



# Whiddon Home Care

Your guide to personalised care and support

**Whiddon**

Award-winning care that connects, inspires and enriches lives every day.



### Eric's community connection

Meet Eric, one of our cherished Home Care clients based in Northern Sydney, share his experience.

"I have been using Whiddon's home care services for two years now. Every visit is different... It might be a haircut day, we might head out to get some shopping done or simply sit and enjoy a coffee together. I find the services I receive very effective and supportive to me.

My care worker not only supports me, but it provides the support to my wife who may need to go and run errands while knowing I'm in great care within my own home.

I really value the relationship that I've created with my care worker. They know me, they like me, they care for me and they offer me whatever I need."

## Why choose Whiddon:

- ✓ Our hourly rates for services and Care Management are highly competitive so you get more for your money.
- ✓ You'll have access to a wide range of high quality services to support you at home.
- ✓ Invoicing is on actuals, meaning that you pay for what you use.
- ✓ We manage your Support at Home budget closely to ensure you have the range of services you need to keep you at home.
- ✓ You're supported by qualified, experienced and friendly care workers and have a dedicated and regular team.
- ✓ Travel costs to your home to provide services are included in our fees.
- ✓ You're well supported, with annual reviews of your goals and regular and ongoing care planning.
- ✓ We can liaise with your support network of Family members, Allied Health, Nurses and your GP to ensure the best outcomes of your care. If you need additional support we can contact My Aged Care on your behalf.
- ✓ You'll receive priority access to Whiddon Retirement Villages and can access Respite Care at Whiddon homes.
- ✓ Our Care Coordinators and Scheduling Team are available 7 days a week.

# What is Home Care?

Home Care is a range of flexible and personalised services to support you to live safely and independently at home.

You may be looking for a little extra help with housework, transport or personal care, or for specialist health care and registered nurse visits. These services are provided by our dedicated, qualified and experienced care workers who visit you in your own home.

The services that you access can be paid for in a number of ways, depending on your eligibility — from using your Support at Home funding to paying privately, or even supplementing your Support at Home Program with additional services to ensure you're receiving the support you need.

Whiddon Home Care offers a range of different government funded and private services.

The type of services you can access depends upon your needs, preferences and eligibility for government funded services.

We meet with you and your family to discuss your circumstances and, working together, we tailor a package of care and services to your individual needs and preferences.

**This brochure outlines the different services available. These include**

1. Support at Home Program - fully managed
2. Private Services
3. Commonwealth Home Support Program (CHSP)

Read on to find out about each of these service types.



Ask us about  
help at home

📞 1300 738 388

✉️ [hello@whiddon.com.au](mailto:hello@whiddon.com.au)



## Support at Home with Whiddon

Whether you want everyday care and help around the home, or transport services to help you stay connected to your community, at Whiddon, you're in the driver's seat with the Support at Home Program.

Our team understand that your goal is to continue living safely and independently at home, while also remaining connected to the things that matter most to you. We're here to support you to achieve this goal, and it all starts with really getting to know you and understanding how we can help you live the way you want to.

Our approach to care is to partner with you, and the family or friends you wish to be involved in your care, to build a personalised and flexible care plan just for you.

Your Support at Home funding is provided every quarter, with just 10% allocated to Care Management. That means the remaining funds are available for you to choose the services that matter most—helping you stay safe, independent, and comfortable in your own home.

**Talk to our team about The Support at Home Program and the Whiddon difference today!**

### What you'll receive when your Support at Home Package is with Whiddon:

- ✓ Affordable care management to ensure you're supported by our expert Coordinators.
- ✓ Dedicated and regular care workers.
- ✓ Access to a range of Whiddons Wellbeing and Creative Ageing programs.
- ✓ Access to our Home Care Coordinators and Scheduling Teams who support you with your care, service bookings and changes.
- ✓ Invitations to join Whiddon social programs.
- ✓ Support to organise respite care at our nearby Residential Homes.
- ✓ Priority access to Whiddon Retirement Villages and support to organise your move.
- ✓ Assistance to access additional support equipment or assistive technologies through a short term pathway.
- ✓ No additional costs for employees to travel to your home.
- ✓ Access to short term programs such as the Restorative Care Pathway and End of Life Pathway to provide you the extra level of care when you need it most.

