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## Who is eligible for partial grandparenting when entering residential aged care?

By Minh Ly, Technical Services Manager

The aged care reforms commenced on 1 November 2025. Those accessing government funded aged care (Support at Home and Residential care) for the first time from this date are subject to the new rules. Grandparenting provisions apply to those who accessed government funded aged care prior to 1 November 2025 and Challenger Tech has detailed these provisions in a previous technical update [here](#).

However, those who access residential aged care for the first time from 1 November 2025 can still access part of the grandparenting rules (partial grandparenting). To qualify for partial grandparenting, the individual would need to have been approved or accessing a Home Care Package (does not include approvals for Commonwealth Home Support Program) on or before 12 September 2024 and have not elected to be under the new Support at Home rules from 1 November 2025.

If these individuals enter residential aged care on or after 1 November 2025, they will be subject to hybrid residential aged care rules. They will be subject to the previous rules for their ongoing fee arrangements (basic daily care fee and means tested care fee) unless they opt into the new rules. However, they will be subject to the new rules for their accommodation costs (retention amounts and indexation of daily accommodation payments will apply where applicable).

### Can partial grandparenting rules be modelled on the Challenger Aged Care Calculator?

The aged care reforms are significant and the Challenger Tech team has tried to capture as much of the reforms as possible in the [Aged Care Calculator](#). The Challenger Aged Care Calculator can be used to model a range of aged care scenarios including those accessing Support at Home for the first time and those who enter residential aged care before 1 November 2025 and those who enter on or after 1 November 2025.

Those accessing government funded aged care for the first time from 1 November 2025 are subject to the new rules.

The Challenger Aged Care Calculator can be used to model a range of aged care scenarios.

The Challenger Tech team has recently updated the Aged Care Calculator to enable those who are eligible for partial grandparenting to also be modelled.

To model partial grandparenting for clients, advisers will need to follow the two steps below:

**Step 1: In section 1, select 'Already receiving care' under Care situation.**

1. Personal details

Name:  Scenario:

Relationship status:  Adviser name:

State of residence:  War Widow(er)?

Date of birth:  Age:

Sex:  Legally blind:

Care situation:  ?

**Step 2: In section 2, select 'Residential care' under Level of care required; select 'Yes' under Entered from 1 Nov 2025?; and select 'Yes' under Partial grandparenting?**

2. Care information

Client

Level of care required:  Is the client a low means resident?  ?

Partial grandparenting?  ?

Entered from 1 Nov 2025?  ?

Current value of the RAD/RAC already paid:  ?

Retention amount remaining years:  ?

Daily HELF (if any):

Outstanding amount:  ?

Client previously paid a means-tested fee?

If you'd like support or assistance with the Challenger Aged Care Calculator, please reach out to your BDM or the Challenger Tech team.

## Contact details



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