



# Your guide to Home Care Package services



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You can find this product at **[myagedcare.gov.au/resources](https://myagedcare.gov.au/resources)**

This booklet is designed to help you, your family or your friends make important decisions about your care. Although we have tried to make it as comprehensive as possible, you may want to seek more specific information regarding your individual situation to make an informed decision.

## Have your say on aged care

We invite older Australians, their families and carers, the aged care workforce and providers to help shape and reform aged care. Register your interest at **[agedcareengagement.health.gov.au](https://agedcareengagement.health.gov.au)**

Information is current up until 30 June 2025.

The background features a smooth purple gradient. On the right side, there is a large, faint circle filled with a pattern of small, light-colored dots. A solid purple curved line separates the upper gradient area from the lower solid purple area.

# **Your guide to Home Care Package services**

# Is this booklet right for you?

This booklet explains how older people can receive support in their home and daily life through the **Home Care Packages Program**.

You should read this booklet if you have been assessed by an aged care assessor for a Home Care Package.

Otherwise call **My Aged Care** on **1800 200 422** (free call) or go to **myagedcare.gov.au** for information on the assessment process and eligibility for different types of government-funded aged care:

## Short-term care

Short-term care services in the home or residential care settings for situations such as restorative care (return to independence).

## Entry-level support at home

Ongoing or short term care and support services through the *Commonwealth Home Support Programme* including help with housework, personal care, meals and food preparation, transport, shopping, allied health, social support and planned respite (giving your carer a break).

THIS BOOKLET

## More complex support at home

Four levels of coordinated care and services through the *Home Care Packages Program* including personal care, support services and nursing, allied health and clinical services.

## Residential aged care

Personal and nursing care in aged care homes for older people unable to live independently in their own homes. This also includes residential respite for short stays in an aged care home.

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We're improving Australia's aged care system. The information contained in this booklet is current up until 30 June 2025. New booklets with updated information will become available for people accessing services from 1 July 2025.

For information on the changes visit **[myagedcare.gov.au/improving-australias-aged-care-system](https://myagedcare.gov.au/improving-australias-aged-care-system)**

# What is a Home Care Package?

A Home Care Package is coordinated care and services to help you live independently in your home for as long as it is safe and appropriate to do so. Some people receive services through the Commonwealth Home Support Programme (CHSP) and are then assessed for a Home Care Package. Others will start with a Home Care Package.

The benefit of a Home Care Package is that your home care provider will work with you to:

- choose care and services that best meet your meet your ageing related care needs and goals
- manage your care and services

There are different levels of ageing related care needs. During your aged care assessment, your assessor will discuss your current care needs and determine the best level to meet them.

It is expected that more people will be assessed as eligible for a lower level package, with a smaller number being assessed as needing higher level packages.

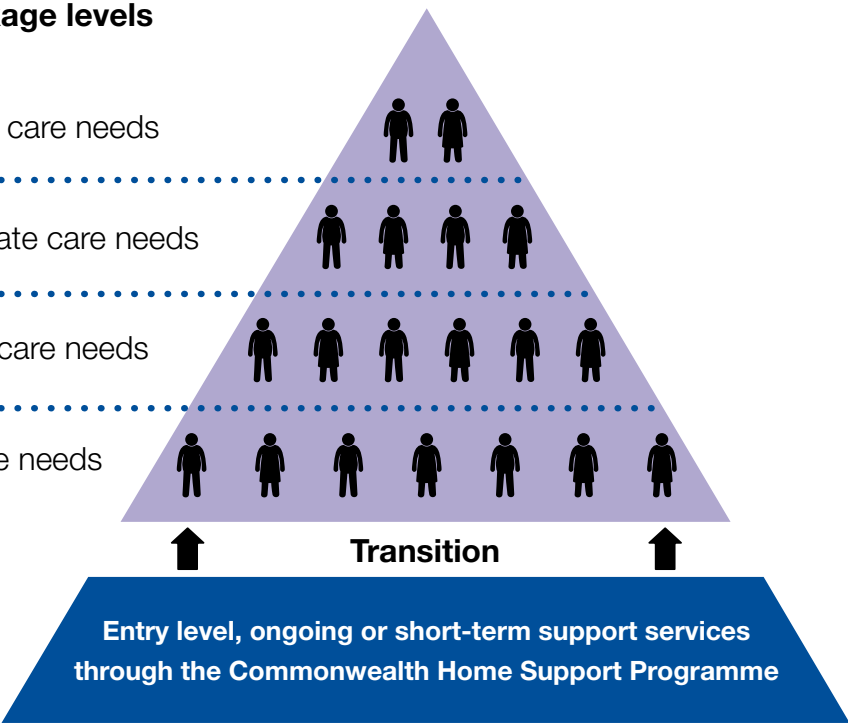
## Home Care Package levels for people with:

**Level 4:** high-level care needs

**Level 3:** intermediate care needs

**Level 2:** low-level care needs

**Level 1:** basic care needs



# How the Australian Government contributes to the cost of your Home Care Package

The total amount of a Home Care Package is made up of what:

- the Australian Government pays (the subsidy)
- you may need to pay (your home care fees).

There is information about how to work out the fees you may need to pay on page 14.

The Australian Government pays a different subsidy amount for each level of Home Care Package. The cost of care and services your home care provider delivers to you is paid directly to them from your subsidy and the fees you pay.

The Government subsidy for each package level is as follows:

Package level	Aged care services for people with	Yearly amount paid by the Australian Government*
1	Basic care needs	<b>\$10,687.20</b>
2	Low-level care needs	<b>\$18,793.85</b>
3	Intermediate care needs	<b>\$40,905.55</b>
4	High-level care needs	<b>\$62,013.50</b>

*\* The figures are current as at 1 January 2025. The individual amount that will be paid will depend on whether you need to pay an income tested care fee. For more information on Home Care Packages and the current Government subsidy for each package visit [myagedcare.gov.au/help-at-home/home-care-packages](https://myagedcare.gov.au/help-at-home/home-care-packages)*

## What can Home Care Package funds be used for?

Your Home Care Package funds should be used to purchase care and services that meet your ageing-related care needs.

