

# Improving the rights for older people

Transitioning into Aged Care can be a challenging and emotional time.

Major aged care reforms were introduced on 1 November and were designed to improve service, flexibility and transparency in the aged care sector. There were also changes to some of the fee and contribution costs, as well as the introduction of two new fees. So, if you, or a family member are considering transitioning into aged care now or in the near future, it's essential to understand your options and plan ahead for future care needs.

Recent changes to the Aged Care Act introduced on 1 November 2025 include:



## HOTELLING/ACCOMMODATION & 'HIGHER EVERYDAY LIVING FEE'

– 'Hotel style' costs like cleaning, gardening and catering that are beyond clinical care are optional and will change.



## NON-CLINICAL CARE CONTRIBUTION & LIFETIME CAP

– a new NCCC for residential care will cover assistance with mobility, bathing, lifestyle and non-clinical support with a cap on fees.



## FEES AND CONTRIBUTION CHANGES

– those already in Aged Care will be 'no worse off'. New residents' accommodation and 'everyday living' contributions will change



## RESIDENTIAL CARE PLACES

– individuals can choose their aged care home, rather than the provider



## SUPPORT AT HOME

– replaces the Home Care and Short-Term Restorative Care programs and fees assessed using income and assets



## STRENGTHENED QUALITY STANDARDS

– clearer understanding of what to expect from providers

We are here to help you understand the recent changes and assist you when it comes to funding aged care as well as providing strategic opportunities to minimise fees, maximise your cashflow and plan for your future needs.

We are passionate about simplifying this process and providing the right level of support to help you and your family make informed financial decisions about this significant life change.

If you would like a better understanding of how these changes will affect you, please contact us.



paradigm advice® *'your financial solutions'*

PO Box 1182, NORTH ADELAIDE 5006

P 1300 661 551

E [paul.reader@paradigmadvice.com.au](mailto:paul.reader@paradigmadvice.com.au)

W <https://paradigmadvice.com.au/>