

Better Place Australia submission to the
Senate Community Affairs Committee
**Inquiry into the Support at
Home Program**

July 2026



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Summary of Better Place Australia Recommendations

Better Place Australia supports the objectives of the Support at Home Program and welcomes reforms aimed at enabling older Australians to remain independent, safe and connected to their communities for longer. However, based on the experiences of our Care Finder practitioners, we believe urgent consideration should be given to:

- Improving consistency and transparency of assessment outcomes.
- Allowing experienced assessors greater clinical discretion to override algorithm-generated classifications where appropriate.
- Reviewing the priority tool to ensure urgency and risk are adequately reflected.
- Reducing delays associated with reassessment and review processes.
- Strengthening CHSP funding, service availability and transparency with waitlists.
- Monitoring the impact of co-contributions on financially vulnerable older Australians.
- Strengthen culturally safe and equitable access to aged care services for First Nations and CALD communities through targeted workforce initiatives, enhanced interpreter and translation services, greater flexibility in service delivery models, and improved provider capacity to support older people with complex care needs and diverse cultural and linguistic backgrounds.

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About us

About Better Place Australia

Better Place Australia commenced operations in 1985 as part of a pilot program providing family mediation services from a single office in outer suburban Melbourne. From the outset, the organisation assisted families experiencing relationship breakdown and supported separating couples to navigate domestic arrangements. As community needs evolved, Better Place Australia expanded its services to address increasingly complex social challenges.

Today, Better Place Australia provides a diverse range of services including mental health counselling, elder abuse prevention and response, aged care navigation, financial counselling, relationship support, parenting programs and family dispute resolution. From its origins in Noble Park, Better Place Australia now supports more than 11,000 new clients annually through a workforce of over 150 staff across 13 locations throughout Victoria.

About the Better Place Australia Care Finder Service

Australia's aged care system can be complex and difficult to navigate, particularly for older people who are socially isolated, experiencing vulnerability, or facing multiple barriers to accessing support. While My Aged Care serves as the national entry point for information, assessment and access to government-funded aged care services, there has been longstanding recognition that some older Australians require more personalised, face-to-face assistance to successfully engage with the system.¹

The **2017 Legislated Review of Aged Care** identified strong stakeholder support for a community-based, face-to-face service model to assist people who need additional help navigating My Aged Care and accessing appropriate supports. This recommendation was reinforced by the Royal Commission into Aged Care Quality and Safety, which found that many older Australians struggled to engage with an increasingly complex aged care system and that greater localised support was needed.¹ The Royal Commission subsequently recommended the establishment of a dedicated workforce of care finders to provide intensive, face-to-face assistance to vulnerable older people.

In response, the Australian Government introduced the Care Finder Program through the 2021-22 Federal Budget as part of the Connecting Senior Australians to Aged Care Services initiative.

The Care Finder program is designed to support older people who are eligible for aged care services and require intensive assistance to:

¹ References

Australian Government Department of Health and Aged Care. (2022). [*Care finder policy guidance for Primary Health Networks \(PHNs\)*](#). Commonwealth of Australia.

Royal Commission into Aged Care Quality and Safety. (2021). [*Final Report: Care, Dignity and Respect*](#). Commonwealth of Australia.

- Engage with My Aged Care, whether through the website, contact centre, or Services Australia service centres.
- Access and navigate aged care services.
- Connect with other relevant health, community and social support services.

The program specifically targets older people who experience barriers that make it difficult to access care independently. These barriers may include:

- Social isolation or the absence of a trusted family member, carer or representative who is able or willing to assist them.
- Communication challenges, including limited literacy or language barriers.
- Difficulty understanding information or making informed decisions.
- Reluctance or resistance to engage with aged care services, where there is a risk that the individual may experience harm or enter a crisis situation within the next 12 months.
- Previous experiences that have resulted in distrust of government, institutions, or service systems.

The Care Finder program plays a vital role in ensuring that vulnerable older Australians are able to access the support and services they need, regardless of the complexities of the aged care system or the personal barriers they may face in seeking assistance.

Better Place Australia is proud to deliver the Australian Government-funded Care Finder program across the City of Casey, Shire of Cardinia and City of Greater Dandenong. Our Care Finder team comprises of experienced professionals from a range of health and community service backgrounds, including nursing, occupational therapy, social work, family violence services and community support. This multidisciplinary approach enables us to provide intensive, person-centred assistance to older people with complex needs and circumstances, supporting them to navigate aged care services and connect with the broader supports required to maintain their health, safety and wellbeing.

