



Your essential guide to Home Care Packages

All your burning questions answered – in one place!



Contents

*Click a page number
to jump ahead*



There's no place like home

Page 3

What's the Home Care Package Program?

Page 4

What services can I get?

Page 5

What services can't I get?

Page 6

Where do I get these services?

Page 7

Am I eligible for a Home Care Package?

Page 8

How long will I have to wait for a package?

Page 9

What will it cost me?

Page 10

How can CareAbout help me?

Page 11

Hear what our customers are saying

Page 12



*We've helped 130,000+
Australian families like yours*

There's no place like home

It's no surprise to learn that most Australians want to stay in their own home as they age. It's where our precious memories, possessions, pets and all things comfort reside!

But there can be obstacles to this – for example, modifications might be needed to make the home more accessible.

So, it's a relief to know that the Australian Government provides subsidies to make it easier for people to remain living comfortably and independently in their own homes for as long as possible.

The main form of financial support is provided through the Home Care Package Program. In this guide, we answer the most common questions people have about this wonderful initiative.



About us

CareAbout provides informed, expert advice on how to navigate the complex aged care system and make the most of the funding available.

We offer a free matching service for people looking to find trusted home care providers.

Since 2017, we've helped more than 130,000 Australian families get the right care for their needs. Need proof?

[Read our reviews](#)



What's the Home Care Package Program?

The Home Care Package Program supports older Australians with complex needs to stay safely in their own home. It offers a coordinated approach to home care, ensuring you get the right mix of services tailored to your unique needs.

How does it work?

Everyone's care needs are different, so there are **four levels of Home Care Package**. Each level has a different amount of funding, which is used to subsidise home care services from an approved provider.

The package level assigned to you is based on your care needs.

Home Care Package levels

[Learn more about levels](#)



Package level	Care needs	Hours of care (approx. per fortnight)	Annual subsidy
Level 1	Basic	3 – 4.5	\$10,687.12
Level 2	Low	5.5 – 8	\$18,795.49
Level 3	Intermediate	12.5 – 18	\$40,906.53
Level 4	High	18.5 – 25	\$62,011.85

Quick tip!

Levels 1 and 2 are for people who need help with daily activities (e.g. meal prep).

Level 3 is for those with more demanding care needs (e.g. help with toileting).

Level 4 care recipients have the most complex care needs (e.g. speech therapy).





What services can I get?

Generally, your Home Care Package can be used for:



Care services

- Help with bathing and toileting
- Personal care and grooming (e.g. shaving, nail-clipping)
- Meal preparation and home-delivered meals
- Provision of mobility aids (e.g. walkers, wheelchairs)
- Assistance with bandages and dressings



Support services

- Maintenance to keep the home and garden safe
- Transport to appointments and social activities
- Household cleaning and laundry
- Some home modifications (e.g. shower rails, ramps)
- Day or overnight respite



Clinical services

- Wound care and management
- Allied health services (e.g. physiotherapist, podiatrist)
- Medication management
- Other health-related services (e.g. hearing and vision services)

[Learn more about inclusions](#)



Quick tip!

The golden rule is that your spending should support your care needs and goals, as outlined in your care plan. Your provider is there to guide you so if in doubt, ask!





What services can't I get?

Here are some items that are NOT typically included in your Home Care Package:

- Household bills (e.g. electricity bills, water bills, petrol)
- Groceries
- Accommodation costs (e.g. rent, mortgage)
- Travel or accommodation for holidays
- Entertainment (e.g. subscriptions, hobbies)
- Services and items covered by other government schemes (e.g. medication, health check-ups)
- Non-care-related home modifications (e.g. painting, decking)
- Household appliances and electronics (e.g. TVs, computers, fridges)



Fun fact: Home Care Package rules aren't always cut and dry! Usually, a new fridge isn't covered – but if you need it to store medications, it could be a yes. Always check with your provider to be sure!

Why trust CareAbout?

Our Care Advisers are compassionate and experts in aged care. When you call CareAbout, you won't feel rushed or confused by jargon you don't understand. Instead, expect to feel heard, supported and even hopeful!

The Home Care Package providers we work with are reliable, flexible, transparent about their fees and have robust processes. We conduct regular evaluations to ensure they continue to meet our quality benchmarks.

Where do I get these services?

There are a variety of Home Care Package providers across the country. Once you've chosen a provider, they claim a subsidy from the government and work with you to organise a package of care services to meet your specific needs.

How do I choose a provider?

It's important to ask the right questions when choosing a provider. Here are some questions you might consider asking:

- What are your values and how do you put them into practice?
- What services do you offer?
- What are your fees?
- Will you ensure there's a good match between me and my carer?
- Will I receive care from the same people?
- Do you directly employ support workers or rely on contract workers?
- Do you conduct a home visit before starting the service?
- Can I see reviews from your customers?
- What qualifications, experience and training do your carers have?
- What can I do if I'm unhappy with the quality of the care?

Quick tip!

Every government-funded provider must meet 8 Aged Care Quality Standards. The standards set the benchmark for high-quality aged care. Providers are monitored and assessed against the standards by the Aged Care Quality and Safety Commission.

[Learn more about the 8 standards](#)





Am I eligible for a Home Care Package?

To be eligible, you must be 65 or over (or 50 for Aboriginal and Torres Strait Islander people). You must also meet some needs requirements, which is determined during an ACAT Assessment.

How do I get an assessment?

