



harbourside
PORT STEPHENS

Support at Home

What it means for you





We Care



What is Support at Home?

The Australian Government has introduced a new aged care program called Support at Home, which commenced on 1 November 2025. The program is being rolled out in phases and replaced the current Home Care Packages (HCP) and Short Term Restorative Care Program (STRC) from 1 November 2025, and will replace the Commonwealth Home Support Programme (CHSP), no earlier than 2027.

Support at Home is part of broader Aged Care Reforms introduced under the Aged Care Act 2024.

These reforms aim to:

- Enhance fairness, safety, and transparency in aged care
- Provide older Australians with greater choice, control, and dignity

Bullet here Simplify funding and service management.

The new Aged Care Act introduces a rights-based approach to care. As a recipient of aged care, you have the right to:

- Be treated with dignity, respect, and compassion
- Make decisions about your care and services
- Have access to safe, high-quality services
- Be listened to, informed, and supported
- Have your identity, culture, and background valued.



What you can expect from Harbourside

At Harbourside, we understand that your home is more than just a place, it's where you feel most comfortable and in control. Our commitment is to support you in living independently, safely, and with dignity in your own home.

As our client you will continue to receive:

- ✓ Compassionate, person-centred care
- ✓ Support from your familiar care team
- ✓ Open and regular communication
- ✓ Assistance to understand your choices and rights.

Harbourside Port Stephens is committed to upholding your rights and ensuring your voice is central to every aspect of your care experience.

What do the aged care reforms mean for you?

While many aspects of your day-to-day care will remain familiar, the reforms introduced new rules and structures that may affect how your funding and services are managed.

What has stayed the same:

- You will continue with the same care team
- Your current services will continue if they are still needed
- You will remain with the same provider

What is new:

- A new rights-based Aged Care Act
 - Budgets will be allocated quarterly rather than annually
- New funding categories have been introduced (Clinical, Independence, Everyday Living)
- A new Assistive Technology and Home Modification funding scheme has been introduced.

What changed:

- For some clients, the way client contributions are calculated has changed
- Package management fees and travel costs are no longer charged separately, they are included in the price of each service
- There are new rules about how much unspent money can be rolled over from one quarter to the next
- 10% of the quarterly budget is allocated for care management.

Transition guidelines and participant types

To support Home Care Package as they move into Support at Home, the Government has developed transition guidelines. Based on these, you will be considered either a 'Grandfathered' or a 'Transitional' participant, which determines how your care is delivered under Support at Home.

We will work with you to help you understand what this means for you and what to expect.

Grandfathered Participants

If you were approved for a Home Care Package on or before 12 September 2024, you are considered a Grandfathered Participant.

This means from 1 November 2025:

- You'll automatically move into the Support at Home program
- Your care arrangements will be with Harbourside, or your chosen provider
- A "no worse off" principle protects you from higher personal contributions
- You will retain any unspent funds in your account as at 31 October 2025. However new limits will apply to how much you can carry over each quarter
- You will continue to receive care based on your current package level
- Your budget will change to quarterly from annually
- Care management will be capped at 10%.

Transitional Participants

If you were approved for a Home Care Package from 13 September 2024 to 31 October 2025, you are considered a Transitional Participant. This means from 1 November 2025:

- You'll automatically move into the Support at Home program
- Your care arrangements will be with Harbourside, or your chosen provider
- You will maintain your current level of funding and be able to keep any unspent funds in your account as at 31 October 2025. However new limits will apply to how much you can carry over each quarter
- You will continue to receive care based on your current package level
- Your budget will change to quarterly from annually
- Care management will be capped at 10%
 - You will begin paying personal contribution fees, depending on your



Short Term Restorative Care (STRC) Participants

If your current Short Term Restorative Care Program commenced on or prior to 31 October 2025, you will continue to receive services under this program until your 8 week finish date.

If your current Short Term Restorative Care Program commenced on or after 1 November 2025, you will transition to the Support at Home Restorative Care Pathway.

New Participants

If you were approved for support on or after 1 November 2025, you will enter directly into the Support at Home program as a New Participant. This means:

- You will start with the new rights-based framework and care model from day one
- Your support plan will be designed around your goals, needs, and preferences
- You will contribute to the cost of some services based on your income and the service type you receive
- You will work with your Harbourside Care Partner to build a personalised plan within a quarterly budget
- You will begin paying personal contribution fees, depending on your income and the type of service you receive.

We are here to make Support at Home simple and supportive. From your first conversation with us, you'll be empowered to make informed choices about your care.

Understanding the new fees

For Transitional and New Participants

Under the new framework, services are divided into categories, and the government expects clients to contribute toward the cost of some services. These contributions are income-tested and tiered based on the type of service.

- **Clinical Services:** Services such as nursing and allied health will remain fully funded by the government. You will not be asked to contribute to these.
- **Independence Support Services:** Services like personal care, transport, and social support will incur a fee based on the type of service and your income assessment.
- **Everyday Living Services:** Services such as domestic assistance, meals, gardening and shopping support will incur a fee, based on the type of service and your income assessment.

If you are a full pensioner, your contributions will remain at the lower end of the range. If you are self-funded, you may be required to contribute more. The Australian Government will determine the fee level you are required to pay, and Harbourside will work with you to help you understand any contributions you will be required to pay.

What is a Quarterly Budget?

Under Support at Home, budgets will no longer be calculated annually. Instead, you will receive your total annual funding in four equal parts across the year, known as quarterly budgets.

This means:

- Each quarter, you will receive one portion of your funding
- You will not be able to overspend your budget in any quarter
- You may roll over any unspent funds up to \$1,000 or 10% of your quarterly funding into the next quarter.

Harbourside will work with you to ensure your care plan stays within your budget and supports your goals and needs.



Additional pathways

Support at Home includes a range of options to ensure you get the right care for your needs. In addition to ongoing care, Support at Home also includes pathways for short term needs including Restorative Care or End-of-Life. As a team member for a brochure.

Assistive Technology and Home Modifications (AT-HM)

Assistive Technology and Home Modifications is one pathway to access Support at Home and provides funding to help older people remain safe and independent at home.

This funding can be used for:

Mobility aids and equipment

- Devices to assist with safety or independence
- Minor home modifications, such as ramps or bathroom

There is a lifetime cap on these funds and requests must be assessed for eligibility.

For Transitional Participants or Grandfathered Participants, unspent funds from your Package must be used before accessing this pool.



Where to go for more information

If you have questions or would like to learn more, you can:

View Government resources online:

www.health.gov.au/our-work/support-at-home/resources

Contact My Aged Care on: **1800 200 422**

or visit **www.myagedcare.gov.au**

Support at Home is a new chapter in aged care, one that brings clearer rights, stronger protections, and more personalised support. We're committed to keeping you informed, supported, and reassured through this transition and beyond.

At Harbourside, we're here to support you today, tomorrow, and whenever you need us.

Contact Harbourside Port Stephens on **02 4984 1811**

email: homecare@harboursideps.com.au **Visit:** harboursideportstephens.com.au

Harbourside Port Stephens

Local | Trusted | Not-for-profit Compassionate care when it matters most.

We care.





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