



FREE GUIDE

Aged care help at home

My Aged Care, the free assessment, and the difference between CHSP and Support at Home, in plain English.

Asking for help at home doesn't mean giving up your independence. For most people it's the thing that lets them stay at home longer. The hard part is usually knowing where to start, so this guide goes in order, using the government's own information from My Aged Care and the Department of Health, Disability and Ageing.

Step 1: Start with My Aged Care

My Aged Care is the Australian Government's starting point for aged care. There are three ways to apply for an assessment:

- **Phone:** call My Aged Care on 1800 200 422. Lines are open Monday to Friday 8am to 8pm, and Saturday 10am to 2pm. Closed Sundays and national public holidays.
- **Online:** apply for yourself or someone else. Have your Medicare card handy. It takes 10 to 15 minutes.
- **In person:** book a free appointment with an Aged Care Specialist Officer at a Services Australia centre on 1800 227 475 (Monday to Friday, 8am to 5pm).

A family member, friend or community representative can help you apply and be with you at the assessment. Need an interpreter? Call TIS National on 131 450 and ask them to contact My Aged Care.

Step 2: Get ready for the free assessment

The assessment works out what help you're eligible for. Once you've applied, an assessment organisation will call you (or the person you choose) to talk about your needs and book a time.

Most assessments happen in your home with a trained assessor. They can also be done at another location, by telehealth or over the phone. It helps to have ready:

- a short list of what you find hard day to day, such as cleaning, showering, meals or getting to appointments
- your Medicare card
- the names of your GP and any other health professionals
- the person you'd like with you.

Aboriginal and Torres Strait Islander people can ask for an assessment with an Aboriginal and Torres Strait Islander assessment organisation. Veterans and war widow(er)s may be able to get some support without an assessment through the Department of Veterans' Affairs (1800 838 372).

CHSP and Support at Home: what's the difference?

The Commonwealth Home Support Program (CHSP) helps older people access entry-level support to live independently and safely at home. To be eligible you must be 65 or older, or an Aboriginal or Torres Strait Islander person aged 50 or older, or aged 50 or older and homeless or at risk of homelessness. You can use a different provider for each service. You're expected to contribute to the cost if you can afford to, and each provider sets its own prices.

Support at Home began on 1 November 2025, replacing the Home Care Packages Program and the Short-Term Restorative Care Programme. It's for people who need a more coordinated approach, perhaps because they need help with many everyday tasks or their care is more complex. Services fall into three groups:

- clinical supports, such as nursing care, occupational therapy, podiatry and help with showering or dressing
- independence, such as transport, respite care and support to attend appointments or social events
- everyday living, such as cleaning, gardening, shopping and meal preparation.

If you're approved for ongoing Support at Home services, you're assigned one of 8 classifications with funding. There are also three short-term pathways: the Restorative Care Pathway, the Assistive Technology and Home Modifications (AT-HM) scheme, and the End-of-Life Pathway.

Under Support at Home you contribute based on the service and what you can afford, and you don't contribute to clinical support costs. Since 1 October 2026, the Australian Government fully funds personal care, so there's no out-of-pocket cost if personal care is approved in your support plan.

You don't choose the program yourself. The assessment decides which one fits your needs.

Step 3: Choose a provider

Your approval letter says which services you're approved for. From there you choose the provider. My Aged Care has a Find a provider tool, and suggests thinking about your priorities, needs, budget and location, and comparing providers before you decide. Some providers offer care from someone who understands your culture, identity or background.

Under Support at Home, wait times for funding depend on the services you're approved for and your priority category. Each service is funded separately, so you can start one as soon as its funding arrives and you've signed a service agreement. Questions worth asking any provider:



- Will the same worker visit each time?
- Do you cover my suburb, and the days and times I need?
- What will I pay, and what are the contributions or fees?
- How do I raise a concern, and who will I speak to?

Step 4: If something isn't right

Talk to your provider first if you feel comfortable. If that doesn't fix it, you can contact the Aged Care Quality and Safety Commission on 1800 951 822. It's free, anyone can make a complaint, and you can do it openly, confidentially or anonymously. You don't have to speak to the provider first.

