

Support at Home, explained simply

A plain-language family guide to Australia's home care program — eligibility, funding levels, what you pay, and how to get started.

What is Support at Home?

Support at Home is the Australian Government program that funds care in your own home. It replaced Home Care Packages from 1 November 2025. The Commonwealth Home Support Programme (CHSP) continues as a separate entry-level program — the government has announced it will run until at least 2029 — and your assessor may refer you there if your needs are simpler. After a free assessment through My Aged Care, you receive a quarterly budget for the services you need — clinical care such as nursing, personal care such as showering and dressing, and everyday living support such as cleaning, meals, transport and gardening — and you choose a registered provider to deliver them.

Getting started — four steps

- 1

Call My Aged Care on 1800 200 422 or visit myagedcare.gov.au. Or call us first on 1300 845 766 and we will help you prepare.
- 2

Have your Medicare card ready and describe what you are finding difficult at home.
- 3

A free assessment is arranged in your own home. The assessor decides your classification (level) and budget.
- 4

When approved, choose Rosewood Gardens as your provider — we plan your services with you and coordinate the start of your care.

Your funding, level by level

Every classification carries a government budget. The government reserves 10% of each quarterly budget for care management — the ≈ Weekly* column shows roughly what remains for services each week after that reservation.

Classification	Quarterly	≈ Weekly*	Former HCP level	Quarterly	≈ Weekly*
Classification 1	\$2,752.50	\$190.56			
Classification 2	\$4,112.84	\$284.74	Former HCP Level 1	\$2,818.04	\$195.10
Classification 3	\$5,634.20	\$390.06			
Classification 4	\$7,617.13	\$527.34	Former HCP Level 2	\$4,955.44	\$343.07
Classification 5	\$10,182.38	\$704.93			
Classification 6	\$12,341.32	\$854.40	Former HCP Level 3	\$10,787.18	\$746.80
Classification 7	\$14,915.00	\$1,032.58			
Classification 8	\$20,034.28	\$1,386.99	Former HCP Level 4	\$16,353.98	\$1,132.20

Official amounts effective 1 July 2026, indexed each July; for people who were receiving, or approved for, a Home Care Package on or before 12 September 2024, budgets and contributions are protected by the no-worse-off principle. All figures confirmed at assessment. Up to \$1,000 or 10% of an unused quarterly budget (whichever is greater) rolls over to the next quarter.

What will I pay? Contributions at a glance

Clinical supports attract no participant contribution — nursing and allied health, regardless of income or assets. These services still use your approved budget; you simply don't pay a personal contribution toward their price. For other services, your contribution depends on your pension status:

Your situation	Clinical care	Independence supports	Everyday living
Full Age Pensioner	0%	5%	17.5%
Part pensioner / CSHC	0%	5% – 50% (means-tested)	17.5% – 80% (means-tested)
Self-funded (no CSHC)	0%	50%	80%

From 1 October 2026: approved personal care (showering, dressing, continence, help with medication) has a 0% participant contribution — services must be included in your support plan and available within your budget. Zero contribution does not mean unlimited hours; your quarterly budget still applies.

There is a lifetime cap: once your total non-clinical contributions reach \$137,917.01 (\$86,185.23 for protected former-HCP clients), the government covers the full cost of your approved non-clinical services. Transitioned clients never pay more than they would have under their old package. Hardship assistance is available through Services Australia — we help with the paperwork.

Why families choose Rosewood Gardens

- **Consistent carers** — a small, familiar team matched to you, wherever possible, with clinical oversight matched to your needs.
- **Published prices** — our current price schedule is on our website and updated openly. No separate administration or travel fee is added on top of published service prices.
- **Free tools** — our online budget calculator and weekly planner show indicative examples of what a quarterly budget may cover.
- **The full journey** — home care, NDIS supports, high-intensity clinical care, and our Aged & Disability Residential Care residence in Ashburton.
- **★ 4.8 on Google** (August 2026) — from real families we have cared for.

Thinking about changing providers?

You have choice over your providers and can change, subject to your service agreement and notice period. With your consent, we coordinate records, schedules and key contacts with your current provider to minimise disruption — and there is no Rosewood Gardens joining fee. If you change providers, available funds are reconciled and transferred under the program rules — we can help you understand the steps before you switch.

Ready when you are — call 1300 845 766 for a free consultation

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