

# Aged care supports in Victoria

A plain-language guide to services, eligibility, and how to get started



As we age, most of us will need some form of support to continue living independently. The good news is we have a well-developed system of funded services to help Victorians remain at home for as long as possible.

This guide explains the main government-funded programs available to older Victorians, how they differ, and how to access them.

## Primary aged care supports

### Commonwealth Home Support Programme (CHSP)

The CHSP is the entry point for most older Victorians who need some help at home but can generally manage day-to-day life.

It provides basic, individual services such as cleaning, transport, meals, and social support, and is best suited for people who need occasional or light assistance with specific tasks.

#### What does CHSP cost?

The Australian Government subsidises most of the cost. Providers may ask you to make a co-contribution (a fee) toward the cost of services. Hardship provisions are available for those who cannot afford to contribute. Some services, such as community transport or social groups, may be provided at no cost.

## Support at Home

Support at Home replaced the former Home Care Package (HCP) program in November 2025. It is best suited for people with moderate to high, or complex, support needs.

Support at Home provides a care budget based on your assessed needs. Your care budget can be used to access supports from an approved provider (or providers) of your choice, including:

- Personal care and daily assistance.
- Domestic support and home maintenance.
- Allied health services, such as physiotherapy, occupational therapy, podiatry, and more.
- Nursing and clinical care.
- Meals and nutrition support.
- Social support and community participation.
- Transport.
- Assistive technology and home modifications.
- Respite for carers.

A care partner or care coordinator typically works with you to develop a care plan, manage your budget, and co-ordinate your services.

#### What does Support at Home cost?

Your costs are based on the services you use and your financial situation. A financial hardship assistance process is available:

<https://www.myagedcare.gov.au/financial-hardship-assistance>.

- Clinical supports: \$0 cost for all participants, including personal care (showering), nursing and allied health.
- Independence supports: Typical contributions range from 5% of the cost of services for full pensioners to 50% of cost of service for self-funded retirees.
- Everyday living: Typical contributions range from 17.5% of cost of service for full pensioners to 80% of cost of services for self-funded retirees.

## Additional supports

Many Victorians are eligible to receive a combination of government-funded, community, and private supports. The following programs may complement, or in some cases substitute for, the major funded programs.

## National Disability Insurance Scheme (NDIS)

The NDIS is a separate program from the aged care system. It supports Australians of any age who have a permanent, significant disability, but you must be under 65 when you first apply. If you are already a NDIS participant when you turn 65, you can choose to remain on NDIS or transition to aged care. You cannot enter the NDIS for the first time after turning 65, and you cannot receive both aged care and NDIS supports.

## Veterans: Department of Veterans' Affairs (DVA)

Eligible veterans and their dependants may access a broad range of free or subsidised health and home care services through DVA, including:

- Veterans' Home Care (VHC) programme.
- Community nursing.
- Aids, appliances and home modifications.
- Respite care.
- DVA home support packages for Gold and White card holders.

## Medicare and your GP

Your GP is a central figure in connecting you with health and aged care services. Through Medicare you may access:

- Chronic Disease Management plans, which include up to five allied health visits per year.
- Mental health treatment plans.
- Dementia assessment and specialist support.
- Continence management programs.
- Pharmaceutical Benefits Scheme.
- Community nursing via Medicare.

## Victorian State Government Programs

The Victorian Government funds a range of programs that work alongside federal aged care services:

- State-funded home support for specific populations.
- Carer support programs and respite services.
- Housing and homelessness assistance.
- Mental health community teams.
- Palliative care and end-of-life services.
- Seniors' Card discounts and concessions.

## Support for Carers

Unpaid carers, such as family members, partners, and friends who provide support, are entitled to support. Services are free and do not require the person you care for to be involved.

- Free counselling and coaching for carers.
- Respite care, both planned and emergency.
- Peer support groups.
- Carer Payment and Allowance through Centrelink.

## Community and Not-for-Profit Services

Many local organisations provide free or low-cost support, often without assessment or waiting lists:

- Council on the Ageing (COTA) Victoria programs, including the free COTAWise information line: 1300 13 50 90.
- Elder Rights Australia supports older people, their families and representatives in Victoria with issues related to aged care services. Their service is free, confidential, and independent. They can be reached at 1800 700 600.
- Charitable organisations, such as Anglicare, St Vincent de Paul, and Uniting.
- Volunteer transport and visiting programs.

- Men's Sheds, seniors' social groups, and friendship programs.

## Residential Aged Care

For people who can no longer be safely supported at home, residential aged care is an option. This requires a local Single Assessment Service assessment. Placement may be permanent or for short-term respite. Government subsidies apply, and a means-tested fee may be payable. Dementia-specific and specialist units are available.

For quality concerns, contact the Aged Care Quality and Safety Commission at: 1800 951 822, or Elders Rights Advocacy (1800 700 600).

## Foundational Supports

Foundational Supports are specific supports outside the NDIS – updates on the rollout can be found here:

<https://healthcomms.health.gov.au/foundationa-l-support-subscription>. The supports will seek to improve access to evidence-based information, help build skills, improve confidence, and independence, develop connections between peers and within the community, improve service and resource access, and help community organisations become more inclusive and accessible.

## Quick comparison

Use this table to compare the key features of CHSP, Support at Home, and NDIS. A formal assessment will confirm your individual eligibility.