For free, independent support to speak up, call the Older Persons Advocacy Network (OPAN) on 1800 700 600.

Read our complaints and your rights guide:

kinshipunitingservices.com/free-guides/complaints-and-your-rights/

Where Kinship fits, stated plainly

- **CHSP:** Kinship is funded for domestic assistance only, and only in Northern Sydney and the Southern Highlands. If you live there and My Aged Care refers you for domestic assistance, we can help.
- **Other aged care services** such as personal care, social support and transport are available via referral or partners.
- **Support at Home:** Kinship is applying to deliver Support at Home and is not yet able to take clients. You can register your interest.
- **Private services:** anyone can book private cleaning, home reorganising or private nursing, without government funding.

Register your interest in Support at Home: kinshipunitingservices.com/home-care-coming-soon/

Your getting-started checklist

- ☐ Call My Aged Care on 1800 200 422, or apply online.
- ☐ Have your Medicare card ready.
- ☐ Decide who you'd like to help with the application and be at the assessment.
- ☐ Write down what you need help with day to day.
- ☐ Ask for an interpreter if you need one (TIS National 131 450).



- ☐ Read your approval letter and note which services you're approved for.
- ☐ Use Find a provider and compare at least two providers.
- ☐ Ask each provider about costs, contributions and who will visit.
- ☐ Read your service agreement before you sign, and keep a copy.
- ☐ Save these numbers: Aged Care Quality and Safety Commission 1800 951 822 and OPAN 1800 700 600.

Questions people ask

How do I get help at home as an older person?

Start with My Aged Care. Call 1800 200 422, apply online, or book a face-to-face appointment with an Aged Care Specialist Officer on 1800 227 475. You'll be assessed to work out which services you're eligible for.

Where does the aged care assessment happen?

Most assessments happen in your home with a trained assessor. They can also be done at another location, by telehealth or over the phone. A family member or friend can be with you.

What's the difference between CHSP and Support at Home?

CHSP provides entry-level support to help older people live independently at home. Support at Home is for people who need a more coordinated approach, such as help with many everyday tasks or more complex care. The assessment decides which program fits.

Who is eligible for CHSP?

People aged 65 or older, Aboriginal or Torres Strait Islander people aged 50 or older, and people aged 50 or older who are homeless or at risk of homelessness. You also need an aged care assessment.

When did Support at Home start?

Support at Home began on 1 November 2025. It replaced the Home Care Packages Program and the Short-Term Restorative Care Programme.

Do I have to pay for Support at Home?

You contribute towards the cost of some services, based on the service and what you can afford. You don't contribute to clinical support costs, and since 1 October 2026 personal care is fully funded if it's approved in your support plan.

Can Kinship provide my Support at Home services?

Not yet. Kinship is applying to deliver Support at Home and is not yet able to take clients. You can register your interest on our home care page.

Does Kinship provide CHSP services?

Yes, but only domestic assistance, and only in Northern Sydney and the Southern Highlands. Other aged care services are available via referral or partners.



Talk to a real person. Call Kinship Uniting Services on **0437 733 744** or email info@kinshipunitingservices.com. Deaf, or have a hearing or speech impairment? Contact us through the National Relay Service: Speak & Listen 1300 555 727, TTY 133 677, SMS relay 0423 677 767.

Sources

My Aged Care: How to contact My Aged Care — <https://www.myagedcare.gov.au/how-to-contact-my-aged-care>

My Aged Care: How to get assessed — <https://www.myagedcare.gov.au/how-get-assessed>

My Aged Care: Commonwealth Home Support Program — <https://www.myagedcare.gov.au/aged-care-programs/commonwealth-home-support-program>

My Aged Care: Support at Home program — <https://www.myagedcare.gov.au/support-at-home>

Department of Health, Disability and Ageing: Support at Home — <https://www.health.gov.au/our-work/support-at-home>

My Aged Care: Making a complaint — <https://www.myagedcare.gov.au/making-a-complaint>

Aged Care Quality and Safety Commission: How to raise a concern — <https://www.agedcarequality.gov.au/contact-us/complaints-feedback/how-raise-concern>

Older Persons Advocacy Network (OPAN) — <https://opan.org.au/>