



# SUPPORT AT HOME **CLIENT GUIDE**

Preparing for Australia's new in-home aged care program

**Presented By**  
MURRAY MALLEE AGED CARE GROUP

Information in this booklet is correct as of June 2025  
Some information may change pending the release of Rules and other associated documents



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# OUR VALUES



Murray Mallee Aged Care Group (MMACG) is driven by four values:

## **GENUINE**

We will tell the truth

## **RELIABLE**

We will do what we say

## **KIND**

We will care and support each other

## **ENGAGING**

We will work together

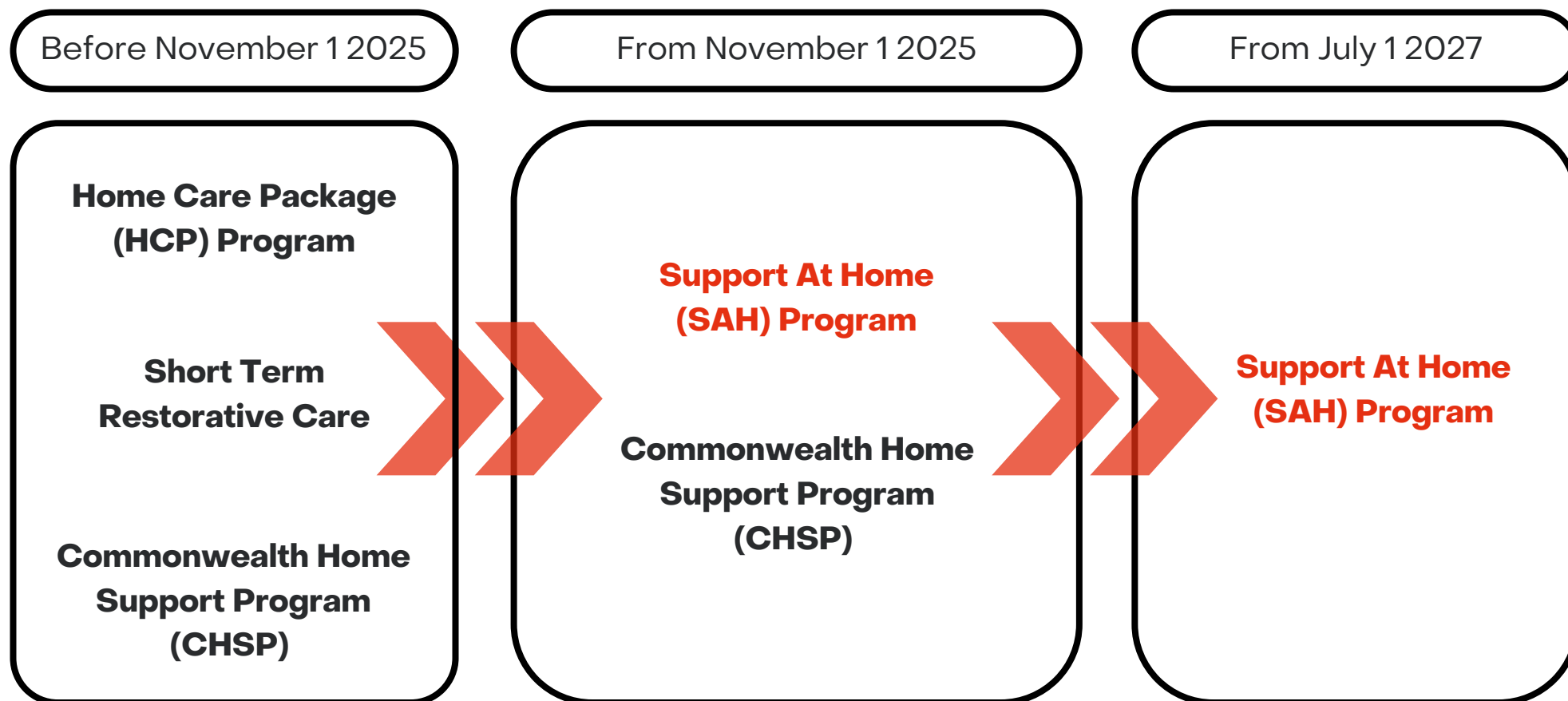
While there are many changes coming in the near future, what won't change is our commitment to you and delivering the best care you can find. Our whole team hold to these values and we hope that continues to be evident as we enter this new stage of aged care.