Your assessed ageing-related care needs are set out in your support plan. You should discuss with your home care provider your care and service needs when developing your care plan which forms part of your Home Care Agreement:

- **Personal services:** assistance with personal activities such as bathing, showering, toileting, dressing and undressing, mobility and communication
- **Nutrition, hydration, meal preparation and diet:** assistance with preparing meals, including special diets for health, religious, cultural or other reasons, assistance with using eating utensils and assistance with feeding
- **Continence management:** assistance in using continence aids and appliances such as disposable pads and absorbent aids, commode chairs, bedpans and urinals, catheter and urinary drainage appliances, and enemas
- **Mobility and dexterity:** providing crutches, quadruped walkers, walking frames, walking sticks, mechanical devices for lifting, bed rails, slide sheets, sheepskins, tri-pillows, pressure-relieving mattresses and assistance using these aids
- **Nursing, allied health and therapy services:** for example, this may include speech therapy, podiatry, occupational or physiotherapy services and other clinical services
- **Transport and personal assistance:** assistance with shopping, visiting health practitioners and attending social activities
- **Management of skin integrity:** assistance with bandages, dressings and skin emollients.



A Home Care Package may also be used to fund:

- **Telehealth:** video conferencing and digital technology (including remote monitoring) to increase access to timely and appropriate care
- **Assistive technology:** such as equipment that assists mobility and personal safety
- **Aids and equipment:** particularly those that assist a person to perform daily living tasks. Your Home Care Agreement must specify whether the item is leased or purchased, who owns the item and who is responsible for ongoing maintenance and repair costs.

Approved home care providers will work with you to tailor care and services to best support your ageing-related care needs and goals.

## What can't Home Care Package funds be used for?

Home Care Package funds cannot be used as a general source of income for items such as (but not limited to):

- day-to-day bills
- food
- mortgage payments
- rent.

Home Care Package funds also cannot be used to purchase:

- other types of care funded, or jointly funded, by the Australian Government
- travel and accommodation
- entertainment activities, such as club memberships or tickets to sporting events
- white goods such as fridges, TV, microwave.

## Can I get a Home Care Package?

Before receiving in-home care and services through a Home Care Package, you need an assessment to find out if you're eligible. You can apply for an aged care assessment in three ways:

**Online** - The online application form is quick and easy - and available 24 hours a day, seven days a week. The website also has an easy-to-use eligibility checker which you can use before applying. To apply online visit: **[myagedcare.gov.au/apply-online](https://myagedcare.gov.au/apply-online)**

**By telephone** - You can call My Aged Care on **1800 200 422** (free call) from 8am to 8pm weekdays and 10am to 2pm Saturday to discuss your needs and complete the application over the phone.

**In person** - Visit any Services Australia service centre for help to apply online or to call My Aged Care. In some locations you can book a free, in-depth appointment with an Aged Care Specialist Officer. Freecall **1800 227 475** weekdays from 8am to 5pm.

**What to expect when applying:** When you apply, we will ask you a few questions to find out if you are eligible for aged care services. If you are, you'll need to provide some personal information including your Medicare number and contact details.

During the application, you can also appoint a family member or friend as your My Aged Care representative. This means they can speak to My Aged Care on your behalf. You can change your representative at any time. Learn more at: **[myagedcare.gov.au/my-aged-care-representatives](https://myagedcare.gov.au/my-aged-care-representatives)**

We will also ask you for permission to create a personalised client record. This will hold up-to-date information on your needs, the results of any aged care assessments and any services that you receive. The client record will reduce the need for you to retell your story.

You can access your client record through your My Aged Care Online Account. This account is a free and secure way to manage your services, representatives and personal details. You can access your Online Account by linking it to your myGov account. For more information visit **[myagedcare.gov.au/access-your-online-account](https://myagedcare.gov.au/access-your-online-account)**

## Assessing your needs

If you are eligible you will be referred for a free aged care assessment with an aged care assessor.

An assessment organisation will contact you within 2-6 weeks of your application. They will confirm information relating to your ageing related needs and arrange an aged care assessment, usually in your home.

If an in-person assessment is not possible, your aged care assessor may arrange a telephone or video meeting assessment. This may happen if, for example, you are in a remote area.

The aged care assessor may ask your permission to talk to your doctor about your medical history before they meet with you. If you agree, your consent will be recorded by the aged care assessor. All information provided will be treated confidentially.

With your consent, an aged care assessor will:

- assess and approve your eligibility for home care to help you continue living at home or refer you to other services
- give you information about home care services in your area
- help you access the care you need
- help you arrange residential respite care, if you need it.

Your aged care needs, goals and preferences will always be considered, and you do not need to make any decisions about your future during your assessment.

You may feel nervous, but remember your assessor is trained to talk to people in your situation and will understand how you are feeling. Tell them honestly about your situation and any concerns you or your family may have.

We encourage you to have a friend, family member or carer with you for your aged care assessment.

If you need a translator, your assessor can arrange one. Let them know that you need a translator when they call to book your assessment.

# Pathway to accessing a Home Care Package

This booklet outlines the usual pathway for people who have been assessed as eligible for a Home Care Package and includes information on the actions at each stage, so you can start to receive home care services.

**1**

**Receive the outcome of your aged care assessment**

**2**

**Find home care providers & work out costs**

**3**

**Be assigned a Home Care Package**

**4**

**Enter into a Home Care Agreement**

**5**

**Manage your services**

# 1 Receive the outcome of your assessment

After your assessment, your aged care assessor will make a formal decision about your care needs, your eligibility to receive a Home Care Package and the level of Home Care Package that meets your needs.

If you are assessed as eligible for a Home Care Package you will:

- receive an approval letter from My Aged Care that sets out the level of Home Care Package you are approved to receive and the priority that was assigned to you
- be placed in the National Priority System for your approved Home Care Package level. Your place will be based on when you were approved for home care and the priority that was assigned to you.

You may not be found eligible to receive a Home Care Package. If this happens you will receive a letter setting out why and who to contact for more help. You may be eligible for other care services and, if so, this information will be included with your letter.

If your care needs change at any time, you can request a new aged care assessment by contacting My Aged Care.

If you don't receive an approval letter explaining your assessment outcome, call My Aged Care on **1800 200 422** (free call) and request a copy.



Contact My Aged Care on 1800 200 422 (free call),  
go to [myagedcare.gov.au](http://myagedcare.gov.au) or visit any Services Australia service centre

## What if I have concerns about the assessment or outcome?

You have the right to raise your concerns about the service you received during your assessment or the decisions in your approval letter.

Your approval letter will include further information about how you can make a complaint or appeal the decision.

Assessment organisations are required to have complaints procedures in place.

Every aged care assessor must follow the procedures in place to work through any concerns.

