

Who is eligible for Home Care Packages (HCP) and what services are included?

Wondering whether you're eligible for government-funded home care services? Read our quick guide to Home Care Package eligibility in Australia, what's included, and how to choose a provider.



If you're considering applying for government-funded home care, you may be wondering whether you are eligible and what services might be available to you.

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In summary, the bulk of home care costs in Australia is subsidised for eligible seniors via a range of government-funded home care ‘packages.’ Each package caters for different levels of care requirements.

Eligibility for home care in Australia is dependent on neither your financial situation nor residency status. If you need a helping hand to remain independent at home, you’ll likely meet the eligibility criteria.

Read on to find out more.

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What is a Home Care Package?



Home Care Packages in Australia are a government-funded service enabling older people to live safely and well in their homes.

A Home Care Package (HCP) is a government-funded service that enables older Australians to continue living independently in the comfort of their own home for as long as possible.

There are four Home Care Package levels. Each equates to a different sum of money that's allocated to you as an annual budget and which goes towards care and services that help you to live well at home.

Depending on your requirements and care needs, Home Care Packages can include a wide range of services, and we cover some of these below.

Do you only need minimal or temporary support at home?

In addition to its Home Care Packages program, the Government funds home care via the [Commonwealth Home Support Program \(CHSP\)](#).

The CHSP is aimed at those requiring only short-term care (for example, if you're recovering from an operation at home) or if you only need one or two basic services such as gardening or help with household chores. It can also be used as an entry-level care service before moving onto the HCP program. You can find out more [here](#).

Who is eligible for a Home Care Package?



To be eligible for the Home Care Packages program in Australia, you must be:

- An older person who needs coordinated services to help you stay at home. This might mean that you have:
 - noticed a change in what you can do or remember
 - been diagnosed with a medical condition or reduced mobility
 - experienced a change in family care arrangements or
 - experienced a recent fall or hospital admission.
- Over the age of 65 (50 years or older for Aboriginal and Torres Strait Islander people)
 - *Note:* If you are younger than 65 and living with dementia, a disability, or other care needs not met through other specialist services, you may still be eligible for a Home Care Package. If this is you, call MyAgedCare on 1800 200 422 to discuss your situation.

Your eligibility for a Home Care Package is **not** affected by:

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- Your citizenship or residency status
- Your financial situation
 - *Note:* You may be asked to complete an income assessment through Services Australia, which will determine how much you can contribute. You can find out more [here](#).

The quickest and easiest way to check your eligibility is via the [My Aged Care eligibility checker](#) or by calling [My Aged Care](#) on 1800 200 422.

This process takes around fifteen minutes and will involve answering some basic questions about your current situation and needs.

If you are deemed eligible, you will then need to arrange an in-person assessment with the Aged Care Assessment Team (ACAT). Depending on demand, the wait time for this is usually between two and six weeks. You can find out how to apply in [our comprehensive guide to ACAT assessments](#).

If you are not eligible for government-subsidised support, call [My Aged Care](#) on 1800 200 422 to discuss your situation. You might also consider seeking support from [providers who are not government-funded](#).

What's included? Home Care Packages Program inclusions and exclusions



Once you've confirmed your Home Care Package program eligibility, the next step is to determine which package level you'll receive according to the Home Care Package guidelines. This will determine what is included in your package.

What are Home Care Package Levels?

There are four Home Care Package levels available depending on your care requirements:

- [Level 1](#) –
 - Level 1 is the entry level assigned to people that the government has assessed to have 'basic' care needs.
- [Level 2](#)
 - Level 2 is the third highest level of care available and is assigned to people that the government has assessed to have 'lower-level' needs.
- [Level 3](#)

- Level 3 is the second highest level of care available and is assigned to people that the government has assessed to have ‘intermediate’ care needs.
- [Level 4](#)
 - Level 4 is the highest level of care available and is assigned to people that the government has assessed to have more complex care needs.

What’s included in a Home Care Package?

Depending on which level you qualify for, you can expect your Home Care Package to support you with some or all of the following services:

- Support with bathing and personal hygiene
- Nursing and medical care
- Podiatry, physiotherapy and other therapies
- Meals and food preparation
- Help with impairments or continence
- Cleaning, laundry, and other chores
- Home or garden maintenance
- Changes to the home, such as stair lifts or bathroom safety rails
- Transport to appointments
- Social outings, groups and visitors

It’s important to note that Home Care Package guidelines are flexible, and you may require other services that aren’t listed here. Your provider will work with you to establish a care plan that includes several coordinated services to suit your needs.

Our home care services at BaptistCare, for example, are designed to help you achieve your personal goals so that you can live your best possible life at home. Read about what we offer [here](#).

What’s not included in a Home Care Package?

Some expenses are not included in the Home Care Packages program, for example:

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- Items that would typically 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

If you have further questions about what's included in your Home Care Package, you can contact My Aged Care on 1800 200 422 or visit www.myagedcare.gov.au/help-at-home/home-care-packages

How do I choose a Home Care Package Provider?



At BaptistCare, our Care Facilitators will walk you through all the services available within your Home Care Package.

Once you are deemed eligible for a Home Care Package and have completed your in-person assessment, your ACAT assessor will recommend local service providers.

They can even write you a referral if you wish. The provider will then reach out to you directly to organise services.


You may prefer to choose your own provider, and there are many reputable organisations to choose from, including [BaptistCare at home](https://www.baptistcare.org.au).

In this case, you will be given a referral code, which you'll give to your chosen provider so they can start organising services for you.

It's important to know that **you have 56 days to choose** a government-approved care provider and provide them with this referral code.

Unfortunately, if you do not use your package in this time, it will expire, and you will need to reapply to go back on the national waiting list.

Get in touch with BaptistCare at home

We are one of Australia's largest and most trusted providers of home care and social clubs for seniors, delivering loving, respectful, and  able care to more than 15,000 people across NSW, ACT, and WA.

If you would like to know more about BaptistCare's home care services, our friendly team are here to help you.

We'll listen, guide you through the care and support we have available, and provide tailored advice for your particular situation.

Please call 1300 275 227 (Monday to Friday, from 8:00am to 6:00pm) or email us at ask@baptistcare.org.au.