# WHAT IS SUPPORT AT HOME?



The Australian Government is unifying in-home aged care services under a **single new program called Support at Home** (or SAH for short). These changes are able to happen because of new laws and will eventually combine Home Care Packages, Short Term Restorative Care, and Commonwealth Home Support Program into **one unified program**.





The Support at Home program is built on a foundation called the **Wellness and Reablement Approach**. The goal of this approach is to give you greater freedom and control over your own life and the services you receive.



## WELLNESS

Means that we aim to:

Do activities with you, rather than for you  
Acknowledge your strengths  
Build up your skills



## REABLEMENT

Means that we aim to:

Achieve specific goals and outcomes with you  
Maintain or regain skills you desire  
Help you to resume everyday activities



Support at Home (SAH) will change in-home aged care for the better. But these changes mean that you will now be considered as **one of three types of clients**, depending on your situation.

## GRANDFATHERED HCP CLIENTS

This is you if you had a Home Care Package (or at least assessed as eligible) as of **12 September 2024**. You will have a **no worse off principle** under SAH.

## TRANSITIONED HCP CLIENTS

This is you if you only had a HCP **between 13 September 2024 and 31 October 2025**. When SAH starts on 1 November 2025, **you will automatically become a SAH participant**.

## SUPPORT AT HOME PARTICIPANTS

This is you if you are assessed or granted aged care support **from 1 November 2025 onwards**.

The most important thing to remember is whether or not you were accessing (or at least considered eligible) for a Home Care Package **on or before 12 September 2024** as this will impact your client contributions (see page 18 for more details).



# WHY IS IT CHANGING?





These changes are being done by the Australian Government for multiple reasons after years of consultation with clients, providers and other people involved in aged care.

Below are the major reasons for the introduction of Support at Home:

## FUNDING

- Many people have lots of **unspent funds that are not being used** (around \$4 billion nationally). While those with unspent spends **will keep what they currently have**, changing how this works going forward means more people can get home care support quicker.
- With a significant increase in the number of people needing aged care, **adding client contributions to some services** will support an important growing demand for many Australians.

## CHOICE & INDEPENDENCE

- New levels of funding will provide **more specific budgets** that better adapt to your current circumstances.
- **From 2027**, you will be able to have multiple providers to give different services. This greater flexibility is similar to how another government program, the NDIS, works.



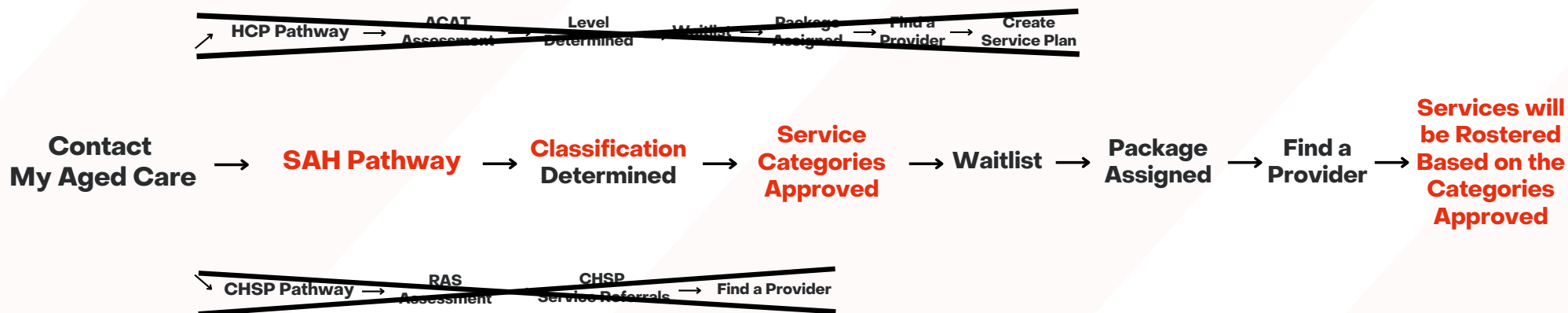
# WHAT IS CHANGING?



# THE ASSESSMENT PATHWAY

Support at Home brings a streamlined assessment pathway where there is now **only 1 assessment** for all aged care services in Australia. Previously, there was a different pathway depending on what program you were joining (as seen in the sections crossed out).