If you do have concerns:

- Call your aged care assessor to talk through your concerns and request their help. They may be able to help you and will listen to your concerns
- If you and the aged care assessor cannot resolve the issue ask them to give you the contact details of their manager. You should raise your concerns with them
- If you still do not agree with your assessment outcome, you can write to the Secretary of the Department of Health and Aged Care outlining why you think it should be changed.

You should write to the following address:

The Secretary  
Department of Health and Aged Care  
Attn: Single Assessment System Program Reconsiderations  
GPO Box 9848  
Adelaide SA 5001

You must write to the Secretary within **28 days** of receiving your letter from your aged care assessor.

There is no charge to ask for a review of an aged care assessor decision. If you are not satisfied with the outcome of this review, you can go to the Administrative Review Tribunal. There is a charge for this. Find out more on their website at **art.gov.au** or call **1800 228 333** (free call).

## 2 Find home care providers & work out costs

### How do I find a provider?

Following your approval to receive a Home Care Package, you should look for approved home care providers in your local area to find out:

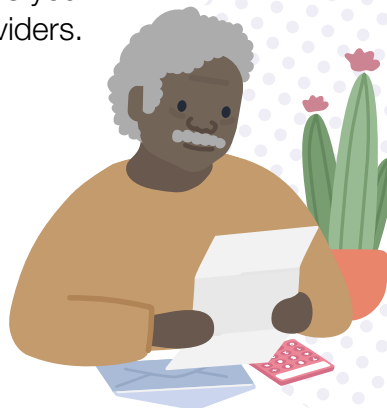
- how they can best service your needs
- the fees and costs and what they mean
- any other additional services they offer and their associated costs.

You can find a provider by:

- using the Find a Provider tool on the My Aged Care website **[myagedcare.gov.au/find-a-provider/](https://myagedcare.gov.au/find-a-provider/)** to search and compare providers, including their prices for a number of services
- calling My Aged Care on **1800 200 422** (free call) and the person you speak to can give you a list of local home care providers over the phone or send it to you in the post; or
- visiting any Services Australia service centre for support. For more in-depth questions, you can book an appointment with an Aged Care Specialist Officer (where one is available in your location).  
**1800 227 475** (free call) weekdays from 8am to 5pm.

Each provider is different, so meeting them will help you understand what you can expect. You'll also be able to see what types of care, services and activities they offer.

There is a checklist at the end of this booklet to help you prepare for questions you might want to ask potential providers.



# What are the costs?

The total amount of a Home Care Package is made up of what:

- the Australian Government pays (the subsidy)
- you may need to pay (your home care fees).

The subsidy the Australian Government pays will be different for each level of Home Care Package. This amount is paid to the home care provider you choose for the care and services delivered to you.

You're expected to contribute to the cost of your care and services if you can afford it.

My Aged Care can give you an estimate of your likely fees. To get an estimate or ask about fees you can:

- use the My Aged Care 'Fee Estimator' at **[myagedcare.gov.au/how-much-will-i-pay](https://myagedcare.gov.au/how-much-will-i-pay)**
- visit a Services Australia services centre or book a free appointment with an Aged Care Specialist Officer in some locations across Australia. **1800 227 475** (free call) weekdays from 8am to 5pm

# What will I need to pay?

There are three types of fees your provider can ask you to pay:

- a basic daily fee
- an income tested care fee
- additional service fees.

# The basic daily fee

The basic daily fee is based on your Home Care Package level.

Package level	Basic daily fee as at 20 March 2025
1	<b>\$11.77</b>
2	<b>\$12.45</b>
3	<b>\$12.80</b>
4	<b>\$13.14</b>



The current basic daily fee is published on the My Aged Care website at **[myagedcare.gov.au/home-care-package-costs-and-fees](https://myagedcare.gov.au/home-care-package-costs-and-fees)**

Your provider may or may not charge you the basic daily fee. If you do pay the basic daily fee, it adds to your Home Care Package budget.

## The income tested care fee

If your income is above a certain amount, you will need to make a contribution towards the cost of your care. This is known as the 'income tested care fee' and is separate to the basic daily fee.

If you are required to pay an income tested care fee, you will need to pay this fee to your provider on a regular basis regardless of whether you use the full value of your package each month.

The government's contribution towards your package will be reduced by the income tested care fee amount you have been assessed to pay. This means your income tested care fee combines with the government subsidy to deliver the full value of your Home Care Package.

For example, if your Home Care Package is valued at \$30,000 and you have been assessed by Services Australia as needing to pay an income tested care fee of \$10,000, then the government subsidy to the provider will be \$20,000 ( $\$30,000 - \$10,000 = \$20,000$ ).

There are daily, annual and lifetime limits on the amount of income tested care fee you can be asked to pay.

You will not be asked to pay an income tested care fee if you are a full pensioner.

If you are part of a couple, the income tested care fee payable is determined by halving your combined income, regardless of who earned the income.

Your family home is not included in the assessment of your income for Home Care Package purposes.

If your income changes while you are receiving care, your income tested care fee can also change.

## Additional fees

Any other amount you have agreed to pay for extra care and services that wouldn't otherwise be covered by your Home Care Package budget.

## How do I work out my fees?

The fees you may be asked to pay towards your Home Care Package are advised by Services Australia.

If you're receiving a means tested income support payment, such as the Age Pension or Department of Veterans' Affairs (DVA) payment, you don't need to do anything. You will receive a letter once you enter into a Home Care Agreement telling you about the fees you may be asked to pay.

If you need a pre commencement fee advice letter, please call Services Australia on **1800 227 475** (free call) or DVA on **1800 838 372** (free call).

If you're not receiving a means tested income support payment, you will need to complete an income assessment form so Services Australia can work out your income tested care fee.

Not all income support payments are means tested. If you receive one of the following payments which is not means tested, you will still need to complete an income assessment form:

- Age Pension—Blind
- Disability Support Pension—Blind
- Carer Allowance
- Mobility Allowance
- DVA Disability Pension without the Income Support Supplement
- DVA War Widow's Pension without the Income Support Supplement.

If you need help to understand, or complete, the form you can call Services Australia on **1800 227 475** (free call). If you would like to talk to someone face-to-face you can book an Aged Care Specialist Officer (where one is available in your location) at a Services Australia service centre (on the same phone line) weekdays from 8am to 5pm.

Any fees to be paid by you will be discussed between you and your provider before starting services as part of developing your Home Care Agreement and package budget.

Once care and services start you will be able to review subsidies and fees relating to your Home Care Package in your monthly statement.

