Kate Chaney MP FEDERAL MEMBER FOR CURTIN

# Submission to the Inquiry into the Support at Home Program

**Senate Community Affairs References Committee**

**Kate Chaney MP**
Federal Member for Curtin

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## Introduction

I welcome the opportunity to make this submission on behalf of the many constituents in Curtin who have taken the time to share their experiences with me since the Support at Home program began.

I support the intent behind the *Aged Care Act 2024* (Cth) and the move to a more sustainable, needs-based system of care at home. A well-designed Support at Home program should mean older Australians can get the right support, at the right time, to stay safely and independently in their own homes for longer.

However, since the program replaced Home Care Packages on 1 November 2025, my office has heard consistently from older constituents and their families that the transition is not working as intended.

This submission draws on that direct feedback, the volume of which points to a systemic implementation problem rather than isolated cases. My submission focuses on where implementation is falling short of the policy's intent, rather than the case for reform itself: unacceptable wait times for assessment and funding, a priority system that automated decision-making is applying too narrowly, provider shortages in lower-level supports such as gardening and home maintenance, and a pricing framework that is leaving some consumers with fewer hours of support than they had before. It includes practical recommendations that would address these deficiencies without undermining the objectives of the reform.

The Support at Home program has the potential to deliver the flexible, needs-based care that older Australians and their families were promised. I hope the Committee will adopt my recommendations to improve outcomes for those who depend on this program and who deserve to age safely and with dignity in their own homes.

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Federal Member for Curtin

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## Summary of Recommendations

**The Government should:**

1. **Provide funding based on need. Support packages should not be rationed.**

2. **Review the system for assessing priority, allow for broader criteria to be used for assessing Urgent and High priority situations, and introduce human oversight to the process for determining priority for services.**

3. **Establish a legislated, mandatory and government-wide framework for automated decision making, with transparency requirements, strong decision safeguards, human oversight, review rights and independent oversight.**

4. **Investigate provider availability in the lower levels and categories of support and ensure that the Commonwealth Home Support Program incentivises providers to provide this support.**

5. **Review the pricing arrangements which underpin Support at Home to ensure consumers do not lose support hours in critical areas.**

6. **Include an assessment of financial hardship during the Support at Home assessment process.**

## Overview

Following the passage of the *Aged Care Act (2024)* (Cth) in November 2024, the Support at Home (SAH) program replaced the Home Care Packages (HCP) program from 1 November 2025. The Commonwealth Home Support Program (CHSP) will transition to Support at Home no earlier than 1 July 2027.

The transition to the new system, now in its ninth month, has been complex and challenging for consumers and providers.

This submission is based on feedback from constituents on the transition since November 2025. Feedback is provided on Terms of Reference (a), (b), and (d).

## Community feedback – Key Concerns

Broadly, my community has found the transition difficult citing the following key concerns:

1. Longer than expected wait times for assessments.
2. Longer than expected wait times for support following approval.
3. Reduced funding and increased personal contributions.
4. Use of automated decision making in determinations about priority for services.
5. Provider shortages and difficulties accessing particular services.

## Term of reference (a)

### The ability for older Australians to access services to live safely and with dignity at home.

Constituents have highlighted several concerns about the transition to the Support at Home program which impact their ability to live safely and with dignity at home.

**Timeliness**

When an older Australian's health or capacity deteriorates, support at home is generally needed quickly. Constituents have repeatedly reported that the current wait times for services are far too long to support them to remain at home during this critical window.

Constituents have reported excessive wait times to receive an assessment via the new Integrated Assessment Tool (IAT). Once assessed and approved for a package of support, constituents report waiting up to 14 months to be allocated the funds for their support.

**Constituent Comments**

*"My Mum, Elizabeth, who is 93, has waited four months for an assessment."*

*"I was told that my 91-year-old Mum may need to wait 12 months for her Level 8 funding"*

Wait times for Support at Home funding have decreased since peaking earlier in 2026. However, at all levels for Standard priority consumers, the wait remains 7-8 months. In most cases, this results in families struggling to provide adequate care while waiting for assistance. Spouses, who themselves often have care needs, or adult children who have many other responsibilities, are providing the best support that they can but this situation often results in families making the difficult decision to place older relatives in residential aged care. Alternatively, people are living unsafely in their own homes.

**Use of automated decision making**

Exacerbating these wait times, multiple constituents have raised concerns that the criteria used to determine their level of priority in the system are too restrictive, resulting in most situations being assessed as Standard priority.

The Integrated Assessment Tool (IAT) combines outputs from eleven separate validated clinical assessment instruments, and the Department maintains that it is a rules-based algorithm rather than an artificial intelligence system. Whatever the characterisation, the practical effect for constituents is the same: the clinical assessors who conduct the interview currently have very limited ability to override the tool's determination, even where their own professional judgement differs from the automated outcome.

