

Consumer protections for Support at Home prices

Fact sheet for participants

On 1 July 2025, the Support at Home program starts. From 1 July 2026, the Australian Government will set price caps for Support at Home. Until then, providers will continue to set their own prices for services as they have done for the Home Care Packages (HCP) Program.

If you are on the HCP Program, when you move to the Support at Home program the prices for the services you receive may change. Providers will talk to you about any prices changes ahead of asking you to agree to those changes.

The government has put protections in place so that you can be sure those prices are reasonable and transparent.

What are the benefits of Support at Home?

With funding for Support at Home set to grow with the needs of an ageing population, the program will provide timely access to the services that older people need to live safely and independently at home. The program will:

- Increase the maximum level of support available from \$61,000 to \$78,000 to provide higher levels of care for people with complex needs who require more help to remain at home.
- Be more tailored to people's needs, by expanding the ongoing levels of support from four to eight.

- Have increased focus on early interventions to help people to stay active and independent, including faster access to assistive technology and home modifications, and a temporary boost in funding for those who need extra restorative and allied health support.
- Include palliative care support so that older people can spend their final weeks at home with their loved ones.
- Increase the number of places to support more older people to live at home and cut wait times.

For more information about <u>Support at Home</u>, visit the department's website.

Why might prices for my services change under Support at Home?

The price for a Support at Home service is the entire cost of delivering that service to you. This will be the total amount charged to your budget.

The price may look different to what you have been paying. Under the HCP Program, you are charged for a service (e.g. cleaning) and charged separately for package management (e.g. third-party costs and staff travel).

Under Support at Home, the price for each service will include those costs and that is the total price you will pay. Prices may also change if the cost of delivering services to you has changed.

Support at Home pricing will make it easier to see exactly how much care you have received and how much of your budget has been spent.

Your budget will only be charged for services that you receive.

You will not have to make an out-of-pocket payment (a "co-contribution") for any clinical care that you receive, which includes care management.

You may be assessed by government as needing to make a co-contribution for 'independence' or 'everyday living' services.

Further information is available on the <u>services that are available under Support at Home</u>, and <u>participant co-contributions</u>.

How do I know my prices are reasonable?

A reasonable price reflects what it costs your provider to deliver the service to you.

The price can include:

- the wages of your aged care workers
- · administration and overheads
- transport
- sub-contracting.

Prices can also include the provider's costs of transitioning to the Support at Home program. The overall price must still be reasonable and justifiable.

To help you know if your Support at Home prices are reasonable, we have <u>published</u> information on the sort of prices that might be charged from 1 July 2025.

This pricing information was collected from HCP providers in February 2025. These are not price caps or recommended prices. The indicative prices reflect what HCP providers have reported that they intend to charge when Support at Home commences. This information can help you decide if your provider's prices are reasonable, or if you want to choose another provider.

It is important to note that this information is indicative only and prices are expected to vary across Australia, depending on your location and your provider.

Further information is available on how prices may be calculated under Support at Home.

What are unreasonable prices?

Prices must take into account all the funding your provider already receives from government to provide your care.

For example, if your provider gets subsidies or grants to deliver services in rural or remote regions, their prices must reflect that funding.

Your provider is not allowed to charge you separately for package management or travel.

You cannot be asked to pay a co-contribution to the cost of clinical care, including care management. If you see charges for these items, you should ask your provider about it.

How will the government make sure prices are reasonable?

From 1 July 2025, Support at Home providers must publish their standard prices for all their services on the My Aged Care website. The Find a Provider tool on My Aged Care will show you the prices of providers in your area to help you make an informed choice about your care.

Before 1 July 2025, your provider has to clearly explain to you any changes to your prices under Support at Home. You will be asked to agree to the prices as part of a new service agreement.

You do not have to sign an agreement if you are unhappy with the prices or if you don't understand why their prices are changing. However, you do need to have an agreement in place with a provider of your choice before you are able to receive services through Support at Home.

The government is introducing additional consumer protections to make sure your Support at Home prices are reasonable and transparent.

The Department of Health and Aged Care (the department) and the Aged Care Quality and Safety Commission (the Commission) are working together to monitor pricing and will take action if a provider is not following the law.

Your provider must keep evidence of what they have included in their prices. The department and the Commission can ask your provider to show us this evidence.

What can I do if I am concerned about prices for my services?

If you are concerned about your Support at Home prices, speak to your provider and ask them to explain their prices to you.

If you are still concerned, you can make a complaint to the Commission. If your provider cannot demonstrate that their prices are reasonable, the Commission can use its regulatory powers. This can include issuing a non-compliance notice requiring the provider to take specific actions. These actions may include changing their prices to make them more reasonable. If a provider refuses to comply, they may receive an infringement notice.

If you would like assistance with your complaint, you can contact the Older Persons Advisory Network (OPAN). OPAN has an Aged Care Advocacy Line – 1800 700 600 – for free and confidential information and advocacy. An OPAN advocate can help you talk to your provider about your pricing or speak to them on your behalf.

Under Australian Consumer Law, providers cannot make misleading or deceptive statements about their prices, or the reasons for a price change. The Australian Competition and Consumer Commission can investigate and act where businesses mislead participants about prices.

Can I change providers?

You can change providers at any time. Providers cannot charge you an entry or exit fee. You can change providers before or after the commencement of Support at Home on 1 July 2025.

If you choose to change providers before 1 July 2025, it is important that you have a start date with your new provider before agreeing a cessation date from your current provider. This ensures that there are no impacts to continuity of your care.

Use the <u>Find a Provider</u> tool on the My Aged Care website to see information about providers in your area.