## How do I apply for an income assessment?

You can apply for an income assessment by going to the Services Australia website at **[servicesaustralia.gov.au/sa456](https://servicesaustralia.gov.au/sa456)** and:

- printing and filling out the Home Care Package Calculation of your cost of care form (SA456)
- submitting the form to Services Australia.

## How will I be advised of the fees?

After Services Australia works out your maximum income tested care fee you and your provider will be sent a letter with the income tested care fee you need to pay.

If you are seeking an income assessment before starting your package, only you will receive a letter notifying you about the maximum fees you can be asked to pay. The advice will be valid for 120 days – unless there is a significant change in your circumstances. If there is a change in your circumstances, you will need to notify Services Australia who will reissue your fee advice letter.

## What if I haven't received a response from Services Australia?

It will take at least four weeks from the date you submit your income assessment form to receive a letter about your fees.

If you have not received a letter after four weeks you can contact Services Australia on **1800 227 475** (free call) and ask for an update on the status of your income assessment.

## What if I can't afford the fees?

If you think you'll have difficulty paying the required fees, you can talk to your provider. If needed, you can ask to be considered for financial hardship assistance. Each case is considered on an individual basis.

For financial hardship assistance to be considered, you must:

- have assets valued less than 1.5 times the annual Age Pension (plus pension supplements)
- not have gifted more than \$10,000 in the previous 12 months or more than \$30,000 in the previous 5 years
- have had your income assessed in accordance with the Aged Care Act 1997 (i.e. you have completed and lodged the Aged Care Calculation of your cost of care form (SA486) or the Home Care Package Calculation of your cost of care form (SA456))

To apply for financial hardship assistance, you or your representative need to complete an Aged Care Claim for financial hardship assistance form and submit the completed form to Services Australia.

You can get a copy of the form from the Services Australia website at **[servicesaustralia.gov.au/sa462](https://servicesaustralia.gov.au/sa462)** or by calling **1800 227 475** (free call).

## How often are the fees paid?

Fees are payable for every day you hold a Home Care Package, and generally paid fortnightly or monthly. The government also pays a subsidy and supplements to the provider for every day you hold a package.

## When do I start paying fees?

You do not have to pay any fees (basic daily fee and income tested care fee) before your Home Care Package starts. However, once you have entered into a Home Care Agreement with a provider, you can be asked to pay fees up to one month in advance.

## Where can I get financial information?

You can get basic information about managing your finances from the Services Australia Financial Information Service. This free confidential service can help you make informed decisions about your finances for your current and future needs.

For more information about the Financial Information Service, call Services Australia on 132 300 and say “Financial Information Service” when prompted or call **1800 227 475** (free call) to book an appointment with an Aged Care Specialist Officer (where one is available in your location) at a Services Australia service centre (on the same phone line) weekdays from 8am to 5pm.

## What other costs can be charged by a provider?

Your chosen provider is able to charge package management costs (no more than 15% of the package level) and care management costs (no more than 20% of the package level) to your Home Care Package funds. Each provider will have different costs associated with providing care and services so you should ask what those costs are and how much you will be charged.

This pricing information must be published on My Aged Care by each provider and is available on the 'Find a provider' tool on the My Aged Care website at **[myagedcare.gov.au/find-a-provider/](https://myagedcare.gov.au/find-a-provider/)**

For more information on caps on fees see **[myagedcare.gov.au/changes-aged-care-fees-annual-and-lifetime-caps](https://myagedcare.gov.au/changes-aged-care-fees-annual-and-lifetime-caps)**

Your provider must include a copy of their pricing schedule in your Home Care Agreement. They must then charge your Home Care Package budget the prices listed. If your provider needs to charge a different amount for a particular service (either higher or lower), they will need to discuss and agree this amount with you beforehand. The different price and the reason must then also be included within your Home Care Agreement.

All amounts to be charged to the Home Care Package funds must be included in your monthly statement that will form part of your Home Care Agreement and agreed to by you.

## 3 Be assigned a Home Care Package

### How does the National Priority System work?

Once you are approved for a Home Care Package, you are placed into the National Priority System to be assigned a Home Care Package.

Your place in the National Priority System is based on:

- when you were approved for home care
- your priority for service as determined by the aged care assessor during your assessment.

There will be a wait between the time you are approved for care and the time you are assigned a Home Care Package.

When a Home Care Package becomes available, you will receive a letter from My Aged Care to let you know you have been assigned a package.

The letter will include:

- what level of Home Care Package has been assigned to you
- a unique referral code that you give to your chosen provider.

Once you have received this letter you can then start negotiating the details of your Home Care Agreement with your preferred provider. Once you have entered into an Agreement, you can start receiving services.

### What if I don't want a Home Care Package now?

Contact My Aged Care on **1800 200 422** (free call) as soon as possible if you don't want your Home Care Package now, so that another person in need can use it.

Your place in the National Priority System will not be affected, because it is based on when you were approved for home care and the priority that was assigned to you. There will be no disadvantage to you if you choose not to take up a Home Care Package now.

You can contact My Aged Care at any time in the future and ask for a Home Care Package.



## What do I do with my referral code?

You should take a copy of your package assignment letter with your referral code, and the results from your income assessment, to any meetings with your preferred provider(s).

You have **56 calendar days** from the date your Home Care Package has been assigned to find a provider and enter into a Home Care Agreement.

If you are having difficulty finding an approved home care provider in the **56 days**, or need some extra time to make a decision, you can call My Aged Care on **1800 200 422** (free call) and they can extend the time by a further **28 calendar days**.

If you do not enter into a Home Care Agreement in the time agreed with My Aged Care, you will get a letter to let you know that your Home Care Package has been withdrawn.

If your package is withdrawn, you will need to call My Aged Care if you want to be placed back in the National Priority System for a Home Care Package to be assigned to you. Your place in the National Priority System will be determined by the date of your original home care approval.

## 4

# Enter into a Home Care Agreement

Once you have chosen a home care provider that best meets your needs, they will work with you to develop your care plan and package budget.

This will form the basis of your Home Care Agreement, which sets out:

- how your services will be provided
- who will provide them
- how much they will cost.

There should be enough time for you to look at the Home Care Agreement, and to seek independent legal advice, if you wish, before you enter into the Home Care Agreement.

You must enter into a Home Care Agreement before your Home Care Package services start.

If you are unable to enter into a Home Care Agreement because of any physical or medical problems, another person representing you can enter into the Home Care Agreement on your behalf. The provider will need to record why you did not sign the Home Care Agreement, and what actions they took to enter into the Home Care Agreement instead.

It is important to remember that you and the provider are entering into a Home Care Agreement as equal partners.

