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Home Care Package (HCP)

Home Care Packages (HCP) are one of the ways that older Australians can access affordable 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.

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	Value per year (Guide only)	Approximate Weekly support
Level 1	Basic Care needs	\$10,687.20	3-4 hours
Level 2	Low Care Needs	\$18,793.85	6-7 hours
Level 3	Intermediate Cares Needs	\$40,905.55	9-10 hours
Level 4	High Care Needs	\$62,013.50	12-13 hours

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 (\$11.72 – \$13.08 per day - 20 September 2024)**
Your provider may ask you to pay a basic daily fee based on your Home Care Package level.
2. **Income tested care fee – guide only (\$18.77p to \$37.55 from 20 September 2024)**
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. This assessment only looks at your income. 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 "home Care Package costs and fees"

<https://www.myagedcare.gov.au/home-care-package-costs-and-fees>
4. **To get an estimate of the fees you may be asked to pay, use the MAC fee estimator..**

<https://www.myagedcare.gov.au/how-much-will-i-pay>