The scale of concern this has generated is significant and growing. Requests to review IAT decisions rose from around 400 in the program's first three months to over 800 by March 2026, an increase Senate Estimates has heard is unprecedented for a scheme of this kind. The Commonwealth Ombudsman has since commenced a formal investigation into complaints about the tool, a step publicly welcomed by the Human Rights Commissioner and the Age Discrimination Commissioner, who have jointly stressed that automated systems shaping access to essential services require genuine human oversight, transparency and a workable pathway for review (Australian Human Rights Commission, April 2026).

In March 2026, I was among 21 federal parliamentarians from across party lines who wrote jointly to the Minister for Aged Care and Seniors calling for the manual override function to be reinstated. These concerns echo the central finding of the Robodebt Royal Commission: that automated government decision-making must be transparent, contestable and subject to genuine human oversight. Without that oversight, the same pattern of harm risks being repeated in a different program.

As set out in my policy paper on Automated Decision Making, "Fairer and Faster Government Decisions: Safeguards for automated decision-making in government" which can be found at www.katechaney.com.au/making_technology_safe, a whole-of government framework for automated decision-making should be adopted in line with the recommendations of the Robodebt Royal Commission. This will prevent each department from having to 'reinvent the wheel' and will ensure that any decision that is made automatically by government is subject to transparency, safeguards, human oversight, review rights and independent oversight.

In this specific case, one would expect that a 93-year-old with advanced dementia and a deteriorating condition resulting in incontinence and bedsores would be considered Urgent, High or even Medium priority, however, constituents report that this situation is considered Standard priority.

Clients can request a reassessment of their priority but cannot request a review of the decision. A reassessment using the same information would result in the same determination. Instead, human involvement is required in these decisions and their review.

**Availability of providers**

My office has heard that constituents cannot access support services in some lower level categories such as gardening and minor home maintenance. These consumers are eligible for this support under the CHSP, and anecdotal evidence suggests that providers are moving away from the provision of these essential services to concentrate their offerings within the Support at Home program.

**Recommendations:**

**The Government should:**

1. **Provide funding on the basis of need. Support packages should not be rationed.**

2. **Review the system for assessing priority, allow for broader criteria to be used for assessing Urgent and High priority situations, and introduce human oversight to the process for determining priority for services.**

3. **Establish a legislated, mandatory and government-wide framework for automated decision making, with transparency requirements, strong decision safeguards, human oversight, review rights and independent oversight.**

4. **Investigate provider availability in the lower levels and categories of support and ensure that the Commonwealth Home Support Program incentivises provider to provide this support.**

## Term of reference (b)

### The impact of the co-payment contributions for independent services and everyday living services on the financial security and wellbeing of older Australians.

The *Aged Care Act (2024)* aims to create a sustainable aged care system in which consumers who are able to contribute to the cost of their care do so. This will necessarily result in increased out-of-pocket costs and contributions for some consumers. However, the system should not result in financial hardship or reduce the support available to those who need it.

Constituents are concerned about the financial impact of the new program. Consumers transitioning from Home Care Packages to Support at Home report that despite the "no worse off" principle, the level of funding they receive now buys less services.

According to the Support at Home Participant Contributions fact sheet, anyone who received or was approved for a Home Care Package as of 12 September 2024 will not pay higher contributions under Support at Home than they did previously. However, changes in the pricing framework mean that services now have an all-inclusive price. Under Support at Home, the price for each service includes provider overheads and administrative costs that were previously charged separately.

For one constituent, this has resulted in losing 12 hours of support each week and has had a significant impact on her quality of life.

**Recommendations:**

**The Government should:**

5. **Review the pricing arrangements under Support at Home to ensure consumers do not lose support hours in critical areas.**

## Term of reference (d)

### The adequacy of the financial hardship assistance for older Australians facing financial difficulty.

Constituents advised that when they reported dissatisfaction with their Support at Home co-contributions, they were told to apply for special consideration under the financial hardship process.

However, this process is complex and thresholds for assistance are not clearly articulated. A further form is required detailing income and assets, as well as evidence of personal expenses for a period of three months. Centrelink is then required to assess this information, causing further delay to the commencement of services.

Some consumers are rejecting a package of support because they cannot afford the co-contributions and are not willing or able to apply for financial hardship consideration.

Consumers are already required to complete an income and assets assessment when they are assessed for Support at Home. This assessment should be sufficient to identify and substantiate financial hardship, and further information and complex applications forms should not be required.

**Recommendations:**

**The Government should:**

**6. Assess financial hardship during the Support at Home assessment process.**