Any changes to your Home Care Agreement must be agreed to by both you and your provider.

## Your rights

The Charter of Aged Care Rights sets out your rights as a person receiving Home Care Package services. Your provider must comply with the Charter and respect your rights.

Your provider must help you to understand your rights under the Charter and give you a signed copy of the Charter before or when you start receiving aged care services. Your provider must also give you, or your representative, the opportunity to co-sign the Charter. By signing the Charter, you acknowledge you have received it, been assisted to understand it and understand your rights. You don't have to sign the Charter. You can begin or continue to receive care and services even if you do not sign it.



More information about the Charter is available on the My Aged Care website at **[myagedcare.gov.au/your-right-quality-care](https://myagedcare.gov.au/your-right-quality-care)** or through the Aged Care Quality and Safety Commission on **1800 951 822** (free call).

You also have rights under the Australian Consumer Law. Further information about these rights is available at **[accc.gov.au/update/aged-care](https://accc.gov.au/update/aged-care)**

## You have the right to an aged care advocate

An advocate can help you explore options and make informed decisions. They can also help you to raise your concerns, make a complaint and work towards resolving them.

### Are you concerned about, or do you need assistance in, any of the following areas?

- Aged care provider services or fees
- Assistance with visits or services
- Accessing or getting the most from your services
- Guardianship advice
- Concern that you may not be treated respectfully, fairly, or appropriately.

If your answer is yes or you simply want advice regarding your government-funded aged care services, visit the Older Persons Advocacy Network (OPAN) website **[opan.com.au](https://opan.com.au)** or call **1800 700 600** (free call). These services are free and confidential, and OPAN is independent of providers.



Contact My Aged Care on 1800 200 422 (free call),  
go to [myagedcare.gov.au](https://myagedcare.gov.au) or visit any Services Australia service centre

## How your care is delivered

To make sure you're receiving the best care possible, all Australian Government funded aged care providers need to meet quality standards.

Your home care provider must provide care that complies with the Aged Care Quality Standards. The Quality Standards clearly define what good care should look like, and make it easier to check that people receive good care. The Quality Standards reflect the level of care and services you can expect from your provider.

Read more about the Aged Care Quality Standards on the Aged Care Quality and Safety Commission website **[agedcarequality.gov.au](https://agedcarequality.gov.au)**

## Developing your care plan

Your home care provider will already have some information about your care needs recorded at your aged care assessment.

Your care plan and package budget are important parts of your Home Care Agreement.

Your provider must consider your personal preferences and work with you to develop your care plan. This includes considering the needs of your carer if you have one.

## Your goals

When talking about your ageing-related care needs with your provider, think about what your goals are and what is most important to you. Identifying goals will help you choose care and services that best support your needs. A goal might be maintaining a healthy lifestyle, or achieving independence in mobility.

You might consider:

- What sorts of things might improve my day-to-day life?
- What do I enjoy doing most?
- What support do I need to stay safe?
- Where and when do I want support?
- How does this fit in with the help my carer provides me?

## Your care needs

Your provider should consider any support you already have in place, such as carers, family members, friends, local community and other services, to work out the best way to use your Home Care Package funds.

## Your services

Your care plan includes the exact care and services that will be provided to meet your ageing-related care needs and goals. It might also cover who will provide the services, when they will be delivered and how often.

## Your care management

Your care plan should outline your provider's approach to care management. Some providers offer the option for you to be involved in the management of your Home Care Package. Your provider will discuss these options with you and the care plan will outline the level of involvement you choose. This level can range from fully managed by your provider to self-managed by you.

Your provider will always need to take on some care management and package management activities, such as providing your monthly statement and doing an annual review of your Home Care Agreement and care plan, even if you choose to self-manage. You will need to pay for these management activities from your package budget. Costs for these services must be reasonable and agreed to by you and your provider in your Home Care Agreement.

## Your care plan

Once developed with you, a final copy of your care plan must be given to you before, or within, 14 days of your care and services starting. Your provider cannot change your care plan without your permission, but you can approach them about changing it at any time.

Remember your ageing related care needs can change over time and your care plan can be amended to meet those changing needs. Your health and independence may improve and you may like to focus on a new goal or you may experience a setback and need different services.

You must review your care plan at least once every 12 months to make sure the care and services you receive through your Home Care Package still meet your needs. You can ask for a review of your care plan at any time if your care needs change.

## Your Home Care Package budget

The care and services you receive must be paid for using your Home Care Package budget. Your provider will discuss the budget available to you and how it can be used.

Your package budget lets you see what funds are available in your package, and how those funds are being spent.

Your package budget is made up of:

- the government subsidy (and eligible supplements - see page 27)
- the fees you pay (and any additional amounts you've agreed to pay for extra care or services).

It is important to remember the care and services you receive as part of your Home Care Package must fit within your package budget, unless you make additional contributions.

Your provider will be paid only for the care, services and goods they actually delivered to you. This means that, the maximum amount of your package will go towards supporting you to remain in your own home for as long as possible, or will be held for you by government until you need it.

## Your home care account

When you enter care, a home care account will be set up for you by Services Australia. If your monthly government Home Care Package funds are more than what was actually spent on delivering your services in a month, these unspent funds will be held in your government home care account for you until you need them.

Your provider will be able to tell you the balance of funds in your government home care account, as well as any other funds they are holding on your behalf.

## Monthly statement

You will receive monthly statements from your provider that shows charges for services and equipment, care management and other provider charges and your unspent balance of available funds. If you are not receiving a monthly statement, talk to your provider.

Any unspent funds must carry over from month to month, and from year to year, for as long as you continue to receive a Home Care Package from that provider. If you choose to cease your Home Care Package or change providers, unspent funds you have contributed must be returned to you and the Government contributions returned to the Government. If you are transferring providers, your home care account remains available to you, for use with your new provider.

Your government home care account is available to use with your new provider 71 days after you leave your old provider. Your new provider can support your care needs in the meantime by using the subsidy that accrues daily.

## Can the government subsidy be paid to me?

The government subsidy funds must be paid to an approved home care provider and not directly to you. Your provider will manage them on your behalf.

## What supplements are available if I have extra needs?

You may be able to receive a supplement to help meet your additional care needs if you meet the eligibility criteria for a particular supplement, which in some cases involves an assessment. In most cases, your provider is responsible for lodging the application and following up to check if your supplement payment has started. All supplements you receive will be included in your package budget.

If you have any questions about your eligibility for a supplement or whether your application has been approved, ask your provider.