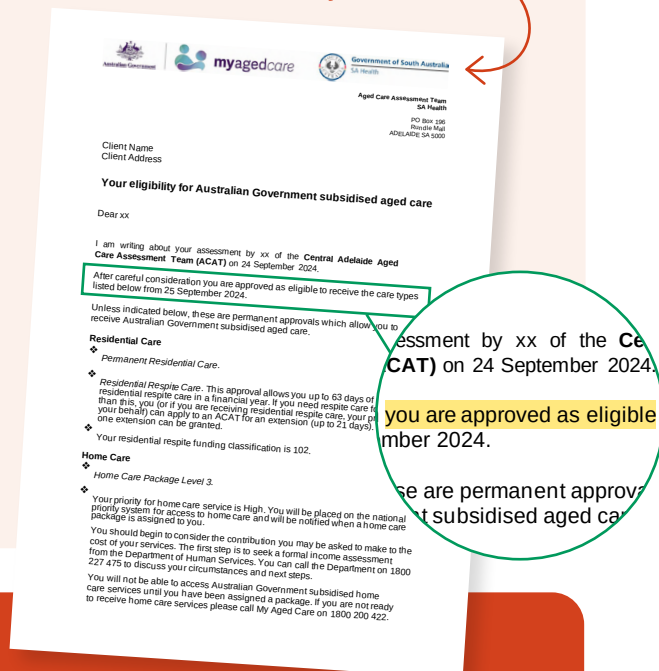
You can apply for an ACAT Assessment online at My Aged Care. If your application is successful, an assessor will arrange to meet you at home to decide if a Home Care Package is suitable for your needs. The assessment is free and may last 1–2 hours.

A few weeks after your assessment, you will be sent your results. If you're approved for services, you'll also get a support plan explaining the services you're eligible for.

Get assessment tips



Your letter will look something like this



Quick tip!

Being open and honest during your assessment about any challenges you're facing is key to getting the right support. If you downplay your difficulties or leave things out, you might not get the level of care you truly need.



How long will I have to wait for a package?

Home Care Packages are in high demand and with a limited number available, you may need to wait months before a package can be assigned to you.

To ensure packages go to those with the greatest need, the national priority system allocates packages based on the assessed priority level (medium or high) and the date of approval.

When it's your turn, you'll receive a letter from My Aged Care with important details, including your referral code and the timeframe in which you need to sign up for a Home Care Agreement.

What help can I get while I wait?

The wait for your Home Care Package funding can be frustrating but there are support services to help you while you wait:

- The Commonwealth Home Support Program (CHSP) provides quicker access to care. It's an entry-level program and only provides limited support.
- Private home care is accessible at any time, but it's completely funded by you.
- Your GP can help connect you with other forms of support to help you remain at home (e.g. rebated allied health sessions as part of an Enhanced Primary Care plan).



Quick tip!

You can use your My Aged Care online account to check your current wait time. Click on the button above to learn how to access it.

Learn more





What will it cost me?

Home Care Package contributions

How much you pay towards your Home Care Package depends on your financial situation and the provider you choose. The fees you may be asked to pay are:

- **Basic daily fee** – Your provider may request this fee if they think you need more support than what is available in your package.
- **Income-tested care fee** – If your income is over a certain amount, you'll need to contribute this fee. Full pensioners are exempt from any income-tested fees.
- **Additional fees** – These include any other amounts you have agreed to pay for additional care and services that aren't covered by your Home Care Package budget.

Service provider fees

Each service provider charges different fees for managing and delivering your services. They are taken from your Home Care Package budget.

All providers must publish their full price list of services and costs online. To get the most out of your package funds, it's important to compare what's on offer.



Quick tip!

Providers aren't allowed to charge more than 35% of your Home Care Package in fees. And they can't charge an exit fee if you decide to terminate your Home Care Agreement.

Learn more about fees





How can CareAbout help me?

With so many Home Care Package providers out there, all offering different services and fees, finding the support that's just right for you is a daunting task.

Thankfully, you don't have to spend precious time and energy ringing every provider and agonising over all the details.

It's simply one call to CareAbout and we'll take care of the rest – for free!



We'll listen carefully to your health, lifestyle and service needs, as well as any cultural and language preferences you might have.



Once we have the full picture, we'll match you with the home care provider that can best meet your specific needs.



The provider's Care Manager will then come to meet you, and you can see if you like them.



The final decision is always yours! There's no obligation to choose our recommended provider and it costs no more than if you'd found them yourself.

Get in touch

Call us on **13 13 00** or click the button to visit us online.

Visit us online





Hear what our customers are saying ...

I have been at my wits end trying to organise a home care provider for my parents. Rishi at CareAbout made the process seamless. He genuinely listened to our needs, then made suggestions that complemented our needs, and even set up a meeting for us. He was so well informed and helpful – he actually sounded like he cared.

The call with CareAbout has been such a relief. CareAbout were compassionate and willing to give me all the time I needed to ask questions, explain the jargon and provide guidance. This is the first time I've felt hope that help will be forthcoming.

I was surprised at how easy it was to engage with CareAbout. It made a daunting job of searching for a home care provider easy. I didn't have to waste time ringing up every provider and go through the same details. Just one call and they did the rest.

Jake was amazing and walked me through all the options and found an amazing provider. Super quick, knowledgeable and helpful. CareAbout is fantastic and saved me doing a lot of running around and phone calls.

After months of trying to find a suitable home care provider for my elderly mother, Claire at CareAbout was able to source one for her within 20 minutes! Not only was Claire incredibly helpful and efficient, her genuine care for us was clearly apparent and most welcome.



Read more reviews

