



Home Care Packages

Home Care Packages (HCP) are one of the ways that older Australians can access affordable care services to get some help at home. They are designed for those with more complex care needs that go beyond what the Commonwealth Home Support Programme can provide.

Home Care Packages can be an option if you need a coordinated approach to the delivery of your help at home - perhaps because you need help with many everyday tasks, or the care you need is more complex or intensive.

What services can I get?

Depending on the level of Home Care Package you receive, you can get assistance with a range of different services. The three main categories of services are:

- Services to keep you well and independent – including personal care, nursing services, allied health.
- Services to keep you safe in your home – including cleaning, home maintenance and modifications, assistive technology.
- Services to keep you connected to your community – including transport, social support services.

Get more information about [Home Care Package services](#).

What services are not included?

There are care and services that you must not use Home Care Package funds for:

- items that would normally be purchased out of general income
- buying food, except as part of enteral feeding requirements
- payment for permanent accommodation, including assistance with home purchase, mortgage payments or rent
- payment of home care fees
- payment of fees or charges for other types of care funded or jointly funded by the Australian Government
- home modifications or assets that are not related to your care needs
- travel and accommodation for holidays

- cost of entertainment activities, such as club memberships and tickets to sporting events
- gambling activities
- payment for services and items covered by the Medicare Benefits Schedule or the Pharmaceutical Benefits Scheme

Who provides these services?

Services are provided by a variety of organisations across Australia. To find out what Home Care Package providers are near you, use our [Find a provider](#) tool.

How does it work?

You choose a service provider that is right for you. The government then pays your provider a subsidy to arrange a package of care services to meet your needs.

As everyone's care needs are different, there are four levels of Home Care Packages with different funding amounts. These cover basic support needs through to high care needs.

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

Package level	Level of care needs
Level 1	Basic care needs – \$9,026.45 a year
Level 2	Low care needs – \$15,877.50 a year
Level 3	Intermediate care needs – \$34,550.90 a year
Level 4	High care needs – \$52,377.50 a year

You work with your chosen provider to identify your care needs and decide how best to spend your package funding. Your service provider coordinates and can manage your services for you on your behalf.

What will it cost me?

You're expected to contribute to the cost of your care if you can afford it. Your contribution is made up of three types of fees:

1. Basic daily fee (up to \$10.85 from 20 March 2021)

Your provider may ask you to pay a basic daily fee based on your home care package level.

2. Income-tested care fee (up to \$31.14 from 20 March 2021)

Some people may also have to pay an income-tested care fee. Whether you pay it, and how much of it you pay, is determined through a formal income assessment from the Services Australia. If you have to pay this fee, there are annual and lifetime limits on how much you can be asked to pay.

3. Additional fees

Any other amount you have agreed to pay for extra care and services that wouldn't otherwise be covered by your Home Care Package. You can read more about the fees, caps, and how to use your package funds on our [Home Care Package costs and fees](#) page.

To get an estimate of the fees you may be asked to pay, use our [fee estimator](#).

Am I eligible?

Eligibility is based on your care needs as determined through a face-to-face assessment, but you must also be:

- an older person who needs coordinated services to help them stay at home, or
- a younger person with a disability, dementia or other care needs not met through other specialist services.

Your financial situation won't affect your eligibility. But you will need a financial assessment to work out exactly how much you may be asked to contribute.

If you think you only need a low level of support – perhaps only one or two services – you may not need a Home Care Package. You may be more suited for help at home through the [Commonwealth Home Support Programme](#).

[Check if you meet the requirements for an assessment](#) or if you are ready, [apply for an assessment now](#).

Ready to apply for an assessment?

[Apply online now](#)

How long will it take to get a Home Care Package?

After you have been assessed as being eligible, how long it takes to get a Home Care Package depends on what package level you are eligible for.

How urgently someone needs services can also impact how long it may take to receive a Home Care Package. Those with higher or more urgent needs are prioritised to receive services.

For people with a medium priority, the expected wait time for an approved Home Care Package is:

Package level	Approximate wait time
Level 1	3 - 6 months
Level 2	9 - 12 months
Level 3	9 - 12 months
Level 4	9 - 12 months

* Last revised 31 May 2021

What else do people ask at this step?

How do I check my wait time?

How you check your wait time depends on the services you're waiting for.

If you're waiting for Commonwealth Home Support Programme services, you could stay in contact with local providers or My Aged Care to check on availability.

If you have been approved for a Home Care Package, you can find out your expected wait time by either contacting My Aged Care, or by logging into your Online Account using myGov.

[Find out about accessing your Online Account >](#)

What is an income assessment?

An income assessment works out if you have to pay an income-tested care fee for your Home Care Package. It is undertaken by the government and is based on your income only.

[Read more about income assessments >](#)

[See more FAQs](#)