Some additional supplements are:

- Dementia and Cognition Supplement – to assist with the extra costs associated with caring for people with cognitive impairment related to dementia and other conditions. This is subject to meeting eligibility requirements including assessment by a GP or other suitably qualified person using the prescribed assessment tools
- Veterans' Supplement – funding for veterans with a mental health condition accepted by the Department of Veterans' Affairs (DVA) as related to their service

- Oxygen Supplement – for people with an ongoing medical need for the continual administration of oxygen. This does not apply for short-term illnesses such as bronchitis, or for intermittent use of oxygen
- Enteral Feeding Supplement – for people who need to be fed by a tube on an ongoing basis
- Viability Supplement – intended to help meet the higher costs of delivering care and services for people living in rural or remote areas
- Hardship Supplement – available to home care recipients in genuine financial hardship who do not have the ability to pay their aged care costs due to circumstances beyond their control (see page 18 for more information).

**Note:** If a veteran is eligible for both the Veterans' Supplement and the Dementia and Cognition Supplement in home care, the approved provider will only receive the Veterans' Supplement.

## Can someone help me negotiate with my home care provider?

You can have another person, such as a family member, friend or carer with you while your care plan is being designed.

The government funds advocacy services under the National Aged Care Advocacy Program. Advocacy services can give you information about your rights and responsibilities when accessing aged care services.

Advocacy services are free, confidential and independent. Call the Older Persons Advocacy Network (OPAN) on **1800 700 600** (free call) between 8am to 8pm Monday to Friday and 10am to 4pm on Saturdays to find out more.

An advocate can help you by:

- assisting you to understand and exercise your rights
- participating in the discussion about your Home Care Agreement, care plan and package budget
- talking about any complaints you may have.

When you have a Home Care Agreement, a care plan and a package budget, your agreed care and services can start.

Your Home Care Package starts on the day you enter into a Home Care Agreement, not from the day you start receiving care and services.

### What if my care needs change?

Your ageing-related care needs may change over time. If this happens, you can arrange your services to better suit you. If you notice that your care needs change, talk to your provider in the first instance and ask for a review of your care plan. If your provider can't help, call My Aged Care for a reassessment. You may need to be reassessed for a higher level Home Care Package or other support services.

### Can my provider end our Home Care Agreement?

Once you enter into your Home Care Agreement your provider must continue to deliver the agreed care and services for as long as you need those services. This is called 'security of tenure' and it will be detailed in your Home Care Agreement.

The home care provider is only able to end services if:

- you tell the home care provider that you no longer wish to receive care
- your condition changes so you cannot be cared for in your home with the resources available to the home care provider
- you move to a location where home care is not available through the home care provider
- you have not paid your home care fees for a reason within your control and you have not negotiated an alternative payment arrangement with your provider
- you have intentionally caused serious injury to a staff member or infringed their right to work in a safe environment.

When a provider wants to end a Home Care Agreement, you must be given reasonable written notice and assistance to make other suitable arrangements. If you need to transfer to another type of care, the current provider should work with you and the new provider to ensure a smooth transition.

## **What happens if I go into hospital, residential respite care, transition care or take leave for social reasons?**

Your Home Care Agreement will set out what happens if you need to take leave from the care and services you receive under your Home Care Package.

In the first instance, you (or your representative) should call your home care provider to discuss any planned leave you need.

If you are admitted to hospital, call (or get someone else to call) your provider as soon as possible to let them know so that your Home Care Package is not charged for services you do not receive.

You should also discuss with your provider what happens to your fees and government subsidy while on leave.

You may need to pay your basic daily fee while in hospital or on leave for social reasons, but not if you are in transition care or residential respite care.

If you pay an income tested care fee, you will need to continue to pay this, although you may be asked to pay a lower amount. Please discuss this further with your provider.

## **Can I change providers?**

You can change providers at any time, whether you are moving to a different location or are looking for a better fit. Your current provider must support you to move to another provider. Check your Home Care Agreement so you know about any conditions such as notice periods that may apply.

For your own peace of mind and to limit any interruption to your services, you should find a new provider before agreeing on an end date with your current provider.

There is a checklist at the end of this booklet to help you through the process of changing providers.



## Unspent funds

The unspent home care amount is the total amount of Home Care Package subsidy, supplements and home care fees for a care recipient (for a period of care), that have not been spent or committed on that care recipient's care.

The unspent home care amount is made up of two sources of funds:

- home care subsidies and supplements – these are held on your behalf in your government home care account, and
- your home care fees – these are held on your behalf by your provider.

Your provider will be able to tell you the balance of funds in your government home care account as well as any other funds they are holding on your behalf.

You should work with your provider to ensure you benefit from the full use of your Home Care Package budget. Talk to your provider about the funds available and how you are going to spend those funds to support your needs. You should develop a care plan and package budget with your provider that fully meets your assessed aging-related care needs. Your assessed care needs will be included in your Home Care Agreement.

If you are transferring providers, your government home care account remains available to you, for use with your new provider.

Your current provider has 56 days from the end date you have agreed with them to issue you with a notice that will include:

- your agreed end date of home care services
- unspent funds balance.

Providers must transfer unspent funds they hold on your behalf (home care fees).

Your government home care account is available to use with your new provider 71 days after you leave your old provider. Your new provider can support your care needs in the meantime by using the subsidy that accrues daily.

The unspent funds in your government home care account (home care subsidies and supplements) will be returned to the government if you leave home care.

Note: if you have paid any home care fees in advance, these are not included in the calculation of your unspent home care amount and must be separately refunded to you by your provider.

You need to notify your old provider within 56 days after your agreed end date with them of the details of your new provider so that they can transfer any unspent funds they hold on your behalf (home care fees) to them.

If you have given this information to your old provider then they must complete this transfer within 70 days of your agreed end date.

Your provider will return any unspent home care fees you paid to you or your estate, if you:

- move into permanent residential care
- die
- end your Home Care Package.

Any contributions made by the government to your package budget that remain unspent, such as home care subsidies and supplements, will be returned from your home care account to the government.

## Raising your concerns

If you are unhappy with any aspect of the care or service you receive, there are two ways you can make a complaint:

- speak to your service provider about your concerns
- contact the Aged Care Quality and Safety Commission.

It is often best you talk to your **service provider** about your complaint first to see if they can help. They are there to support you and should listen to your concerns and take necessary action.

Sometimes complaints cannot be resolved by the service provider, or you might not feel comfortable raising your concern with them. In such cases, you have the right to contact the **Aged Care Quality and Safety Commission**.