Care Finders support people throughout every stage of their aged care journey, including:

- Registering with My Aged Care.
- Preparing for and participating in aged care assessments.
- Understanding assessment outcomes and funding options.
- Connecting clients with aged care providers.
- Connecting clients with community services.

Through our ongoing collaboration with aged care assessors, service providers and older Australians accessing care, Better Place Australia's Care Finder program has developed a comprehensive understanding of the practical challenges and systemic barriers within the aged care sector. This submission draws on the experiences and observations of our Care Finder practitioners regarding the implementation of the Support at Home Program and its impact on vulnerable older people seeking to access timely and appropriate care.

Summary of Support at Home concerns

Terms of referenced addressed:

- A. The Ability for Older Australians to Access Services to Live Safely and with Dignity at Home
- B. The Impact of Co-Contribution Requirements on Financial Security and Wellbeing
- C. Trends and Impact of Pricing Mechanisms on Consumers
- E. Impact on the Residential Aged Care System and Hospitals
- G. Thin Markets and Service Availability Challenges
- H. Impact on First Nations and Culturally and Linguistically Diverse Communities

A. The Ability for Older Australians to Access Services to Live Safely and with Dignity at Home

Better Place Australia strongly supports the objective of enabling older Australians to remain safely and independently in their homes for as long as possible. However, our experience suggests that several aspects of the Support at Home Program may undermine this objective.

On 1 November 2025, Australia's landmark *Aged Care Act 2024* came into effect, introducing a rights-based framework for aged care and significant reforms across the sector. These reforms included the implementation of the Support at Home Program, which replaced the Home Care Packages Program with a new eight-level funding classification system, alongside changes to means testing and residential aged care accommodation arrangements.

Since the introduction of the Support at Home Program, Better Place Australia's Care Finder team has identified a number of concerns through its direct work supporting older people to navigate the aged care system. One of the most significant issues has been the inconsistency of assessment outcomes for clients with comparable care needs.

Inconsistent Assessment Outcomes

Better Place Australia is concerned that the reliance on the Integrated Assessment Tool (IAT), coupled with limited flexibility for assessors to apply professional and clinical judgement, has led to an assessment process that prioritises funding allocation over a comprehensive understanding of an individual's needs, risks, and circumstances.

This approach may undermine the person-centred and equity principles that are intended to underpin Australia's aged care reforms. Through Better Place Australia's Care Finder Program, practitioners have observed instances where older people with similar health conditions, functional limitations and support needs have received different Support at Home classifications following assessments or reassessments.

These variations appear to be influenced by limitations within the IAT, where algorithm-driven outcomes from this tool, may not adequately capture an individual's unique circumstances, risks, living environment, informal supports, or overall complexity of need. As a result, people with comparable care requirements may receive significantly different funding allocations and levels of support, raising concerns about the consistency, transparency, fairness and equity of the assessment process.

Example: A client who transitioned from a Level 2 Home Care Package was reassessed and allocated a Support at Home Classification 1, despite requiring a level of support that exceeded the value of the Commonwealth Home Support Programme (CHSP) services they were already receiving. In contrast, another client with very similar care needs and a comparable support history was reassessed and allocated a Support at Home Classification 4.

The difference between these classifications represents almost \$20,000 in annual funding, which can have a significant impact on an individual's capacity to access essential services and supports.

These inconsistencies have real and potential consequences for older Australians, where funding does not accurately reflect a person's care needs, individuals may experience unmet support requirements, increased risk of falls, declining physical and mental health, social isolation and reduced independence. Ultimately, inadequate access to appropriate supports may compromise an older person's ability to remain living safely and with dignity in their own home and may contribute to avoidable hospital admissions or premature entry into residential aged care.

Priority Allocation Tool and Access to Services

In addition to concerns regarding assessment outcomes, Better Place Australia wishes to draw attention to issues relating to the operation of the Support at Home priority allocation tool and its impact on timely access to essential services. Through our direct work with older Australians, Care Finder practitioners have observed cases where clients with exceptionally high and complex care needs have been assessed and approved for Support at Home Classification 8 yet have received only a standard priority rating. As a result, some clients have been advised that they may wait up to 11 months before funding becomes available.

These circumstances raise significant concerns about whether the current prioritisation methodology adequately captures an individual's level of vulnerability, immediate risks, and urgency of need. In our experience, some older people with substantial functional impairment, frailty, cognitive decline, high falls risk, complex health conditions, or limited informal supports are not being prioritised in a manner that reflects the seriousness of their circumstances.

