

SUPPORT AT HOME

Changes to the Aged Care Act

*Basil La Brooy
Housing and Ageing Options Advisor*





Who are we?

COTA ACT is a local organisation working to improve the lives of older people in the Canberra community since 1973.

We work with older people, their families and friends, community organisations, business and government to identify gaps and implement services and programs to encourage older people to participate in the community and contribute to their fullest.

COTA ACT is part of the national alliance of COTA's, which has representation in every state and territory.

How we work



Connections and information

Connecting you to the services and information you need and provide support to live life to the fullest



Active Ageing

Stay active as you age with Strength for Life

Providers located across the ACT with instructors expertly trained to work with older people.



Housing and Ageing Options

One-on-one advice and information on your housing and ageing options

Retirement Villages
Downsizing
Decluttering
Help in your home
Public and private rentals



Getting Online

Support to use your mobile device (phone, tablet or laptop) through our Get IT program

One-on-one
Free

Your housing options



COTA ACT's Housing and Ageing options service can provide you with advice and information on the options available to you.



We offer free face-to-face appointments at our office at the Hughes Community Centre, as well as appointments on the phone and video conference.

Accessing support

Are you receiving support through My Aged Care?

Commonwealth Home Support Programme (CHSP)

Support at Home (SaH - Levels 1-8 + Short-term care)

Residential Aged Care



SUPPORT AT HOME

- Started 1 November 2025
- Replaced Home Care Packages (HCP) and Short Term Restorative Care (STRC)
- Helps older Australians live independently at home
- Requires means testing assessment through Centerlink
- Participant contribution based on income and assets



Fees and Costs – SaH

- **Clinical Care**

- *Fully government funded. No contribution required*

- **Support for independence**

- *Full Age Pensioners 5% of service cost*
- *Part Age Pensioners/Self funded retirees up to 50%*

- **Assistance with everyday living**

- *Full pensioners 17.5%*
- *Self funded retirees up to 80%*

- **Lifetime cap** of \$130,000 for non-clinical care contributions





What if I was on a Home Care Package (HCP?)

Individuals receiving aged care services before 1 Nov 2025 will not be subject to the new fee structures.



Individuals receiving home care packages or on the national priority system as at 12 September 2024 will transition to Support at Home without a reassessment, maintaining current funding levels until their care needs change.



What if I receive support through the CHSP?

You will continue to receive support through CHSP.

The Government has advised that CHSP will continue to operate until **at least** 1 July 2027.





RESIDENTIAL AGED CARE

PERMANENT RESIDENTIAL AGED CARE

The Government will continue to fund the majority of aged care and will fund all clinical costs for aged care residents

Where contributions are required from you, they will be based on your income and assets

- Basic Daily Fee (BDF) – paid by everyone
- More than \$238,000* in assets, \$95,000* in income (or combination) will make additional contributions



Fees and Costs – RAC

If an older person has limited means, the government will pay some (or all) of their accommodation costs. Those who can afford it are expected to pay for their room through “room purchase” by a:

- Refundable (lump sum) Accommodation Deposit (RAD) or
- Non-refundable (rent) indexed Daily Accommodation Payment (DAP) or
- Combination of both

Providers retain 2% p.a of RAD – capped at 5 years for residents entering care from 1 Nov 2025



Fees and Costs – RAC

Additional means tested fees include:

- Non-clinical care contribution (NCCC)
 - Up to \$101.10 per day
 - Lifetime cap \$130,000 or max 4 years
- Hoteling contribution
 - Means-tested fee of up to \$12.55 per day
 - 7.8% of assets over \$238,000 or 50% of income over \$95,400 (or combination of both)
- Everyday living fee
 - Fee for optional services

Getting further support



- COTA ACT's Housing and Ageing Options Program
- Care finders
- Services Australia – Financial Information Service & Aged Care Specialist Officers
- Private financial/aged care advisors and planners

Council on the AGEING ACT

(02) 6282 3777
www.cotaact.org.au
contact@cotaact.org.au

Hughes Community Centre
2 Wisdom St. Hughes

COTA ACT is open 9am to 5pm weekdays