This is a free service and you can contact them by:

- website — **agedcarequality.gov.au**
- telephone — call **1800 951 822** (free call)
- in writing — address your written complaint to:

Aged Care Quality and Safety Commission  
GPO Box 9819  
[Your capital city] [Your state/territory]

You also have the right to an **advocate** to help you make a complaint.

Call the Older Persons Advocacy Network (OPAN) on **1800 700 600** (free call) to find out more about advocacy services.

They offer free, confidential and independent support and information for people (and their representatives) receiving, or seeking to receive, Australian Government funded aged care services.



## Further assistance

### What if you need assistance with interpreting?

If you speak a language other than English, you can call the Translating and Interpreting Service (TIS National) for the cost of a local call on **131 450**. TIS National covers more than 100 languages. Call and tell the operator the language you speak and ask them to call My Aged Care on 1800 200 422. You can also book an appointment with an Aged Care Specialist Officer in some locations and ask for a face-to-face interpreter on **1800 227 475** (free call) weekdays from 8am to 5pm.

### What if you need assistance due to hearing or speech difficulties?

If you are Deaf, deafblind, or hard of hearing, you may be eligible for sign language interpreting and captioning services through the National Sign Language Program to fully participate in your aged care journey. Contact Deaf Connect - SMS only: 0476 857 251, FaceTime: 0407 647 591, call: 1300 773 803, email: **interpreting@deafconnect.org.au** or online **deafconnect.org.au/services/interpreting#book-interpreter**

The National Relay Service can also assist if you find it hard to hear or speak using a phone. Choose your preferred access option at **accesshub.gov.au/about-the-nrs** and ask for a relay to call 1800 200 422.

### What help is available to track and maintain healthy ageing?

You, or a loved one, can check your health and find personalised suggestions for products and services that promote healthy ageing on the LiveUp website.

Healthy ageing means staying well, being connected, and maintaining your independence at every age – by making choices that prioritise your physical, mental, and emotional health.

LiveUp can suggest low-cost assistive products and equipment to help you with everyday living, as well as personalised exercises and services, to help you or a loved one with age-related wellbeing.

To learn more about LiveUp, and the products and services that are available in your area, visit **www.liveup.org.au** or call **1800 951 971** (free call).

## What help is available for people with dementia?

The Australian Government expects all aged care providers to offer services that meet the needs of people with dementia. The National Dementia Support Program (NDSP) funds Dementia Australia to provide education, resources, counselling and support to people living with dementia, their families and carers to improve awareness and understanding about the disease. Contact the National Dementia Helpline on **1800 100 500** (free call), 24 hours a day, seven days a week. Further information on Dementia Australia is available online at **dementia.org.au**

Or alternatively, the Australian Government-funded **Dementia Behaviour Management Advisory Service (DBMAS)** and **Severe Behaviour Response Teams (SBRT)** services delivered by Dementia Support Australia provides both telehealth and in-person support in caring for people experiencing behavioural and psychological symptoms of dementia. Aged care providers, family members, primary care and acute care services can request support from Dementia Support Australia online at **dementia.com.au** or via the 24/7 phoneline on **1800 699 799** (free call).

## What help is available for older people who are experiencing homelessness or at risk of experiencing homelessness?

If you are prematurely aged, on a low income, are 50 years or over (45 years or over for First Nations people) and are experiencing homelessness or at risk of experiencing homelessness, there are supports including:

- links to appropriate housing and care services
- advocacy and assistance with financial and legal work
- links to other social support services aimed at reducing homelessness.

## What help is available for people with diverse needs?

The Australian Government recognises that our society is diverse and people have a wide range of life experiences.

Many programs and services are available to support people with diverse needs to access the help they need. Specialised services may exist in your area that cater specifically to diverse needs groups. You can find out more through My Aged Care or by asking your aged care assessor.

Service providers should consider, respect and support specific and diverse needs when delivering care and services. No service provider should discriminate against anyone, including:

- First Nations people(s)
- people from culturally and linguistically diverse backgrounds
- people who live in a rural and remote area
- people who are financially or socially disadvantaged
- veterans, their dependants and widows or widowers
- people who are homeless or at risk of becoming homeless
- people of diverse sexual orientation and gender identity, including LGBTQIA+
- people who are Care Leavers (adults who spent time in institutional or foster care as a child)
- parents separated from their children by forced adoption or removal.

Knowing about your individual needs helps your provider deliver care and support that is appropriate and respectful of your diversity.

For more information call My Aged Care on **1800 200 422** (free call) or go to **[myagedcare.gov.au/accessible-all](https://myagedcare.gov.au/accessible-all)** or visit any Services Australia service centre.

## What help is available for elder abuse?

If you witness, suspect, or experience elder abuse, call the National Elder Abuse phone line for free and confidential information, support, and referrals, on **1800 353 374** (free call)

Elder abuse may involve physical harm, misuse of your money, sexual abuse, emotional abuse or neglect.

You can also visit the Compass website at **[compass.info](https://compass.info)** for information, a support directory and resources about elder abuse.

## What assistance is available for my carer?

Your Home Care Package is intended to meet your specific ageing related care needs. To better support your carer you may wish to access other support like Respite Care through your Home Care Package.

If your carer is in need of additional support, Carer Gateway provides in-person, phone, and online services and support nationally to help your carer in their caring role.

- Your carer can call **1800 422 737** (free call), Monday to Friday, between 8am and 5pm, and select option 1 to speak to your local Carer Gateway service provider. They will talk with your carer to understand their needs and provide the support and services to assist them in their caring role.
- For access to practical information, advice, resources and online support services, visit Carer Gateway website at **[carergateway.gov.au](https://carergateway.gov.au)**
- You and your carer can also visit the My Aged Care website for more resources, services and support groups at **[myagedcare.gov.au/caring-someone](https://myagedcare.gov.au/caring-someone)**

## What if I am already receiving aged care services?

It may be possible for you to receive care and services through a range of other programs that you cannot receive as part of your Home Care Package or that can complement your Home Care Package. These programs include:

- Aged Care Volunteer Visitors Scheme (formerly known as the Community Visitors Scheme)
- Continence Aids Payment Scheme
- Department of Veterans Affairs programs.

In certain circumstances, you are able to receive care and services through the CHSP when you are in a Home Care Package, on a time-limited basis.

## Call costs

**13/1300 numbers** – Charges for calls to 13/1300 numbers from landline and mobile phones are different. Calls to 13/1300 numbers from a fixed landline are charged at a cost similar to a local call. Calls from mobile phones may incur a higher charge.

