It's still very unclear re 'no worse off policy' what category people fall into if they were approved for a HCP prior to 12/9/2024 but will not have commenced a HCP by July 1 2025. There will be many. The overarching statement re no worse off is approved for HCP by 12 September 2024 but the FAQ sheet that came out only categorised those who had started their HCP's by 1 July 2025.