## Included in the cost of your service

Our services are priced to cover the cost of providing you care. Some of the activities the service cost covers are:

- ✓ Initial setup of your package
- ✓ Regular wellbeing checks
- ✓ Administration support
- ✓ Ensuring high quality care and service delivery
- ✓ Supplier payments
- ✓ Monthly billing and account administration
- ✓ Liaising with MyAgedCare and Medicare regarding your funding
- ✓ Working with you to appropriately manage your assigned package funds

Support at Home amounts		
Classification	Quarterly budget (\$)	Annual amount (\$)
1	\$2682.75	\$10,731
2	\$4,008.61	\$16,034.45
3	\$5,491.43	\$21,965.7
4	\$7,424.1	\$29,696.4
5	\$9,924.35	\$39,697.4
6	\$12,028.58	\$48,114.3
7	\$14,537.04	\$58,148.15
8	\$19,526.59	\$78,106.35

Transitioned HCP amounts		
Transitioned Home Care Package classification	Quarterly budget (\$)	Annual amount (\$)
1	\$2,746.63	\$10,986.50
2	\$4,829.86	\$19,319.45
3	\$10,513.83	\$42,055.30
4	\$15,939.55	\$63,758.20

## Care Management for Support at Home

Care Management, often called case management or care coordination, is a key component of the Support at Home Program. Care Management may include ensuring each consumer gets safe and effective personal/clinical care, reviewing the Home care Agreement and care plan (ensuring care is aligned with other supports), and ensuring care is culturally appropriate. It also may include identifying and addressing risks to the home care consumer's safety as well as supporting consumers to engage with the development, delivery and evaluation of their care and services.

10% of your quarterly funding is set aside to be spent on Care Management activities delivered by the Home Care Coordinator.

Care Management allocation		
Package	Quarterly amount	10% allocation
HCP 1	\$2,746.63	\$274.66
HCP 2	\$4,829.86	\$482.99
HCP 3	\$10,513.83	\$1,051.38
HCP 4	\$15,939.55	\$1,593.96
SaH 1	\$2,682.75	\$268.28
SaH 2	\$4,008.61	\$400.86
SaH 3	\$5,491.43	\$549.14
SaH 4	\$7,424.10	\$742.41
SaH 5	\$9,924.35	\$992.44
SaH 6	\$12,028.58	\$1,202.86
SaH 7	\$14,537.04	\$1,453.70
SaH 8	\$19,526.59	\$1,952.66

## Private Home Care Services

All Home Care services are available on an ad-hoc basis from \$108 per hour, with a range of services to meet any of your needs. Alternatively, for those who are waiting for a Support at Home allocation, or would like to structure their services on an ongoing basis, we have a selection of private packages.

### How do Private Services work?

At Whiddon, private services can be accessed in two ways: on an as-needs basis, or through one of our private packages with different costs and hours of services available to you based on the level you pay for.

### Private Packages with Whiddon

- ✓ Total flexibility with the types of services you access, with the added bonus of a number of exclusive offers.
- ✓ Specialised assistance through Care Management to support you to live well at home. At Whiddon we include a small component in your private package as a standard service.
- ✓ Dedicated and regular care workers.
- ✓ Assistance with MyAgedCare while you're waiting for Support at Home (*if applicable*).
- ✓ Travel costs to your home to attend to your services are included in the service cost, so you won't be billed for these additionally\*.
- ✓ Access to Whiddon's Home Care Coordinators and Scheduling Teams who support you with your care, service bookings and changes.
- ✓ Invitations to join our exclusive social programs.
- ✓ Access to respite care at our nearby Residential Care Homes\*\*

- ✓ Support to access accommodation at a Whiddon Retirement Village, along with payment options on how you can pay for your Private Services to reduce your out-of-pocket expenses.
- ✓ Assistance to review your home to ensure you're living in a supportive and safe environment.
- ✓ Assistance to access additional support equipment or assistive technologies, including recommending options to you and helping you access these\*\*\*
- ✓ Assistance with transport to ensure you are able to attend your appointments and access your community when you want to.