Extended waiting periods for access to appropriate Support at Home funding levels can have significant consequences for older people with increasing care needs. Better Place Australia has observed through its Care Finder Program that, in some cases, delays in accessing appropriate Support at Home funding and services have contributed to deteriorating health outcomes, increased reliance on family and informal

carers, a greater risk of hospital presentations, and, in some instances, premature admission to residential aged care.

These delays can also undermine the effectiveness of service delivery models by preventing agencies from engaging with and supporting clients at the point of need. As a result, clients often present with more complex circumstances that require higher levels of intervention and more intensive case management. Prolonged service engagement due to delays in accessing funded supports can also reduce provider capacity to accept new referrals, contributing to growing waitlists and limiting timely access to services for other older people requiring assistance. This creates a flow-on effect across the service system, adversely impacting service capacity, responsiveness and client outcomes.

Recommendation 1: Better Place Australia submits that the weighting and operation of the priority allocation tool should be reviewed to ensure that risk, vulnerability and urgency are appropriately reflected in prioritisation decisions. Older Australians with significant and immediate care needs should be able to access essential supports in a timely manner to maintain their safety, wellbeing and independence at home.

B. The Impact of Co-Contribution Requirements on Financial Security and Wellbeing

Better Place Australia acknowledges the importance of maintaining a sustainable and financially viable aged care system. However, through our work in the Care Finder program, we regularly support older Australians who are living on fixed or limited incomes and are already experiencing significant financial hardship.

The introduction of co-contribution arrangements must be carefully considered within the broader context of increasing financial pressures faced by many older people, including:

- Rising costs of living.
- Housing stress and insecurity.
- Escalating healthcare and medication expenses.
- Increasing energy and utility costs.
- Limited retirement savings and fixed pension incomes.

Many clients supported by the Care Finder program face multiple vulnerabilities and barriers to accessing care, including poor health, social isolation, disability, limited family support and financial disadvantage. For these individuals, even modest co-contributions may create a significant barrier to accessing essential services.

Better Place Australia Care Finder practitioners have observed through their direct work with older Australians that increased out-of-pocket costs can act as a significant barrier to accessing essential care and support services. Our experience suggests that some older people may delay, reduce or decline services due to concerns about

affordability, even where those services are necessary to maintain their health, wellbeing and independence.

For vulnerable older people, this can contribute to worsening health outcomes, increased social isolation, declining functional capacity and a greater likelihood of experiencing avoidable crisis situations. Over time, these impacts may place additional pressure on hospitals, emergency departments, primary healthcare services and the residential aged care sector, potentially resulting in higher system-wide costs and poorer outcomes for older Australians.

The aged care system must remain equitable and accessible, with appropriate safeguards in place to protect those least able to contribute financially while still ensuring they receive the support required to live safely and with dignity at home. In particular, consideration should be given to individuals experiencing elder abuse, financial abuse, homelessness, housing insecurity and social disadvantage, who may be disproportionately affected by service co-contributions.

Recommendation 2: Better Place Australia encourages ongoing monitoring and evaluation of the impact of co-contribution arrangements, particularly on vulnerable and financially disadvantaged older Australians, to ensure that no individual is prevented from accessing essential care due to financial hardship.

C. Trends and Impact of Pricing Mechanisms on Consumers

Care Finder practitioners have observed significant increases in provider charges for key aged care services since the commencement of the Support at Home Program on 1 November 2025, with some service costs reportedly having increased.

Extended waiting periods for funding allocation and service commencement can create additional financial pressure for older Australians and their families, particularly where private services must be purchased or informal caregiving arrangements maintained while awaiting approved supports.

While the Care Finder program does not directly administer aged care funding packages, Better Place Australia's Care Finder practitioners have observed through their work with clients that funding allocations resulting from Support at Home assessments can have a significant impact on an individual's ability to access appropriate care and services.

Better Place Australia Care Finder's experience suggests that where funding levels do not accurately reflect a person's assessed needs, many older Australians have been forced to make difficult choices regarding their care. This may include:

- Reducing the frequency of essential services.
- Prioritising certain care needs at the expense of others.
- Greater dependence on unpaid family carers and informal support networks, where existing caregiving responsibilities may already be contributing to significant burnout and strain.

- Delaying or foregoing necessary supports and interventions.

These impacts are particularly pronounced for older people who often have limited informal support networks and may already be experiencing social isolation, financial hardship, health challenges or housing insecurity.

