Making your Home Care Package work for you



FIVE KEY STEPS



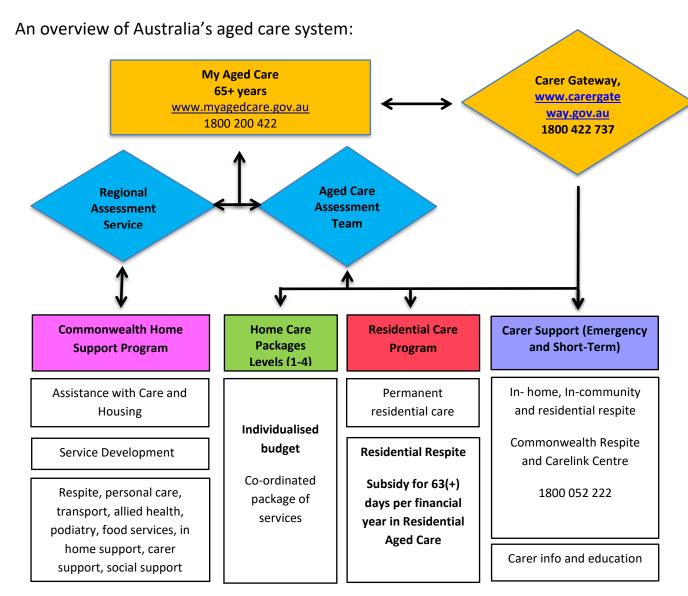
Introduction

The Home and Community Aged Care system in Australia is complex - it is difficult for older people and their allies, families or carers, to get the right support at the right time. At any point, you can get blocked in the system.

There are **five key steps** that you and your allies can do to get the right support at the right time.

Step 1 - Know the Aged Care system

Before you engage the aged care system you need to learn how it works, so you can get what you want out of the system.





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My Aged Care – Packages & Programs

My Aged Care is the information and screening entry point for any aged care service in Australia. Anyone can contact My Aged Care for information about services for older people (people aged 65 years) and their carers. You can also apply for an assessment online at

https://www.myagedcare.gov.au/assessment/apply-online.

To be eligible for aged care services, you must:

- be over 65 years old (or 50 years and older for Aboriginal and Torres Strait Islander people);
- be an Australian citizen or hold a permanent visa or a Protected Special Category visa; and
- require some support with tasks of everyday living.

If you meet the entry requirements through My Aged Care, you could be eligible for any of the following programs:

Commonwealth Home Support Program

In-home and in community services to support you to live well at home, eg Meals on Wheels, Transport, shopping, cleaning and social support. This is often referred to as low-level support with people receiving small amounts of service (for example, 2 to 3 hours of support a week or fortnight). Support is co-ordinated in partnership with you by your service provider;

• Home Care Packages

Individualised funding and a co-ordinated package of support for an older person and their allies to live well in their home and community. Support is co-ordinated in partnership with you and your allies by your service provider;

Residential Aged Care

24-hour care for older people in a residential setting *co-ordinated in partnership with you and your allies by the service provider*;

Respite and Emergency support for carers

Support for people caring for an older person. This can be in-home, in the community or a residential setting (cottage or residential service).



Home Care Packages

A Home Care Package is a coordinated package of care and services to help you to live independently in your own home for as long as you can (Department of Health, 2018). The Home Care provider you choose will work with you and your allies to co-ordinate the package of support.

What can I use the Home Care Package funding for?

- Personal services
- Nutrition, hydration, meal preparation and diet
- Continence management
- Mobility
- Nursing, allied health and therapy services

- Transport, personalised assistance and social support
- Management of Skin Integrity
- Telehealth
- Assistive Technology
- Aids and Equipment and Home Modifications

Source: Department of Health (2019) Your Guide to Home Care Packages, Department of Health, downloaded from

https://www.myagedcare.gov.au/sites/default/files/2019-07/your-quide-to-home-care-package-services.PDF



Home Care Package Government Funding Levels

There are four levels of funding for Home Care Packages.

Package level	Funding
Level 1 - Basic Care Needs	\$9,000
Level 2 – Low Level Care Needs	\$15,750
Level 3 – Intermediate Care Needs	\$34,250
Level 4 – High level Care Needs	\$52,000

Source: https://www.myagedcare.gov.au/home-care-package-costs-and-fees

Fees and charges for aged care in Australia

Government policy is that older people pay fees towards the cost of their care.

There are different fees for Commonwealth Home Support Program, Home Care Packages and Residential Aged Care.

You can find out more information about fees at the My Aged Care website:

https://www.myagedcare.gov.au/fee-estimator



June 2021

What fees might I have to pay?