### What can I access as part of these packages?

You're able to access any services from the following: domestic assistance, housekeeping and laundry, light gardening, accompanied transport (travel kms additional cost), social support and shopping, personal care and support, home respite.

You're also able to access care through a Registered Nurse, however additional fees may occur or your available hours will change as this is a specialised clinical service.

\* For additional costs, see your Home Care Coordinator

\*\* Pending availability

\*\*\* Additional funding permitted. See your Home Care Coordinator

# Commonwealth Home Support Program (CHSP) with Whiddon

The Commonwealth Home Support Programme, often called CHSP for short, is a funded aged care program that supports people over the age of 65 years (or 50 years if you identify as an Aboriginal or Torres Strait Islander person) who are living in their own homes.

CHSP services are designed to provide light support and is suited to people who can mostly manage on their own and are independent, but may need assistance with some tasks, or short-term help. It is often considered to be the step before a Home Care Package.



**Domestic Assistance**



**Social Support**



**Personal Care**



**Social Support Groups**

## What do CHSP services cost?

The services that you receive through the CHSP are heavily subsidised by the Government, so your cost is much lower than, for example, private aged care services. Your contribution to the services are based on an hourly amount and depend on a number of factors.

Service type	Unit	Fee
<b>Social Support Group (Seniors Group)</b>	Per day	<b>\$17.5</b> <i>(this includes morning tea and lunch)</i>
<b>Private Transport Services to Social Support Group (Seniors Group)</b>	Return	<b>\$6.50</b>
<b>Domestic Assistance</b>	Per hour	<b>\$17.50</b>
<b>Personal Care</b>	Per hour	<b>\$17.50</b>
<b>Social Support Individual</b>	Per hour	<b>\$17.50</b>
<b>Social Support Individual</b>	Per kilometre <i>(kilometres travelled as part of a social outing)</i>	<b>\$1.50</b>

### Where can I access CHSP services?

Whiddon are approved to provide CHSP services in a number of locations across New South Wales. These locations include:

- South West Sydney (Campbelltown, Liverpool and surrounds),
- Northern Sydney (Hornsby and surrounds)
- New England region (Narrabri, Wee Waa, Moree, Boggabri, Tamworth and surrounds).
- Hunter region (Redhead, Newcastle, Lake Macquarie, Maitland)
- Central West region (Bathurst, Orange, Blayney, Dubbo, Oberon)



### CHSP FAQs

#### Why can't one provider offer all of the services I need?

CHSP funding is managed a bit differently to other aged care services, so the options each organisation can provide is based on a number of different things, including what has been approved to provide.

An aged care provider may be able to provide a range of the services, or just one or two types of services. What they can provide depends on what they have funding to offer.

#### How long will my service be?

The service time will depend on your individual needs and the services that you are requesting.

Service time will vary between each person, depending on your goals and funding available. These could be from 1 hour to no more than 12 hours in a month.

#### Can I have both DA, PC and Social on the one day?

Yes, you can receive all services on the same day. This is all dependent on your CHSP approvals and in negotiation with your provider, to support your goals.



## Support at Home: Understanding the costs and your contributions

As a recipient of a Home Care Package from the Australian Government, it's important that you understand the funding that you receive, how the different fee components work and what they mean for you and your care.

### Support at Home Packages

There are **eight levels of Support at Home**. Each level provides the consumer with a different amount of funding to contribute to the cost of their care.

Level 1 under the Support at Home Program provides a low level of funding designed to support you with a few hours of care per week. Level 8 is the highest available level and is designed to provide a high level of care and support to those that require a high level of care to continue living at home. Support at Home offers a wide range of funding options to meet your changing needs.

