Commonwealth Home Support Program and Home Care Packages

Understanding the supports available to help you age well can be tricky. Find out more about these two government-funded programs, their different levels of care, eligibility criteria and payment models.

CHSP OR HOME CARE PACKAGE

The Commonwealth Home Support Program (CHSP) and Home Care Package Program (HCP) are both designed to provide help at home.

While both programs can include services such as personal care, allied health, home and garden maintenance, carer respite and meal preparation, CHSP is designed for people with lower support needs. In fact, it's described as 'entry-level support', with most people who access CHSP only needing one or two services to help them stay independent.

Home Care Packages, on the other hand, can provide more intensive support, with care needs being assessed over four levels and the Australian Government's contribution reaching a maximum of approximately $62,000 each year.

CHSP COSTS

There is no formal means testing for CHSP, however, service providers are encouraged to seek payment from clients who can afford to contribute to the cost of their care. Payment guidelines indicate, for example, a 'reasonable contribution' in the region of $10-$20 per hour for domestic assistance.

HOME CARE PACKAGE COSTS

Home Care Packages are means-tested, however, individuals on a full pension or an income up to $33,849.40 are exempt from having to contribute to their care.

If you are uncertain about whether you might need to pay, My Aged Care has provided a fee estimator on their website to assist you in making this calculation myagedcare.gov.au/how-much-will-i-pay

	Commonwealth Home Support Programme	Home Care Package
WHO IS IT FOR?	• People who need a small amount of support to remain independent at home	• People who have varying support needs but need choice and flexibility over their care options to remain independent at home
ELIGIBILITY	• Aged 65 years or over • 50 years or over for Aboriginal and/or Torres Strait Islander peoples • Functional limitations or assistance needs	• Aged 65 years or over • 50 years or over for Aboriginal and/or Torres Strait Islander peoples • Functional limitations or assistance needs
INITIAL ASSESSMENT	• Regional Assessment Service (RAS) – services vary from state to state	• Aged Care Assessment Team (ACAT)
ANNUAL FUNDING LEVELS	• Up to $10,500 per year	• Level 1: $10,698.15 • Level 2: $18,812.10 • Level 3: $40,945.70 • Level 4: $62,075.55*
DO I HAVE TO CONTRIBUTE MONEY TO MY SERVICES?	• Services subsidised by Federal Government grant funding • Clients may need to pay a contribution fee, if they can afford to do so	• Services subsidised by Federal Government grant funding • Clients may need to pay a contribution fee, if they can afford to do so
WILL MY APPROVED BUDGET AFFECT MY AGE PENSION?	• No	• No
WHAT CAN MY BUDGET COVER?	• Help around the home (cleaning, washing etc) • Transport to appointments and activities • Meals (food preparation) • Personal care (showering or dressing) • Home modifications (ramps, rails and other accessibility aids and assistive technology) • Social support • Nursing and allied health • Planned respite care	• Help around the home (cleaning, washing etc) • Transport to appointments and activities • Meals (food preparation) • Personal care (showering or dressing) • Medication management • Home modifications (ramps, rails and other accessibility aids and assistive technology) • Social support • Nursing and allied health • Planned respite care
CARE PLAN	• In conjunction with your RAS assessor	• In conjunction with your approved service provider
REVIEWS	• Annually by your primary service provider	• Annually via your approved service provider
CAN I CHOOSE MY OWN SUPPORT PROVIDERS?	• Yes, via your RAS assessor	• Self-managed service providers allow you to choose your own support providers

This information is current and accurate up to the commencement of the Support at Home program on 1 November 2025. For more information, call the number below or visit our website.

trilogycare.com.au | 1300 459 190

*Pricing correct as at 01/07/2025