Fee	What is it?	
Basic Daily Fee	An amount that everyone can be asked to pay	
Income Tested Fee	An additional amount that some people pay if their income is over the maximum income for a full pensione	
Additional Fees	Any other amount you have agreed to pay for additional care and services that wouldn't otherwise be covered by your Home Care Package.	

Source: https://www.myagedcare.gov.au/home-care-package-costs-and-fees



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Basic Daily Fees for Home Care Packages

Package Level	% of the single basic pension rate	Daily fee	Fortnightly fee
Level 1	15.68	\$9.72	\$136.08
Level 2	16.58	\$10.28	\$143.92
Level 3	17.05	\$10.57	\$147.92
Level 4	17.50	\$10.85	\$151.90

<u>Source: https://www.myagedcare.gov.au/home -care-package-costs-and-fees</u>



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Income tested fees

Full pensioners don't pay any income tested fees You could pay up to \$15.57per day, if you:

- Are single earning over \$28,048.80
- Are a member of a couple living together earning over \$21,762.00
- Are a member of a couple living apart due to illness earning over \$27,528.80

You could pay between \$15.57 \$31.14per day if you:

- Are single earning over \$54,168.40
- Are a member of a couple living together earning over \$41,449.20
- Are a member of a couple living apart due to illness earning over \$53,648.40

<u>Source: https://www.myagedcare.gov.au/home -care-package-costs-and-fees</u>





Annual and lifetime fee caps

- There are annual and lifetime caps for the incometested care fee.
- The annual cap is different depending on what you earn in a year. For example, for a singleperson as at 20 March 2021:
 - If you are a full pensioner or have an income up to \$28,048.80, you won't have to pay an incometested care fee.
 - If you are a part pensioner or if you earn between \$28,048.80 and \$54,168.40 a year, your incometested care fee is capped at \$5,667.73 a year.
 - If you earn more than \$54,168.40 a year, your incomtested care fee is capped at \$11,335.48 a year.
 - There is a lifetime cap of \$68,012.9&as at 20 March 2021. After you reach this figure you will no longer have to pay incometested care fees.

Source: https://www.myagedcare.gov.au/home -care-package-costs-and-fees

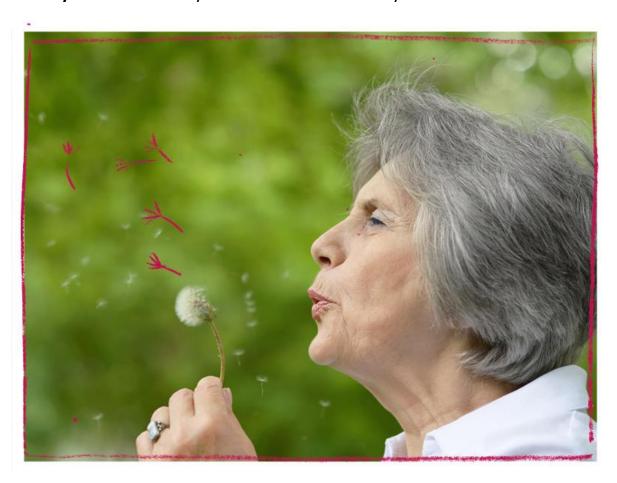
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Step 2 - Know what is important to you and what you want from your Home Care Package

Before you choose a provider, talk to your family and friends about **what types of support you need** to **live your life**. For example, you may need transport to get to medical appointments, visual aids because you live with Macular Degeneration or some time to yourself because you are caring for your husband or wife who lives with dementia.

Talk with your family, friends or husband/wife or partner about what is **important to you** – these are things that make you happy and bring comfort to you. Then think about what is **important for you** – what you need to **stay healthy** and **feel safe** in your home and community.





Important to & Important for



What are the things that are important to you?

What is important for people are the things that help people become or stay healthy and safe, whether it is important to them or not.



You can also talk and think about what you need to have a good day, and what needs to happen to have more good days rather than bad days.

Good Day, & Bad Days



What does a good day look like?