Another change is that the assessors determine how much of each service category you can access (see pages 16 and 17 for more details).





# PACKAGE LEVELS

- **4 levels become 8 classifications of funding.**
- More options make budgets more targeted.

New package levels will be introduced with Support at Home as the table on the right shows. While anyone who joins SAH from November 1 2025 will only have the 8 classifications, any current HCP clients (grandfathered or transitioned) will still be on their same level of funding.

People who currently have a Home Care Package will **not need to be re-assessed** and will continue to **receive the same level of funding** as they do now.

- Reduces unspent funds.
- Makes more packages available.

HCP Levels	SAH Packages (from November 1 2025)
Level 1: \$10,833	Classification 1: <b>\$10,697.72</b>
	Classification 2: <b>\$15,981.68</b>
Level 2: \$19,049	Classification 3: <b>\$21,919.77</b>
	Classification 4: <b>\$29,545.33</b>
Level 3: \$41,460	Classification 5: <b>\$39,535.04</b>
	Classification 6: <b>\$47,957.41</b>
Level 4: \$62,853	Classification 7: <b>\$58,122.13</b>
	Classification 8: <b>\$77,709.00</b>

\*Package Levels Represent Yearly Budget



# ASSISTIVE TECHNOLOGY & HOME MODIFICATIONS (AT-HM) SCHEME

From November 1 2025, **equipment purchases will have separate funding** with SAH's new AT-HM Scheme.

This means equipment purchases no longer come out of your budget and **don't need to be saved up for**. Instead, we can help you receive additional funding to get necessary equipment quicker. But, **funding must be spent** as it usually expires 12 months after you receive it. If you have any **unspent HCP funds**, then you would use them first to readily buy equipment before accessing the AT-HM Scheme.

AT-HM Funding Tier	Amount
Low	Under \$500
Medium	Up to \$2,000
High	Up to \$15,000

It is also important to note that all providers will charge an **admin fee** on the following purchases:

- 10% for external services and equipment (capped at \$500).
- 15% for home modifications (capped at \$1,500).



# AT-HM LIST

Another change for equipment purchases is that the Department of Health, Disability and Ageing will now have a **list showing what items and services the AT-HM scheme can be used for.**

Each item or service fits in one of 3 categories which determines the process MMACG must undertake to ensure the item or service is safe and appropriate before purchasing it for you.

<b>Low risk</b>	Simple and relatively low-cost daily living products that need no prescription or customisation
<b>Under advice</b>	Low risk items, but would benefit from professional advice to ensure that they are selected, installed or used effectively
<b>Prescribed</b>	Items that require a prescription from a suitably qualified health professional



# THE BUDGET SYSTEM

Support at Home (SAH) brings a new way budgets are set. The left table below explains how budgets currently work, while the right table explains how budgets will change from November 1 2025. Overall, these changes will **let you use your budget to the fullest** by feeling confident to spend your allocated amount and having less of your budget go towards care and package management.

**Important note for grandfathered and transitioned clients:** anyone with a HCP can **keep and use any unspent funds** under SAH until they are all used up. They may be used to access additional services if a quarterly budget is fully allocated, or for AT-HMs if approved.

You will **not lose these on re-assessment**, and they are **not time limited**.

Under the Current HCP System...	From November 1 2025 with SAH...
<p>Budgets are set annually and accrue unspent funds over time.</p>	<p><b>Budgets will be set quarterly rather than annually.</b></p> <p>Participants can only carry over \$1,000 or 10% of their quarterly budget (whichever is greater) into the next quarter if any is unspent.</p>
<p>Budgets are made of:</p> <ul style="list-style-type: none"><li>• Government Funding &amp; Client Contribution (if paying)</li><li>• Minus Fees for Any Services Used</li><li>• Minus 20% of Budget for Care Management</li><li>• Minus 10% of Budget for Package Management</li></ul>	<p>Budgets will be:</p> <ul style="list-style-type: none"><li>• Government Funding &amp; Client Contribution (if paying)</li><li>• Minus Fees for Any Services Used</li><li>• <b>Minus 20% NOW 10% of Budget for Care Management</b></li><li>• <b>Minus 10% for Package Management REMOVED</b></li><li>• Package Management Fees will no longer be charged</li><li>• <b>Charging for Care Management will be capped at 10%</b></li></ul>



# PRESCRIBED SERVICE LIST

The Department of Health, Disability and Ageing has set a prescribed service list that will be used from November 1 2025 for all participants. This list tells providers like MMACG what services we can, and cannot, offer to you.

