



WHAT IS Home care?

As we get older, taking care of ourselves and our homes can become more difficult. Home Care support is here to help older Australians stay independent by providing aids for mobility, communication, and personal care. Plus, there's help available for home and garden maintenance to keep your living space safe and comfortable. If you or someone you care for require assistance with daily activities, these services are available to help you live independently and stay you connected with your community.

There are two types of services available to you at home:

- **Commonwealth Home Support Programme (CHSP)** – This is an entry-level care program designed for people who are generally able to manage on their own, but need a bit of extra help with certain tasks. It provides a low level of support and is suitable if you need one or two services.
- **Home Care Packages** – These are for individuals who need more extensive support. They cater for those with more complex care needs than what the CHSP can provide.

Home care is regulated by the Federal Government to help ensure that it is accessible and affordable for everyone. The government subsidises the cost of these services, but

depending on your circumstances, you may be asked to contribute towards the cost.

You can choose services from any government-approved home care provider, including not-for-profit and private businesses.

To access government subsidised home care, you will need to apply for an assessment by contacting [My Aged Care](#).

What services can I access?

Home care covers nursing care and non-nursing needs:

- **Home care** – support from healthcare professionals including assistance with personal hygiene and nursing, dressing and undressing, mobility and transportation, rehabilitation and more.

WHAT IS Home care?

- **Home help** – extra help with general errands and keeping your home running smoothly including shopping, transportation, cleaning, cooking and tidying.
- **Companionship** – company while you go shopping, take a stroll, go swimming or visit your favourite places.

What are the fees?

- If you access entry level care, you pay a contribution directly to the CHSP service provider for the one or two services used.
- If you access complex care through a home care package, there are four levels available, and each level provides a different amount of funding.
- There are some fees payable if you want to access home care. The contributions payable will depend on the level of home care package you are allocated as well as an assessment of your income.

Home care package fees:

The three types of fees you may pay to access a home care package are:

- **Basic daily fee** – a contribution added to your package funding.
- **Income-tested fee** – a contribution towards the cost of care.
- **Additional services fee** – on a user pays basis where you agree to additional services.

The services you are approved to receive are tailored to meet your needs. These will automatically be paid by the Government from your package funding. There is a limit on the number of Home Care Packages available and there can be lengthy wait times.

Basic daily fee

The basic daily fee is unique to each level of home care package. This fee is set at a percentage of the single basic age pension that changes in March and September each year in line with the age pension.

Package level	Basic daily care fee per day
Level 1 – Basic care needs	\$11.77
Level 2 – Low-level care needs	\$12.45
Level 3 – intermediate care needs	\$12.80
Level 4 – High-level care needs	\$13.14

Income tested fee

The income-tested fee is based on a formula that assesses a portion of your income for aged care purposes.

Depending on your circumstances, you will need to submit a "Home Care Package Calculation of your cost of home care" form (SA456) and send it to the Department of Human Services to have this fee assessed. It may take several weeks to receive notification back from the Department.

The amount you may be asked to pay is capped on an annual basis, although a lifetime cap also applies. These caps help you to plan and manage your finances as the cost is limited, regardless of how long you receive a home care package.

The fee is determined when you commence a home care package. It is then reassessed on a quarterly basis to reflect changes in your financial and personal circumstances, as well as indexation of rates and thresholds.

The rules for income assessment and how it is assessed are complex. Your financial adviser can help you to calculate the fee you will be asked to pay and also identify funding strategies that may help reduce this fee.



WHAT IS Home care?

Additional services fee

Your home care provider might offer extra services that aren't included in your Home Care Package funding. Since fees and what's covered may vary greatly between providers, it's a good idea to ask your provider for a detailed list of their fees, what services are included, and if there are any additional costs for extra services.

Home care agreement

Once you have chosen a home care provider that best meets your needs, they must provide you with a Home Care Agreement.

This is a legal agreement between you and the service provider regarding your care plan, how the services will be provided, who will provide them and how much they will cost.

It is important to read the agreement carefully and seek legal advice if you need help to understand the details.

Additional information

To find out more about the income assessment process or to obtain copies of relevant forms, call Services Australia on 1800 227 475 or visit www.humanservices.gov.au/agedcare

To arrange a health assessment, or to obtain further information on the aged care process, fees and charges, you can contact My Aged Care on 1800 200 422 or visit www.myagedcare.gov.au

IMPORTANT INFORMATION: This publication is prepared by Personal Financial Services ABN 26 098 725 145, AFSL 234459 ("Licensee"). The information in this publication is general only and has not been tailored to individual circumstances. Before acting on this publication, you should assess your own circumstances or seek personal advice from a licensed financial adviser. This publication is current as at the date of issue but may be subject to change or be superseded by future publications. While it is believed that the information is accurate and reliable, the accuracy of that information is not guaranteed in any way. Past performance is not a reliable indicator of future performance, and it should not be relied on for any investment decision. Whilst care has been taken in preparing the content, no liability is accepted by the Licensee nor any of its agents, employees or related bodies corporate for any errors or omissions in this publication, and/or losses or liabilities arising from any reliance on this document. This publication is not available for distribution outside Australia and may not be passed on to any third person without the prior written consent of the Licensee. **Published June 2025.**