**1800 numbers** – Calls to 1800 numbers are free from fixed landlines and most Australian mobile phone providers now offer free calls to 1800 numbers – check with your mobile phone provider.

# More information about Home Care Packages

The *Home Care Packages Program Manual for Care Recipients* is available on the website [myagedcare.gov.au/resources](https://myagedcare.gov.au/resources)

## Checklist – Find home care providers and work out costs

Once you have been assessed as eligible to receive a Home Care Package, use this checklist to help guide you through the process of looking for home care providers and understanding how much you might need to contribute to the cost of your care.

1. Following your aged care assessment

• receive your approval letter with package level and approval date
2. Create a short list of providers in your local area

• use the ‘Find a Provider’ tool on the My Aged Care website [myagedcare.gov.au](https://myagedcare.gov.au) or call My Aged Care on **1800 200 422** (free call)
3. Work out the fees

• use the fee estimator ([myagedcare.gov.au/how-much-will-i-pay](https://myagedcare.gov.au/how-much-will-i-pay)) on the My Aged Care website to estimate costs

• if you do not receive a means tested income support payment, complete an income assessment by going to the Services Australia website at [servicesaustralia.gov.au/sa456](https://servicesaustralia.gov.au/sa456)\*

• understand the basic daily fee and income tested care fee
4. Contact potential providers and discuss what they can offer and how much they charge under the package

• where is the provider located?

• do they cater for any requirements I may have – language, cultural, diversity?

• where and when will they provide my support?

• who will provide my services?

• how much will the care and services cost?

• are there other costs applied and what do these cover?

• what checks do they complete to ensure quality of service?
5. Receive your Home Care Package assignment letter

**Remember:** *You cannot enter into a Home Care Agreement until we have written to you to let you know a Home Care Package has been assigned to you.*

*\* If you are receiving a means tested income support payment, this information will already be held by Services Australia/DVA so you do not need to arrange for an income assessment. If this information is not held and you choose not to have your income assessed, you can be asked to pay the maximum fee.*



# Checklist – Enter into a Home Care Agreement

When a package becomes available, you will receive a letter advising you of the assignment of your Home Care Package, including your unique referral code and date by which you need to use this code to enter into a Home Care Agreement.

Use this checklist to help guide you through the process of negotiating your Home Care Agreement with your preferred home care provider.

1. Be assigned a Home Care Package
  - receive package assignment letter with referral code and expiry date ☐
2. Contact preferred provider
  - take a copy of your package assignment letter ☐
  - take a copy of your income assessment results  
Note: If you have not yet completed an income assessment, you can do this by going to the Services Australia website at **[servicesaustralia.gov.au/sa456](https://servicesaustralia.gov.au/sa456)** ☐
  - do you need more than 56 days to make a decision? ☐
    - contact My Aged Care on **1800 200 422** (free call) for an extension
3. Enter into a Home Care Agreement
  - work with your provider to develop a package budget and care plan ☐
  - agree to structure and layout of monthly statements ☐
  - understand conditions and charges that will be made to your Home Care Package funds ☐
  - enter into your Home Care Agreement ☐
4. Start and manage your services
  - review care plan on a regular basis to ensure it is still meeting your needs ☐
  - if your needs change, book an appointment with your home care provider to discuss ☐

*\* If you are receiving a means tested income support payment, this information will already be held by Services Australia/DVA so you do not need to arrange for an income assessment. If this information is not held and you choose not to have your income assessed, you can be asked to pay the maximum fee.*

# Checklist – Changing providers

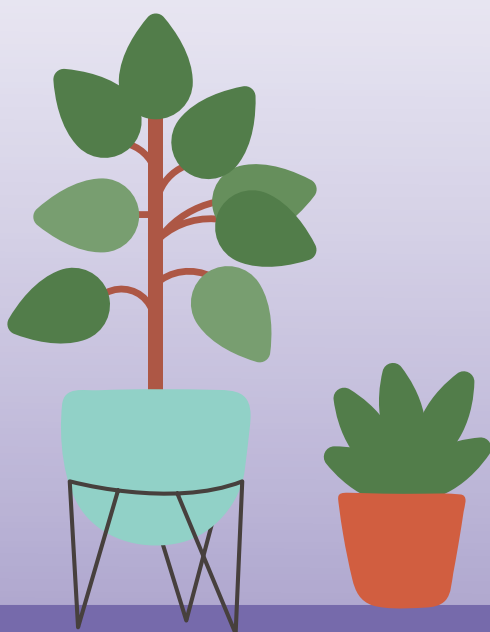
If you are interested in changing your home care provider, either because you are moving location or looking for a better fit, you can do so. Use this checklist to help guide you through the process of changing providers.

1. Read current Home Care Agreement
  - understand any conditions☐
2. Start looking for new providers in your local area
  - use the 'Find a Provider' tool on the My Aged Care website **myagedcare.gov.au** or call My Aged Care on **1800 200 422** (free call)☐
3. Decide on a suitable provider and check they can deliver the services you need within your available package budget☐
4. Agree end date for home care services with current provider

**Note:** you have 56 days from this end date to enter into a Home Care Agreement with a new provider. You also have the option of requesting a 28 day extension.

☐
5. Call My Aged Care and request referral code re-activation☐
6. Give new provider your referral code☐
7. Enter into a Home Care Agreement
  - work with your provider to develop package budget☐
  - agree to structure and layout of monthly statements☐
  - understand conditions and charges that will be made to your Home Care Package funds☐
  - agree on the start date to commence with your new provider☐
  - Note:** this must be on or after the end date of services with your current provider
  - enter into your new Home Care Agreement☐
8. Give current provider the details of your new provider within 56 days of your agreed end date so they can transfer any unspent funds they hold on your behalf (home care fees)☐
9. Receive notice from old provider with details of unspent funds they hold on your behalf (fee home care fees)
  - if notice not received within 56 days of agreed end date, contact old provider☐
10. Provider transfers unspent funds they hold on your behalf (home care fees, if any) to new provider, within 70 days of agreed end date of services☐
11. New provider includes details of the unspent funds transferred to them in your next monthly statement☐
12. Your government home care account is available to use with your new provider 71 days after you leave your old provider. Your new provider can support your care needs in the meantime by using the subsidy that accrues daily☐

Notes



For help visit **myagedcare.gov.au**  
call **1800 200 422** (free call)  
or visit any Services Australia service centre

All information in this publication is correct up until 30 June 2025