**All services fall in one of 3 categories** as shown below. Anyone assessed once Support at Home starts will have their budgets divided into each of these categories (see page 17 for more details).



## CLINICAL SUPPORTS

Such as:

Nursing care  
Occupational therapy  
Continence care



## INDEPENDENCE

Such as:

Help with showering  
Help with getting dressed  
Taking medications  
Transport  
Respite care



## EVERYDAY LIVING

Such as:

Cleaning  
Gardening  
Shopping  
Meal preparation



# BUDGET EXAMPLE

To help explain how budgets work, we have created **two example budgets** with John Smith.

The top budget shows what John might receive **if he was assessed now**.

The bottom budget shows what John might receive **if he was assessed once Support at Home starts**.



**John Smith**, 80 Years Old



## What He Might Get Now

Home Care Package  
Level 3

Annual Budget of \$41,460

Can be used for any service in any category



## What He Might Get From November 2025

Support at Home  
Classification 7

Annual Budget of \$58,122, pre-set into categories:

Clinical Support: \$24,309.80

Independence: \$18,000

Everyday Living: \$10,000




Care Management: \$5,812.20



# CLIENT CONTRIBUTIONS

An important difference with Support at Home (SAH) is more client contributions. This is to help manage costs as Australia's population continues to age. However, **the Australian Government will still pay for the majority of your services, including all clinical supports**. The table below explains how your pensioner status and the type of service you access determines the percent that you contribute to the cost of a service.

But, **if you are a grandfathered client then you will be no worse off with client contributions**. This means if you pay no client contributions now, you still won't under SAH, regardless of the service.

Client Contributions	Full Pensioner	Part Pensioner	Self-Funded Retiree
 <b>CLINICAL SUPPORTS</b>	0%	0%	0%
 <b>INDEPENDENCE</b>	5%	5-50%	50%
 <b>EVERYDAY LIVING</b>	17.5%	17.5-80%	80%

Other important points clients may need to know:

- Contributions are decided by Services Australia and not MMACG.
  - Contributions may differ based on a means test from Services Australia.
- Unless a full fee reduction supplement is in place, providers like MMACG **must** collect contributions.
- If you already pay income-tested care fees, then you will transition with special discounted contribution arrangements.
- If you begin your care from November 1 2025 then your **lifetime contribution cap** will be \$130,000.
  - But, if you are an existing HCP recipient then your lifetime cap will be \$82,018.
- If you use HCP **unspent funds** on services, then you will **not** pay a contribution for those services, even if you normally do.







# SERVICE FEES

To better understand how service fees look with Support at Home, we have an example of someone who is a **full pensioner (non-grandfathered)**:

\*WEEKDAY RATES DO NOT FULLY REFLECT MMACG'S NEW PRICING SCHEDULE THAT WILL BE SENT OUT BEFORE NOVEMBER 2025

The pricing of service fees will also be changing:

- **Currently**, all services are charged at the same rate (e.g. \$73 per hour on weekdays).
- **From November 2025**, each service will have its own rate.
- **From July 2026**, all prices will be set by the Department of Health, Disability and Ageing.

Service Category	Service Type	Cost Per Hour	Client Contribution
 <b>Clinical Support</b>	Enrolled Nurse	\$127	\$0
	Registered Nurse	\$142	\$0
 <b>Independence</b>	Personal Care	\$120	\$6.00
	Respite	\$120	\$6.00
	Social Support	\$114	\$5.70
	Transport	\$114	\$5.70
 <b>Everyday Living</b>	Domestic Assistance	\$106	\$18.55
	Meals	\$110	\$19.25
	Gardening	\$77	\$13.48
 <b>Care Management</b>	N/A	\$120	\$0



# HOW FINANCES WILL WORK



# HOW FEES WILL IMPACT BUDGETS

To better understand how the changes in service and admin fees will impact your budget, we have created another example with John Smith.

In this example, because of the **reduction in the cost of care management** and the removal of package management fees, **John has extra funds** which he can use to access more services **during the same quarter**.