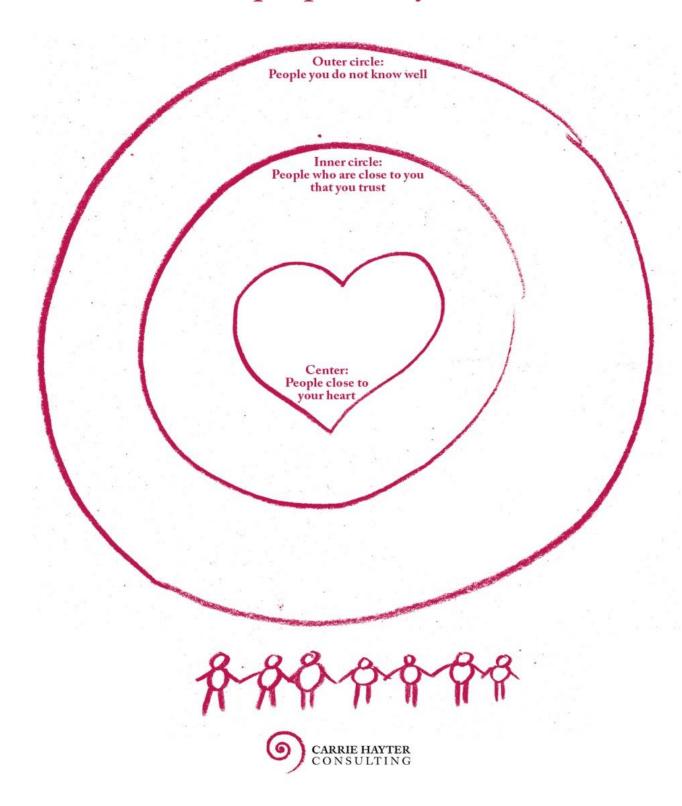
What needs to happen to have more good days rather than bad days?



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The people in my life



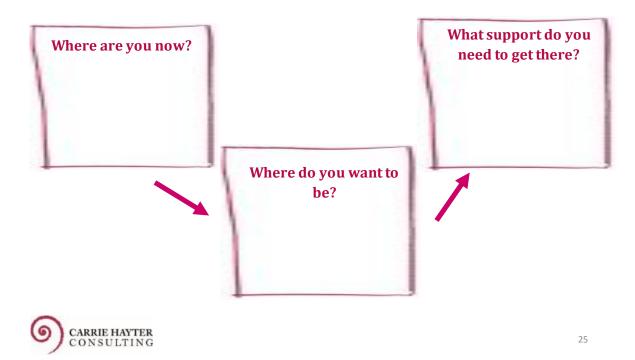


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Step 3 - Know how to make the most of your Home Care Package

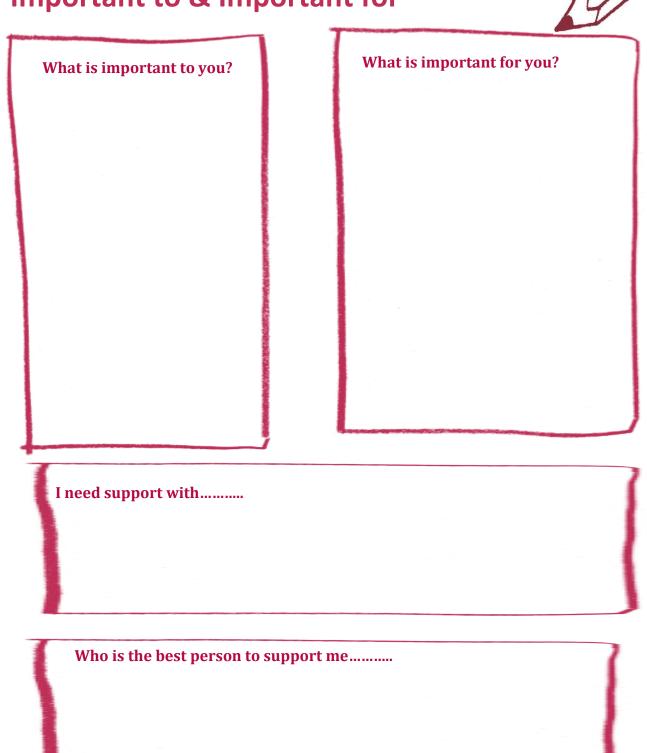
You have been allocated a Home Care Package, this is funding that should support you to live the life you want.

Developing a support plan





Developing a Support Plan Important to & Important for





How do I find a provider?

Service finder on My Aged Care

https://www.myagedcare.gov.au/servicefinder/aged-care-homes

Asking people, friends and families and local contacts

- What has been your experience?
- Who would you recommend?



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Top ten tips to make your Home Care Package work for you

- 1. Know what support you need, do some planning **before you meet** a provider. Use the **Important to** and **Important for**, Good Day and Bad Day tools to support you to know what you want from the package.
- 2. Think about what is the **best use** of the funding for **you** and **your allies**.
- Ask about costs, including package management fees and charges and exit fees.
- **4. Take your time,** you can talk to as many providers as you like to choose the right provider for you.
- 5. If you don't understand the information that the service provider provides to you, then ask questions.
- 6. You can choose the staff who support you if you don't like the staff who have been allocated to you then speak up
- 7. You can choose to **self-manage** your package, if you do this you should have your **package management fees**, and **charges reduced**.
- 8. If you need allied health, for example, physiotherapy, exercise physiology, speech therapy, occupational therapy, then try and get up to 5 sessions funded through medicare or maybe through private health insurance (if you have this).
- **9.** Access as much health support through the Local Health District (for example, community nursing, falls prevention classes, diabetes education or cardiac rehab services).