When funding allocations do not adequately reflect an older person's assessed care needs, the core objectives of consumer-directed care, including choice, independence, dignity and flexibility, cannot be fully realised. Insufficient funding may limit an individual's ability to access the services and supports necessary to maintain their health, wellbeing and quality of life. Consequently, older Australians may experience unmet care needs, reduced independence and an increased risk of health deterioration, social isolation and avoidable crises. In some cases, inadequate funding may compromise a person's ability to continue living safely at home, placing additional pressure on family carers, the health system and residential aged care services.

The introduction of co-contribution requirements has increased the financial burden on older Australians, requiring many individuals to contribute more towards the cost of essential care and support services.

Recommendation 3: To achieve the intended outcomes of the Support at Home Program, Better Place Australia calls for funding allocations to be responsive, equitable and aligned with an individual's actual care requirements.

E. Impact on the Residential Aged Care System and Hospitals

Better Place Australia is concerned that delays in accessing appropriate Support at Home funding may contribute to poorer outcomes for older Australians and increase pressure on both hospital and residential aged care systems.

Through our direct work with older people, we have observed that delays in obtaining adequate funding and services can result in unmet care needs, increasing the likelihood of avoidable falls, declining functional capacity, hospital presentations and premature entry into residential aged care.

A key concern identified by the Care Finder team is the limited capacity for assessors to apply professional clinical judgement where the outcome generated by the Integrated Assessment Tool (IAT) does not accurately reflect an individual's care needs.

Assessors are experienced health professionals with expertise in evaluating a person's functional abilities, health risks and support requirements. However, under the current assessment model, they appear to have limited discretion to override algorithm-generated classifications, even where there is clear evidence that the recommended funding level is insufficient to meet a client's assessed needs.

As a result:

- Older people are often required to request a formal review of their assessment outcome.
- Review processes can take up to 90 days or longer to be finalised.
- Access to essential supports and services may be delayed during this period.
- Clients may experience increased health risks while awaiting a review outcome.

Care Finder practitioners have supported clients whose health and wellbeing have deteriorated while waiting for reassessment or review decisions. In some cases, delays in accessing appropriate levels of support have contributed to increased falls risk, avoidable hospital admissions, carer stress and earlier-than-necessary admission to permanent residential aged care.

Recommendation 4 Better Place Australia submits that greater flexibility should be incorporated into the assessment framework, allowing assessors to exercise professional clinical judgement where warranted. Enabling assessors to override algorithm-generated outcomes in exceptional circumstances would support more timely access to appropriate care, reduce unnecessary review processes and improve outcomes for older Australians seeking to remain safely and independently in their own homes.

G. Thin Markets and Service Availability Challenges

While the City of Casey, Shire of Cardinia and City of Greater Dandenong are significant metropolitan growth areas, Better Place Australia's Care Finder practitioners continue to encounter service availability challenges commonly associated with thin markets.

A persistent issue across our service region is the limited capacity of Commonwealth Home Support Programme (CHSP) providers to accept new referrals, particularly for essential services such as:

- Nursing care
- Personal care
- Domestic assistance
- Meal services

Despite strong partnerships with local service providers and extensive advocacy on behalf of clients, Care Finder practitioners regularly experience difficulties securing services for older people who have been assessed as requiring support. In many instances, no provider has the capacity to accept new referrals, leaving vulnerable older Australians without access to essential services that support their health, wellbeing and independence. Care Finder practitioners have identified a lack of transparency regarding CHSP service capacity, with some providers indicating that

their waitlists are closed while offering little or no information about future availability. This creates significant challenges in service navigation and referral planning, reducing opportunities for older people to access timely care and support and contributing to delays for new clients seeking entry to services amid increasing demand.

The shortage of available CHSP services has significant implications for both individuals and the broader aged care system. Older people whose needs could otherwise be met through entry-level CHSP supports are often required to seek assessment for the Support at Home Program earlier than necessary, increasing demand on Support at Home funding and contributing to pressure across the aged care system.

Despite strong partnerships with local service providers and extensive advocacy on behalf of clients, Care Finder practitioners regularly experience difficulties securing services for older people who have been assessed as requiring support. Many of our clients are eligible for services and have clearly identified care needs, including nursing care, personal care, meal services and domestic assistance, yet are unable to access supports due to provider capacity constraints. In many cases, no provider has capacity to accept new referrals, leaving vulnerable older Australians without access to the services they need to maintain their health, wellbeing and independence.