Feature	CHSP	Support at Home	NDIS
Age	65+ (50+ Aboriginal and Torres Strait Islanders)	65+ (50+ Aboriginal and Torres Strait Islanders)	Under 65 at entry
Assessment required	Yes, by a local Single Assessment Team	Yes, by a local Single Assessment Service	Yes, NDIS access request
Level of care	Entry-level supports	Tiered by need	Based on individual plan
Funding model	Provider subsidy	Budget in your account	Individual plan budget
Annual funding	Varies by services	Tiered, contact My Aged Care	Varies (no set cap)
Can you choose your provider?	Yes	Yes	Yes
Typical wait time	Varies by tier; typically, 3-6 months	Varies by tier; typically, 1-12 months <sup>1</sup>	Usually 3–6 months <sup>2</sup>
Cost to participant	Small co-contribution	Daily fee + income-tested fee	Usually, no cost for funded supports
Home maintenance	Minor repairs	Within plan	If disability-related
Allied health (OT, physio)	Some services	Within plan	If in plan
Entry point	My Aged Care: 1800 200 422	My Aged Care: 1800 200 422	NDIS: 1800 800 110

### Can I receive more than one program?

You can't receive CHSP and Support at Home at the same time for the same type of service. However, you may receive complementary services from Medicare, DVA, and Victorian state programs alongside either. If you are a NDIS participant, you have a choice between remaining a NDIS participant or transferring to My Aged Care. You cannot use both concurrently.

<sup>1</sup> <https://www.myagedcare.gov.au/assessment-outcome-support-at-home>

<sup>2</sup> <https://www.ndis.gov.au/about-us/service-charter/participant-service-guarantee>

## How to get started

Most people move through the following steps from recognising a need to receiving services.

### Recognise a need for support

This might be difficulty with everyday tasks, a fall, a change in health, or a concern raised by a family member or carer. You do not need to wait for a crisis, early support can help you remain independent for longer.

### Contact My Aged Care or the NDIS

Call My Aged Care (1800 200 422) for aged care services (CHSP or Support at Home), or the NDIS (1800 800 110) if you have a disability and are under 65. You can also register online at [www.myagedcare.gov.au](http://www.myagedcare.gov.au) or [www.ndis.gov.au](http://www.ndis.gov.au).

### Attend an assessment

A trained assessor will contact you, often visiting you at home, or via phone or video call, to understand your needs, goals, and circumstances. For CHSP, you must undergo a Home Support Assessment conducted by a local Single Assessment Team. For Support at Home, this is the Aged Care Assessment Team.

### Receive a decision and connect with a provider

If approved, you will receive a letter confirming your eligibility with referrals to approved local providers. You have the right to choose your own provider. For Support at Home, there may be a period before services commence, depending on your assessed tier.

## Begin services and review regularly

Your care plan is reviewed regularly. If your needs change, contact My Aged Care or your provider to request a reassessment. You have the right to change providers at any time if you are not satisfied with the service you are receiving.



## Which program is right for me?

Use the following as a starting guide. A formal assessment will confirm your eligibility.

Your situation	Access pathway
65+ and need occasional help at home (cleaning, transport, meals)	CHSP: Call My Aged Care 1800 200 422
65+ and need regular or complex care across multiple areas	Support at Home: Call My Aged Care 1800 200 422
Under 65 with a permanent, significant disability	NDIS: Call 1800 800 110
65+ and a veteran (DVA Gold or White card)	DVA Veterans' Home Care: Call DVA 1800 555 254 (can also use aged care programs)
An unpaid carer needing support yourself	Carer Gateway: Call 1800 422 737
50–64 and Aboriginal or Torres Strait Islander	CHSP may apply: Call My Aged Care 1800 200 422
Need help but not sure where to start	Start with My Aged Care 1800 200 422. They will direct you to the right program.

## Key contacts:

Service	Phone	Website
My Aged Care (CHSP & Support at Home)	1800 200 422	<a href="http://www.myagedcare.gov.au">www.myagedcare.gov.au</a>
National Disability Insurance Scheme (NDIS)	1800 800 110	<a href="http://www.ndis.gov.au">www.ndis.gov.au</a>
Department of Veterans' Affairs (DVA)	1800 555 254	<a href="http://www.dva.gov.au">www.dva.gov.au</a>
Carer Gateway	1800 422 737	<a href="http://www.carergateway.gov.au">www.carergateway.gov.au</a>
Aged Care Quality & Safety Commission	1800 951 822	<a href="http://www.agedcarequality.gov.au">www.agedcarequality.gov.au</a>
Council on the Ageing (COTA) Victoria	03 9654 4443	<a href="http://cotavic.org.au">cotavic.org.au</a>

*This guide provides general information only. Program details, funding arrangements, and eligibility criteria may change. Confirm current information with [My Aged Care](#), the [NDIS](#), or the relevant agency. Last updated June 2026.*

## About us

[Council on the Ageing \(COTA\) Victoria](#) is the leading not-for-profit organisation representing the interests and rights of people aged over 50 in Victoria. Celebrating 75 years of service in 2026, we have led government, corporate and community thinking about the positive aspects of ageing in the state.

Today, our focus is on promoting opportunities for and protecting the rights of people 50+. We value ageing and embrace its opportunities for personal growth, contribution, and self-expression. This belief brings benefits to the nation and its states alongside communities, families, and individuals.

[Seniors Rights Victoria \(SRV\)](#) is the key state-wide service dedicated to advancing the rights of older people and the early intervention into, or prevention of, elder abuse in our community.

SRV has a team of experienced advocates, lawyers, and social workers who provide free information, advice, referrals, legal advice, legal casework, and support to older people who are either at risk of or are experiencing elder abuse. SRV supports and empowers older people through the provision of legal advice directly to the older person.