

New aged care rules: getting the right advice

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On 1 November 2025, the new Aged Care Act came into effect, together with other important parts of the aged care reform, including the Statement of Rights and the Strengthened Aged Care Quality Standards. These changes are designed to make aged care services safer, more tailored and of higher quality for older people.

With any major reform, it can take time for everyone to adjust. After almost two months, there is still some confusion, along with questions about costs, timing, and what the changes mean in practice. This is why it is more important than ever to rely on official information and trusted support services.

The importance of reliable information

Whether you are new to aged care, already receiving support, helping a family member, or working in the sector, having the right information makes the journey much easier. It also helps to know who to contact at different stages, especially when you need support that is practical and personalised.

Key resources for support

[My Aged Care](#), the Australian Government platform, is one of the best places to start. The website has been redesigned to make it simpler to navigate, with short, easy to understand questions that guide you to the right section.



You can meet Territory aged care providers at our Expo events. Pictured is Catholic Care NT at our Alice Springs Expo

A very useful part of the website is the Resources page (<https://www.myagedcare.gov.au/resources>). It includes updated flyers, brochures and booklets, many of which are also available in other languages. As the reform continues to roll out, more resources will be added and existing ones may be updated, so it is worth checking regularly.



COTA NT also provides an [Information Hub](#) for seniors and their families, updated through strong local and national networks. Through its PICAC program, COTA NT also develops resources to support older people from culturally and linguistically diverse backgrounds. Even if some resources are targeted to CALD communities, they often include direct links to official

aged care information that is useful for everyone.

What has changed?

If you were already receiving a Home Care Package before 12 September 2024, you will be supported under a **“No Worse Off”** principle, meaning you will not be disadvantaged by the new arrangements.

From 1 November 2025, new care recipients will enter the aged care system under the **Support at Home (SAH)** program. Below is a snapshot of some of the key changes introduced under the Aged Care Act 2024.

Services are now grouped differently

One of the biggest changes is the way aged care services are now organised. Support is grouped into three main categories:

- Clinical supports
- Independence
- Everyday living.

These categories are then broken down further to better match individual needs.

New pathways have been introduced under Support at Home

Support at Home also includes three additional programs, which may be available on their own or in addition to ongoing support:

- Restorative Care Pathway
- Assistive Technology and Home Modifications
- End of Life Pathway.

Income assessed contributions

Another important change, and one that many people are still trying to understand, is the introduction of income assessed contributions for services under **Independence and Everyday Living**.

In simple terms, the amount a person contributes will depend on their financial situation. Services Australia (Centrelink) will assess income and assets and determine a contribution based on whether the person is a:

- Pensioner
- Part pensioner

• Independent retiree.
The calculation of the contribution will be expressed as a percentage of the hourly cost of each service.

Clinical care costs – examples If a provider charges \$100 per hour for showering:

Rose, a full pensioner, would pay 5 per cent of the hourly cost for independence support, meaning she would pay \$5 per hour and the government would fund the remaining \$95 through her

Support at Home package.
Peter, a part pensioner, would pay between 5 per cent and 50 percent of the hourly cost, meaning he would pay between \$5 and \$50 per hour, depending on Centrelink’s assessment.

John, an independent retiree, would pay 50 per cent of the hourly cost, meaning he would pay \$50 per hour for showering.

This is where practical, personalised support can make a real difference.

Who can help? Below is a simple guide to key organisations that can support you.

- My Aged Care, COTA NT and Anglicare are key contacts for information about available support, choosing an aged care provider and accessing services.
- Services Australia Aged Care Specialist Officers and the Seniors Rights advocates are best placed to assist older people and their families with financial information, contributions, questions about contracts, costs and invoices.

All these organisations can access free interpreting and translation services at no cost. Always request an interpreter and information in your preferred language when needed.

If you need help to understand the services available and your rights, contact COTA NT on (08) 8941 1004, Office hours: 9am to 3pm, Monday to Friday (excluding public holidays).

Organisation	Contact	Regions	Phone	Aged care services and how to access them	Financial information and funding eligibility	Services cost, checking and advocacy
My Aged Care	Customer Service Officer	Northern Territory	1800 200 422 (only) This is a free call from Australian landlines and most mobile phones available Monday to Friday 8AM–8PM and Saturdays 10AM–2PM	✓		
COTA NT	Aged Care Navigator	Darwin and Alice Springs	08 8941 1004 Monday to Friday 9AM–3PM Aged Care Navigators work part-time only and will return your call	✓		
Anglicare NT	Care Finder	Darwin, Palmerston, Litchfield, Alice Springs, Wagait, Coomalie (Batchelor only), Belyuen, Katherine	(08) 8985 0000 Monday to Friday 8.30AM–4.30PM	✓		
Services Australia	Aged Care Specialist	Northern Territory	1800 227 475 This is a free call number from Australian landlines and some mobiles available weekdays 8 AM–5PM	✓	✓	
Darwin Community Legal Services (DCLS)	Seniors Rights Service	Top End	1800 812 956 This is a free call available Monday to Friday 9AM–4PM		✓	✓
Serving Aboriginal and/or Torres Strait Islander people only		East Arnhem Darwin & Palmerston Alice Springs	East Arnhem Regional Council (08) 8986 8986 Larrakia Nation Aboriginal Corporation (08) 8985 6811 Tangentyere Council Aboriginal Corporation (08) 8951 4213			
Catholic Care NT (Alice Springs)	Seniors Rights Service	Central Australia	(08) 8958 2400		✓	✓

My Aged Care website myagedcare.gov.au

1. Explore if aged care is for you



2. Get assessed



3. Find a provider



4. Set up your new services



Step-by-step plan

Use [My Guide](#) to create a personalised step-by-step plan to access aged care. It can make the process to accessing aged care services clearer and easier to manage. You can revisit your guide any time, or download, print or email it for easy access.

Registering a supporter

If you want someone to be involved with you in aged care discussions, help to access and update information, and/or support you to make or communicate your own decisions, you can request to register that person as your supporter.
A registered supporter can be a trusted family member or friend of your choosing, who can help you to request, access and understand information and communicate your wishes. They can also support you by talking to assessors, aged care providers, the Aged Care Quality and Safety Commission and My Aged Care. Read more [here](#).