The funding amount provided by the Australian Government for each level of Support at Home changes regularly - the latest rates can be found on [www.myagedcare.gov.au](http://www.myagedcare.gov.au)

### Understanding your contribution to your care

Under the Support at Home Program participants that have entered the program after September 12, 2024, will be required to pay contributions for non-clinical services. The contribution amount is service based and determined by an income and assets test through Services Australia. Below are the service categories and their contribution requirements.

**Clinical services** - there is no contribution required for clinical services such as nursing and allied health.

**Independence services**: there is a requirement to contribute between 5% and 50% of the service cost for services such as personal care and social support.

**Everyday Living services**: there is a requirement to contribute between 17.5% and 80% of the service cost for services such as domestic assistance and gardening.

Income and assets assessment outcome	Service category – clinical supports	Service category – independence	Service category – everyday living
Full pensioner	0%	5%	17.5%
Part pensioner and self-funded CSHC holder	0%	Between 5% and 50%	Between 17.5% and 80%
Self-funded non-CSHC holder and means not disclosed	0%	50%	80%

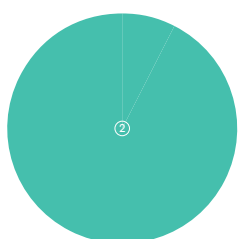
## Case Studies

The Home Care package program transitioned to the Support at Home Program on 1 November 2025. The cases below are examples of what clients would be expected to pay under the Support at Home Program. It should be noted that 10% of all client funding is allocated towards Care Management.

### Case study 1: Mary - Transitioned Home Care Package

Mary is a 79-year-old woman living at home who receives a full pension. Mary was approved for her **Level 2 Home Care Package** prior to 12 September 2024 and as she is on a full pension, the government subsidised the full cost of her care. Mary is now on a **Level 2 Transitioned Home Care Package** and receives **\$19,319.45** each year to spend on services to keep her at home. 10% of Mary's funding \$1,931.95 goes towards the management of her care each year.

As Mary previously did not pay contributions with her Home Care Package, she is not required to pay contributions under Support at Home.



	<b>1. Mary's contribution</b> \$0 per annum \$0 per fortnight
	<b>2. Government contribution</b> \$19,319.45 per annum \$4,829.86 per quarter

**= Total amount** to spend on care and support to stay at home  
\$19,319.45 per annum  
\$4,829.86 per quarter

### Case study 2: Max

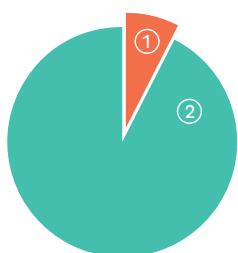
Max is a 90-year-old man living at home and was previously receiving a partially subsidised **Level 4 Home Care Package** and paying an income care tested fee to contribute to the cost of his care. Max is now receiving a transitioned **Home Care Package Level 4** and as his package was approved prior to September 12, 2024 he will no worse off with his contribution requirements under Support at Home. Max has completed an Income and assets test through Services Australia. Through this assessment it has been determined that Max will need to pay the following contributions for the services he receives:

- **Clinical Supports:** 0% There are no contributions required for clinical services.
- **Independence Services:** 15% of the service cost.
- **Everyday Living Services:** 40% of the service cost.

Max receives:

- A weekly **1-hour service with the Registered Nurse** at \$155 requiring no contributions.
- **3 1-hour personal care services per week** at \$324 and pays \$16.20 in contributions for each service.
- **2-hour domestic service each week** at \$216 and pays \$86.4 in contributions for each service.

Max's government subsidy of **\$63,758.20** for a Transitioned Level 4 Home Care Package will be reduced by the same amount that he contributes to the cost of his care and services.



	<b>1. Max's contribution</b> \$4,773.60 per annum \$1,193.40 per quarter
	<b>3. Government contribution</b> \$58,984.60 per annum \$14,746.15 per quarter

**= Total amount** to spend on care and support to stay at home  
\$63,758.20 per annum  
\$15,939.55 per quarter

\*These costs are estimates only and are subject to change depending on government rates. Numbers are based on Home Care and Support at Home Package subsidies, effective from the 1st of January, 2026 and are intended as an example only.