A further concern is that comprehensive aged care assessments often result in approval for multiple CHSP service types, with the expectation that these services will provide interim support while clients await Support at Home funding allocation. However, the intended benefit of these approvals is often not realised in practice because the approved services are unavailable due to workforce shortages and limited provider capacity.

Consequently, older people may find themselves in the difficult position of having their care needs recognised and approved, but being unable to access the services required to address those needs. As a result:

- Essential care needs remain unmet.
- Functional decline can accelerate.
- Risks of falls, illness and hospitalisation increase.
- Social isolation and vulnerability may worsen.
- Pressure on family members and informal carers intensifies.
- Entry into residential aged care may occur earlier than necessary.

Recommendation 5: Better Place Australia submits that the ongoing shortage of available CHSP services requires urgent attention. Strengthening the CHSP through increased funding, workforce development initiatives, transparency with capacity and enhanced provider capacity would enable more older Australians to access timely,

low-level supports before their circumstances deteriorate. Improving access to CHSP services would not only deliver better outcomes for older people but would also help reduce demand on the Support at Home Program, hospitals and residential aged care services.

H. Impact on First Nations and Culturally and Linguistically Diverse Communities

Better Place Australia's Care Finder program supports a diverse population across South East Melbourne, including Aboriginal and Torres Strait Islander peoples and culturally and linguistically diverse (CALD) communities. Through our direct work with these communities, our practitioners have identified a number of barriers that can impact equitable access to aged care services and supports.

Many older people from First Nations and CALD backgrounds already experience challenges navigating the aged care system, including:

- Limited health and service literacy.
- Language and communication barriers.
- Past experiences that contribute to distrust of government and institutional systems.
- Cultural preferences regarding care, support and family involvement.
- Limited access to culturally appropriate and responsive service providers.

The complexity of assessment processes, review mechanisms and funding allocation arrangements within the Support at Home Program has the potential to disproportionately affect these groups. Older people from CALD backgrounds may struggle to fully understand assessment outcomes, funding arrangements and care options, particularly where language support is limited.

Care Finder practitioners have also observed challenges in securing culturally appropriate services following assessment. In some cases, older people prefer to receive support from workers who speak their language and understand their cultural background. However, workforce shortages and limited provider availability can make it difficult to match clients with appropriate support workers. As a result, some individuals have declined services that do not meet their cultural or linguistic needs, leading to unmet care requirements and increased vulnerability.

Our practitioners have also encountered situations where clients with significant care needs have been unable to access appropriate interim supports while awaiting Support at Home funding. For example, we have supported clients who require wheelchair-assisted personal care but have been unable to access CHSP services because providers were unable to meet their care requirements due to workforce capacity or occupational health and safety constraints. In circumstances where a client is awaiting a high-level Support at Home package, such as a Classification 8

allocation, the absence of interim supports can place them at significant risk of health deterioration, social isolation and premature admission to residential aged care.

Recommendation 6: Better Place Australia submits that the aged care system must continue to strengthen culturally safe, accessible and responsive service delivery. This includes improving access to bilingual and culturally matched workers, increasing investment in culturally responsive service models, and ensuring that First Nations peoples and CALD communities can access timely and appropriate support regardless of language, cultural background or geographic location. Such measures are critical to achieving equitable outcomes and ensuring that all older Australians can access care that respects their dignity, preferences and cultural identity.

Conclusion

Better Place Australia supports the objectives of the Support at Home Program and welcomes reforms aimed at enabling older Australians to remain independent, safe and connected to their communities for longer. However, based on the experiences of our Care Finder practitioners, we believe urgent consideration should be given to:

- Improving consistency and transparency of assessment outcomes.
- Allowing experienced assessors greater clinical discretion to override algorithm-generated classifications where appropriate.
- Reviewing the priority tool to ensure urgency and risk are adequately reflected.
- Reducing delays associated with reassessment and review processes.
- Strengthening CHSP funding, transparency of waitlists, capacity and service availability.
- Monitoring the impact of co-contributions on financially vulnerable older Australians.
- Strengthen culturally safe and equitable access to aged care services for First Nations and CALD communities through targeted workforce initiatives, enhanced interpreter and translation services, greater flexibility in service delivery models, and improved provider capacity to support older people with complex care needs and diverse cultural and linguistic backgrounds.

Better Place Australia Care Finder practitioners appreciate the opportunity to contribute to this Senate Inquiry and look forward to the continued evolution of Australia's aged care system to better meet the needs, dignity and aspirations of older Australians.