unspent Home Care Package Funds 💰



- All unspent Commonwealth funds transfer to Support at Home.
- No time limit – use them for duration of your care.
- Available when your quarterly budget is exhausted.
- Can purchase aids, equipment & home modifications.
- Must be used BEFORE accessing AT-HM funding
- Managed by Services Australia

GRANDFATHERED PARTICIPANT PROTECTION

✓ You Are Grandfathered If:

On or before 12 September 2024, you were:

- Receiving a Home Care Package, OR
- On the National Priority System (waiting list), OR
- Assessed as eligible for a Home Care Package

'No Worse Off' Guarantee – What This Means



If You Pay \$0 Now (Full Pensioner)

- You will NEVER pay any contribution fees under Support at Home.
- This applies even if reassessed to higher classification.
- Protection lasts for your entire time in the program.



If You Pay Fees Now (Part Pensioner/Self-Funded)

- You pay the SAME or LESS than current HCP fees.
- Protection applies even if reassessed to higher level.
- Lifetime cap remains at \$82,018 (indexed annually).

Grandfathered Contribution Rates

Income Status	Clinical Supports	Independence	Everyday Living
Full Pensioner	0.00%	0.00%	0.00%
Part Pensioner	0.00%	0–25%	0–25%
Self-Funded (CSHC)	0.00%	Up to 25%	Up to 25%
Self-Funded	0.00%	Up to 25%	Up to 25%

Important: Services Australia will notify you and your provider of your specific grandfathered contribution amount. These rates apply for your lifetime in Support at Home, even if you're reassessed to a higher classification.

STANDARD CONTRIBUTION RATES



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These rates apply to

- Transitional HCP participants assessed after 12 September 2024
- New participants assessed from 1 November 2025 onwards



Key Points About Contributions

- Clinical care is ALWAYS fully funded – no cost to anyone
- You only pay for services you actually use
- No daily fees required under Support at Home
- Lifetime cap: \$130,000 for non-clinical services
- Contributions assessed by Services Australia based on income/assets



Examples:

- **Example 1: Full pensioner** receives nursing (clinical), personal care (independence), and house cleaning (everyday living).

→ **Pays:** 0% for nursing, 5% for personal care, 17.5% for cleaning.
- **Example 2: Self-funded retiree** receives physiotherapy (clinical), transport (independence), and meal preparation (everyday living).

→ **Pays:** 0% for physio, 50% for transport, 80% for meals.

Standard Contribution Rates Table

Your Status	Clinical Supports	Independence	Everyday Living
Full Pensioner	0.00%	5%	17.50%
Part Pensioner	0.00%	5-50%*	17.5-80*
Self-Funded (CSHC)	0.00%	5-50%*	17.5-80%*
Self-Funded	0.00%	50%	80%

**Based on income and assets assessment by Services Australia*

SHORT-TERM CARE PATHWAYS



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In addition to ongoing support, three short-term pathways provide extra funding for specific needs:



Restorative Care Pathway

\$ 6,011.04

Up to 16 weeks

For: Short-term allied health support to regain or maintain independence after illness or injury.

What's Included:

- Focus on restoring function and skills
- Allied health services (physio, OT, etc.)
- Can be used alone or with ongoing services.
- May be extended by additional 4 weeks if needed.



AT-HM Scheme

\$15,000

12 months to use

For: Assistive Technology and Home Modifications for safer, easier living

What's Included:

- Equipment: wheelchairs, walkers, shower chairs.
- Modifications: ramps, handrails, doorway widening.
- Three tiers: Low (\$500), Medium (\$2,000), High (\$15,000).
- May access above \$15K with prescription evidence.



End-of-Life Pathway

\$25,035.36

12 weeks (up to 16 weeks)

For: Dedicated support for people with 3 months or less to live who wish to remain at home.

What's Included:

- Fast-tracked assessment process
- Immediate funding allocation
- Complements state palliative care services
- Available even if not currently in Support at Home.

Good News!

These pathways provide **ADDITIONAL funding** – they don't reduce your core quarterly budget! You can access short-term pathways while still receiving your ongoing support services.

For Grandfathered Participants: You must use existing unspent HCP funds **BEFORE** accessing AT-HM funding. However, as a grandfathered participant, you pay **NO** co-contribution for AT-HM services.

HOW TO GET STARTED WITH SUPPORT AT HOME

01.

Register with My Aged Care

Call 1800 200 422 or visit www.myagedcare.gov.au
Complete initial eligibility screening to confirm you meet basic requirements.

02.

Complete Assessment

An assessor visits your home and uses the Integrated Assessment Tool (IAT)
They'll assess 13 areas including function, cognition, medical needs, and support requirements.

03.