### Case study 3: Joan

Joan is a 76-year-old woman living at home that needed some support to maintain her home and complete her shopping in the community. Joan was approved for a **Level 1 Home Care Package** after September 12, 2024, which means that whilst she is a transitioned client, she will be required to pay contributions for the services she receives under Support at Home. Services Australia had a current income and assets test for Joan as she receives a full pension, which has determined that Joan will have to pay the following contributions.

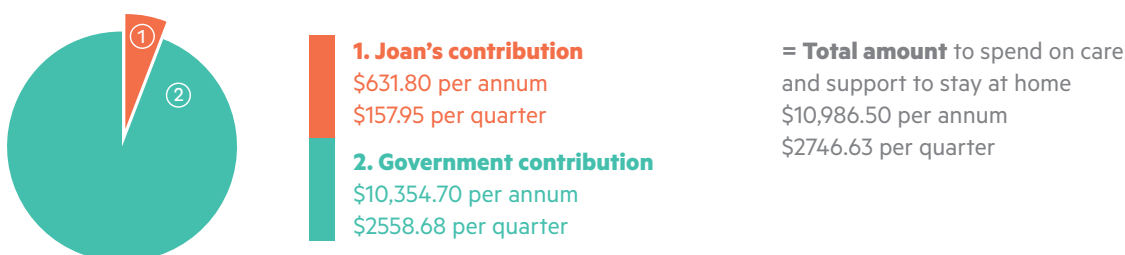
- **Clinical Supports:** 0% There are no contributions required for clinical services.
- **Independence Services:** 5% of the service cost.
- **Everyday Living Services:** 17.5% of the service cost.

Joan receives:

**A fortnightly 1-hour social support service** at \$108 and pays \$5.40 in contributions per service.

**A fortnightly 1-hour domestic service** at \$108 and pays \$18.90 in contributions per service.

Joan's **Transitioned Level 1 Home Care Package subsidy of \$10,986.50 will be reduced** by the amount she contributes to the cost of her care and services.



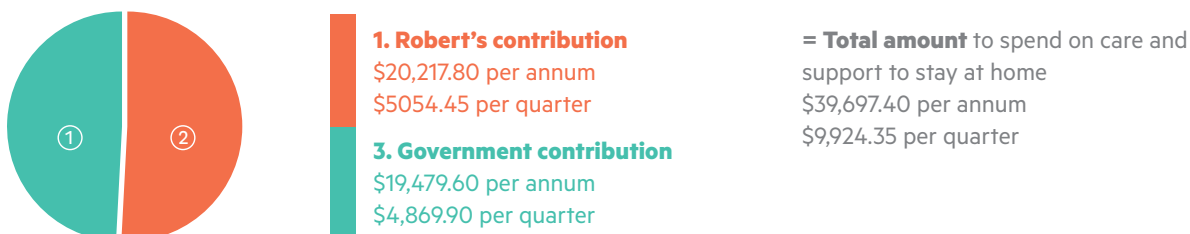
### Case study 4: Robert

Robert is a 68-year-old man that lives at home and has been assessed and approved for Level 5 funding under the Support at Home Program. Robert is self-funded and still receives an income from his investment properties. Robert has completed his Income and Assets Assessment through Services Australia and has been advised that he will be required to pay:

- **Clinical Supports:** 0% There are no contributions required for clinical services.
- **Independence Services:** 50% of the service cost.
- **Everyday Living Services:** 80% of the service cost.

Robert receives:

- A **1-hour weekly service with the Physiotherapist** at \$220 and does not pay any individual contributions for this clinical support.
- **2 1-hour services for meal preparation** at \$216 per week and pays \$172.80 in contributions for these services.
- A **4-hour respite service** each week at \$432 and pays \$216 in contributions for this service.











## Contact us



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