\*WEEKDAY RATES DO NOT FULLY REFLECT MMACG'S NEW PRICING SCHEDULE THAT WILL BE SENT OUT BEFORE NOVEMBER 2025



**John Smith**, 80 Years Old  
**HCP Level 3** – \$3,477.58 per month

	Current	After November 1 2025
Domestic Assistance: 4 Hours Per Month	\$73ph = \$292	\$106ph = \$424
Personal Care: 4 Hours Per Month	\$73ph = \$292	\$120ph = \$480
Transport: 1 Hour Per Month	\$73ph = \$73	\$114ph = \$114
Gardening: 2 Hours Per Month	\$80ph = \$160	\$77ph = \$154
Care Management Per Month	\$695.52	\$347.76
Package Management Per Month	\$347.76	REMOVED
Total In	\$3,477.58	\$3,477.58
Total Out	\$1,860.28	\$1,519.76
<b>Unspent Funds</b>	<b>\$1,617.30</b>	<b>\$1,957.82</b>

John will have an **extra \$340.52** per month under SAH



# HOW CONTRIBUTIONS WILL IMPACT CHARGES

**At the end of each month**, the following process happens:

1. MMACG send Services Australia a claim for any services you used in that month.
2. Services Australia pays MMACG back for those services **except** your client contribution amount.
3. MMACG then invoice you for that remaining amount if you have any client contribution to pay.

To understand how your client contribution for each month is calculated, an example is shown on the right.

**This example represents a non-grandfathered participant who is a full pensioner**, meaning independence activities (personal care, transport) are at 5% contribution, while everyday living (domestic assistance, gardening) is 17.5%.

## EXAMPLE FOR FULL PENSIONER (NON-GRANDFATHERED) PARTICIPANTS

Service	Rate	Total Cost	Client Contribution
<b>Domestic Assistance</b>	4 Hours @ \$106ph	\$424.00	\$74.20
<b>Personal Care</b>	4 Hours @ \$120ph	\$480.00	\$24.00
<b>Transport</b>	1 Hour @ \$114ph	\$114.00	\$5.70
<b>Gardening</b>	2 Hours @ \$77ph	\$154.00	\$26.95
<b>Care Management</b>	2.9 Hours @ \$120ph	\$347.76	\$0
<b><u>Total</u></b>		\$1,519.76	\$130.85
	<b>Government Covers</b>	\$1,533.76 - \$130.87 <b>= \$1,388.89</b>	
	<b>MMACG Invoices Participant</b>	<b>\$130.87</b>	

\*WEEKDAY RATES DO NOT FULLY REFLECT MMACG'S NEW PRICING SCHEDULE THAT WILL BE SENT OUT BEFORE NOVEMBER 2025



# MONTHLY STATEMENTS

Similar to the current system, MMACG will provide you with **itemised monthly statements**.

Once Support at Home commences in November, statements will outline:

- The funding available,
- The services delivered,
- If applicable, the client contribution rate paid, and the amount of contribution to be paid,
- The remaining funding available for a calendar month period, and
- If applicable, AT-HM Scheme funding, including the current balance and expiry date.

Providers must issue monthly statements to you **no later than the last day of the following month**.





# REGISTERED SUPPORTERS

Under SAH, there will now be a formal way register someone as an official supporter to **help you communicate your decisions** if you would like.

These people will be called **registered supporters**, and their goal should be to support you in making your own decisions. We recommend them to be someone who is involved in your life and aware of your aged care services, such as a family member or a close friend.

However, providers like MMACG are **still required to contact you first** for decisions when possible, but you can refer us to a registered supporter and/or a registered supporter can contact us to communicate your decision. However you approach it, the goal is to ensure **your decisions about your care are upheld**.

You can have one or more supporters registered, as long as they are done **with your consent**. MMACG cannot do this on your behalf and it must be **done through My Aged Care**. Choosing to not have a registered supporter will **not impact** any services we provide to you.

If you already have a regular representative or any authorised representatives in My Aged Care, then they will **automatically become a registered supporter** from November 1 2025. No action is needed to do this.







The table below highlights the key differences between each type of client. These changes are explained in more detail in the previous pages of the Client Guide.

