

Home Care Packages

Does the Government fund in-home care?

As you might expect, government subsidised care is available to a great many people but not everyone. So if you don't already receive funding, you will first need to find out if you are eligible. But don't worry – it's straightforward and we can help. Call us on 03 9827 8899 and we can talk you through the steps

If you already have a Home Care Package, it's easy to move your care to us.

What is a Home Care Package?

The Home Care Package programme is intended to help you continue to live independently in your own home. The Government provides a subsidy (an amount of funding) *allocated to you* but paid to the provider *of your choice*.

The level of care (and therefore funding) that you will be provided is determined by a Care Assessment. Exactly what type of services you will receive and when, will be worked out between you and your chosen provider in an Individual Care Plan based on your goals and lifestyle. Access to Home Care Packages is through the Government's [My Aged Care](#) service.

How much will I get in my Home Care Package?

There are four levels of Home Care Package available depending on your needs and each level attracts a different government subsidy amount. You will have a Care Assessment to determine your level of needs.

Approximate Values

Level 1: Basic care needs: \$8,270.90

Level 2: Low-level care needs: \$15,045.30

Level 3: Intermediate care needs: \$33,076.30

Level 4: High-level care needs: \$50,286.05

Will I have to pay a contribution?

The Government has established a co-contribution that individuals will contribute towards their care. This takes the form of two different 'Fees', which are paid by you to your chosen provider.

1. The **Basic Daily Fee**, which is currently around \$10 per day (or 17.5% of the single person aged pension rate). However, **Absolute Care & Health does not ask you to pay this fee.**

2. You may also have to pay an **income-tested care fee** if your income is above approximately \$27,000 a year for a single person. **If you receive a full aged-care pension, you will not have to pay this fee.**

Your total **Package Budget** will be made up of your Government subsidy plus this fee (contribution). For example, if you are allocated a Level 3 Package worth \$33,076.30 a year and your income test shows that you would have to contribute \$5,000 a year, then the government subsidy paid to your chosen provider would be \$28,076.30 a year.

Check out the [Home Care Fee Estimator](#) – a handy little calculator on the My Aged Care website to see how much you would have to contribute to your care.

What can my Home Care Package be used for?

Home Care Packages are designed to help you live independently in your own home for as long as you can. Key areas in which you may need support include;

- **Personal care** such as help with showering or bathing, dressing and mobility
- **Support services** such as help with washing and ironing, house cleaning, gardening, basic home maintenance, home modifications related to your care needs, transport to help you with shopping, medical appointments or social activities, assistive technology
- **Nursing, allied health and clinical** such as hearing and vision services, medication management, wound management
- **Care coordination and case management** by your chosen care provider
- **Contingency or savings** unspent funds can be set aside each month for future use

How much will my chosen care provider charge for these services?

Approved care providers will charge their services against your Package Budget. There are a number of elements which they may charge for including;

- Ongoing administration and case management fees (see below).
- Direct care and support services e.g. a personal caregiver, nurse or allied health services
- Other services or products that are included in your personal care plan e.g. (but not limited to) gardening, aids and equipment, home modifications

When choosing a provider it is important to find out how much they will charge for Administration and Case Management as this will affect how much of your package budget remains for direct care services.

At Absolute Care & Health, we firmly believe that your Package Budget should be spent on your care not on our administration, so we charge a total fee for Administration and Case Management of just 15% for level 3 and 4 package and 20% for level 1 and 2.

Many providers split these fees out, so it is important to add them together to get the full picture.

Home Care Package Fees	Absolute Care & Health costs	Other Providers' costs
Set-up fee	\$0	Up to \$300
Administration Fee (% of total Package)	15% level 3 & 4	20% +
Case Management Fee (% of total Package)	20% level 1 & 2	20% - 40%
Exit Fee	\$0	\$500-\$700
Care Services (care hours)	\$53.50	\$5%+

Set-up Fee: This is the cost of setting your care up as a Home Care Package client

Administration Fee: This is intended to cover back office administrative costs associated with running the business and billing and reporting to Government

Case Management Fee: This covers costs associated with coordinating your care and services such as home visits for assessments and reviews, care plan development, liaising with your medical professionals or other service providers.

Care Hours and Services: This covers the actual hours of care you receive from your care provider

Exit Fee: Some providers will charge a fee if you decide to move your Home Care Package to another provider. Check you are happy with this fee before you sign up with a provider. Absolute Care & Health does not charge an Exit Fee.

Am I eligible for a Government Home Care Package?

This will depend on both your needs and your income. To find out, you will need to be assessed through the **My Aged Care** service. This is a straightforward three-step process.

Step 1. A telephone discussion with My Aged Care. Call 1800 200 422

Step 2. A care assessment at home. This will identify what type and how much support you require. In Victoria this is carried out by the Aged Care Assessment Service (ACAS) and is set up through My Aged Care.

Step 3. A financial income assessment. This is carried out by the Department of Human Services (DHS) or Department of Veterans Affairs (DVA). If you already receive a means-tested income support payment (eg the Aged Pension) they will already have all the information they require. If you don't, you will need to complete the Aged Care Fees Income Assessment form.

Remember! *you* get to choose *who you want* to provide your care services and you do not have to make a decision on the day you receive your ACAS at-home assessment.

If you'd like to talk it through before contacting My Aged Care or want some support through the process, our Client Services team are available for a phone discussion or can visit you in your home. Call us on 03 9827 8899. Please be aware however, that we cannot formally assess your eligibility on behalf of My Aged Care or ACAS

Is my Home Care Package paid directly to me?

No, Home Care Package funds aren't paid to you directly. Instead, you choose an approved provider to administer the funds on your behalf and give you case management support and advice. They will charge the Government directly.

But don't forget, *you* still have control over how your money is spent. Your provider must agree an Individual Care Plan with you and cannot spend your package on anything not included in this plan without your approval.

They must also give you a monthly statement showing what your package has been spent on and any unspent funds that month. Unspent money can be rolled over for use later for periods of increased care or larger one-off costs.

Is there any other government funded home care apart from Home Care Packages?

The Government's Home Care Packages Programme is intended to help you live independently in your own home.

The Government also provides the Commonwealth Home Support Programme, which is an entry-level home help programme, After Hospital (Transition) Care and Carer Counselling. More information on these is available from [My Aged Care](#) – the Government's central portal for accessing care programmes and services. You can contact them [online](#) at or by phoning 1800 200 422.