Receive Support Plan

You'll receive a detailed plan outlining your needs, goals, and approved services
This includes your classification level and approved service categories.

04.

Get Notice of Decision

Official approval with classification, funding level & priority category
This document is your approval to access Support at Home services.

05.

Enter Priority System

Assigned to Urgent, High, Medium, or Standard priority category
Your priority determines how quickly you'll receive funding allocation.

06.


Funding Allocated

Receive notification from Department of Health when budget assigned
You can then contact providers to arrange your services.

07.

Choose GHCA & Start!

Sign Service Agreement with Glow Health Care Australia and begin your care
Your dedicated Care Partner will coordinate all your services.

 **Wait Times:** Typically 3-6 months, up to 12 months depending on demand and your priority rating. During wait times, you may access Commonwealth Home Support Program (CHSP) for urgent needs.

WHY CHOOSE GLOW HEALTH CARE AUSTRALIA?



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Cultural & Linguistic Diversity

Culturally sensitive care that respects your traditions and way of life. We understand and celebrate your heritage.



Personalised Staff Pairing

We match you with support workers based on your needs, culture, language and interests. Your comfort is our priority.



24/7 Available Services

After-hours and on-call emergency services available when you need them most. We're here around the clock for your peace of mind.



Quality Care Assurance

Rigorous screening and ongoing monitoring ensure all healthcare professionals meet high standards. Regular training keeps our team updated.



Fair & Transparent Pricing

Clear, competitive pricing with no hidden fees. We're committed to value and quality. You'll always know what you're paying for.



Dedicated Care Partner

Your personal Care Partner coordinates your services and ensures your needs are met. One point of contact for all your care.



My Aged Care Approved



myagedcare



NDIS Registered



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FREQUENTLY ASKED QUESTIONS



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Q: I have a Home Care Package. Do I need to do anything?

No action needed! You'll automatically transition on 1 November 2025. Your funding and services continue seamlessly. GHCA will contact you before the transition to explain any changes and update your Service Agreement.

Q: Will I need a new assessment?

Only if your care needs have changed. Otherwise, your current assessment carries over to Support at Home. You can request a Support Plan Review at any time if your needs increase.

Q: What happens to my unspent HCP funds?

They transfer with you to Support at Home with no time limit. Use them for approved services when your quarterly budget is exhausted. Services Australia will continue to manage these funds for you.

Q: What if my needs increase?

Request a Support Plan Review through My Aged Care at 1800 200 422. You may be reassessed to a higher classification with more funding. GHCA can also assist you with this process.

Q: Can I change providers?

Yes! You can switch providers anytime. Your funding transfers with you and there are no exit fees. However, we hope GHCA's quality service means you'll choose to stay with us.

Q: How long will I wait for services?

Typically 3-6 months, up to 12 months depending on demand and your priority rating (Urgent, High, Medium, Standard). Priority is determined automatically during your assessment. Restorative Care and End-of-Life Pathways receive immediate funding.

Q: Can I use my budget for anything I want?

Your budget can only be used for approved services listed in your Support Plan. These services must align with your assessed needs. GHCA will help you understand what's covered and ensure services meet your goals.

Q: Can I self-manage my support?

Yes, but with different rules than HCP. Self-management under Support at Home requires more structure and provider involvement. GHCA can explain the self-management process and help you decide if it's right for you.



SUPPORT SERVICES & RESOURCES



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Government Support Services

These free services can help you navigate the aged care system:



My Aged Care

1800 200 422

www.myagedcare.gov.au

Free assessment, information and referrals.
Available Monday-Friday 8am-8pm,
Saturday 10am-2pm



Aged Care Quality & Safety Commission

1800 200 422

www.myagedcare.gov.au

Free assessment, information and referrals.
Available Monday-Friday 8am-8pm,
Saturday 10am-2pm



Older Persons Advocacy Network (OPAN)

1800 700 600

www.opan.org.au

Free, confidential advocacy support.
Independent assistance with aged care concerns.



Services Australia

1800 227 475

www.servicesaustralia.gov.au

Income assessments and budget management. Determines your contribution rates.



Department of Health & Aged Care

1800 700 600

www.health.gov.au

Official program information and updates.
Latest policy changes and program manuals.



Translating & Interpreting Service (TIS)

131 450

Free interpreting services in 160+ languages,
24/7 availability

WE'RE READY TO SUPPORT YOUR TRANSITION

Real stories of care and growth from our community



Highly recommended for aged and NDIS clients, best service and care provided by the managers and care workers.

Rami R



Excited being a supporter of this caring and friendly agency.

Ron L



The caregivers provided by Glow Healthcare Agency are exceptional. Not only skilled professionals but also incredibly kind-hearted individuals who formed meaningful connections with the clients. Dedicated to improving the quality of life for beloved clients.

Sunu K