	Keep their existing unspent HCP funds	Only carry over \$1,000 or 10% into the next quarter	Continue receiving the same level of funding as their current HCP	Be charged the new service rates	Transition from annual to quarterly budgets	Be required to make client contributions
<b>GRANDFATHERED HCP CLIENT</b>		 (unless unspent HCP funds are exhausted)				 (unless they are already paying contributions)
<b>TRANSITIONED HCP CLIENT</b>		 (unless unspent HCP funds are exhausted)				
<b>SAH PARTICIPANTS</b>						

To help summarise the changes Support at Home brings for our grandfathered clients, we have created an **example with a grandfathered HCP client** called Lydia Jones.



**Lydia Jones**, 80 Years Old



## **Before 1 November 2025 Under Home Care Packages**

Home Care Package  
Level 3  
Annual Budget of \$41,460  
Unspent Funds of \$20,000



## **After 1 November 2025 Under Support at Home**

HCP Level 3  
Budget of \$41,460  
Now paid as \$10,250 per quarter  
Same Unspent Funds of \$20,000

Keeps any unspent funds she currently has  
Unspent funds will not continue to accrue above the \$20,000  
Can use unspent funds for extra services or equipment  
Once unspent funds are used, she can then carry only 10% over per quarter  
Can be re-assessed for a higher level if more support is needed



# YOUR NEXT STEPS



# WHAT SUPPORT AT HOME MEANS FOR YOU

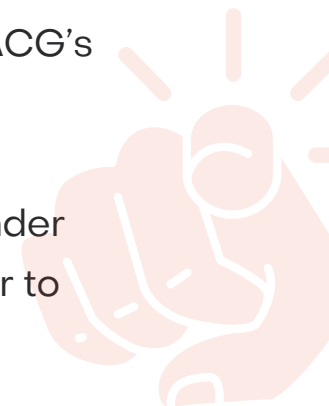
We understand that these changes can be a lot to take in, but **you are not alone in this**. Murray Mallee Aged Care Group (MMACG) is here to support you, and every person who uses aged care services is experiencing these same changes. **This is a transition we face together.**

The goal of Support at Home (SAH) is to **give you greater control** over your in-home aged care services, and we hope this booklet has shown that to be the case.

In the lead up to SAH, MMACG will be working to send out **new Service Agreements and pricing arrangements** to all clients to ensure we are compliant with legislative and program requirements. We appreciate your patience with us as we work through this process.

We understand that for people familiar with the Home Care Package program that these changes can be concerning. Rest assured, if you are a grandfathered client then you will **not be required to pay out of pocket** unless you already are doing so. And even if you are not grandfathered, we believe most MMACG's clients will be better off under SAH.

If we believe you are one of the few people who will require changes to your care and service plan under SAH, then our service consultants (soon to be called 'care partners') will contact you before November to explore options. **We are here to help.**





# HOW TO STAY INFORMED

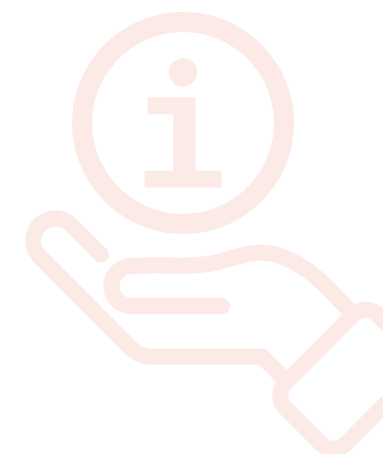
This booklet is just one part of our plan to keep you informed about Support at Home as we reach November 2025. We will continue to mail out any important information and/or have our service consultants contact you if required.

If you have a supporter/representative, then **please make sure they also are aware of the changes**. This guide is also designed for them.

## Some points of contact:

- Call us at (08) 8532 2255 (Regional) or (08) 8365 0151 (Metro)
- Visit the 'Support at Home' page on our official website ([murraymallee.org.au](http://murraymallee.org.au))
- Call My Aged Care at 1800 200 422 or visit their website ([myagedcare.gov.au](http://myagedcare.gov.au))

Remember, we are here to answer any questions or concerns you may have!





# SUPPORT AT HOME CLIENT GUIDE



# SUPPORT AT HOME CLIENT GUIDE



# THANK YOU

## FOR READING

If you have any questions, please don't hesitate to contact us

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