- **10.** Speak up if things are not working, try to renegotiate your package with your provider
 - You can change your provider if you are not happy. You can also have a range of staff supporting you from a range of organisations

https://mable.com.au

https://hireup.com.au



Practice your approach to a service provider



(Some examples may include:

- Using different forms of technology because I live with Macular Degeneration and my sight is deteriorating)
- · doing my shopping;
- cleaning my house;
- physical exercises I can do after my stroke or heart attack;
- Caring for my husband, father, mother;
- Getting to medical appointments, getting to the University of the Third Age classes or getting to my exercise class;





I am wondering if you can send me some information about your fees and charges, including the costs for one hour of service for support work, nursing and case management and administration fees.

I am also wondering if I can make an appointment to talk to a Support Co-ordinator about whether your service is the right fit for me.



Step 4 - Be a Warrior - Engage the System

In order to get what you need from the community aged care system you need to be determined and speak up (like a warrior). If you don't get what you need then speak up.

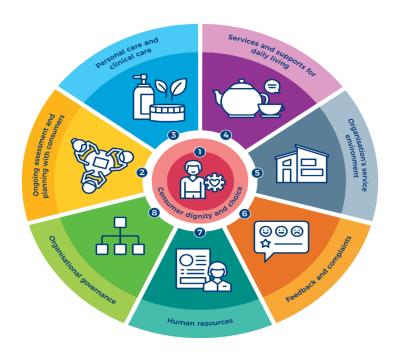
You can be a warrior in the system because aged care services must provide support to you that meets the Aged Care Charter of Rights. If you or the person you support access any aged care services, they have the right to:

- safe and high-quality services;
- 2. be treated with dignity and respect;
- 3. have your identity, culture and diversity valued and respected;
- 4. live without abuse and neglect;
- 5. be informed about care and services in a way that they understand;
- access all information including information about my rights, care and services;
- **7.** have control over and make choices about my care and personal and social life including where choices involve personal risk;
- 8. have control over and make decisions about, the personal aspects of my daily life, financial affairs and possessions;
- 9. my independence;
- **10.** be listened to and understood;
- **11.** have a person of my choice, including an aged care advocate, support me or speak on my behalf;
- **12.** complain free from reprisal, and to have my complaints dealt with fairly and promptly;
- **13.** personal privacy and to have any personal information protected;
- **14.** exercise my rights without it adversely affecting the way I am treated.

Source: Aged Care Charter of Rights downloaded from https://www.agedcarequality.gov.au/consumers/consumers-rights#charter%20of%20aged%20care%20rights



All aged care providers must also meet all the 8 Standards and outcomes of the Aged Care Quality Standards. Consumer dignity and choice for older people and their allies is embedded throughout the standards.



Source: https://www.agedcarequality.gov.au/

How do I complain about an aged care provider?

Directly to the aged care provider

Aged Care providers must have complaints processes and responding to complaints in an open transparent way. This is referred to as open disclosure

Contact the Aged Care Quality and Safety Commission

Ph 1800 951 822 or online https://www.agedcarequality.gov.au/making-complaintlodge-complaint/online-complaints-form

Contact the Seniors Rights Service

Ph 1800 424 079

The Seniors Rights Service provide free, confidential support and advocacy for anyone receiving Commonwealth funded aged care services.



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Step 5 - Plan Ahead

It is important to think about your next steps. Planning will assist you in preparing to manage changes in your support and get the aged care system to work for you.

Unfortunately, many people don't plan, and may not have as much choice over the types of services they can access in their local area. Some **questions to think about are**:

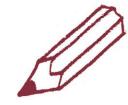
- 1. What do you want for the future?
- 2. When the person's support needs change what will we do?
- 3. If you are a carer, what support do you need?
- 4. Putting legal affairs in order
 - Wills, Advanced Care Directives, Power of Attorney and Enduring Guardianship http://www.planningaheadtools.com.au/
- 5. Get some support
 - Seniors Rights Services, Ph 1800 424 079
 - Let's Talk Elder Mediation and Support Service
 Relationships Australia, 1300 364 277



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My Next Steps



I have completed:	I			
worksheet on page 11 (Important for, important to worksheet on page 12 (Good Day, Bad Day)				
I have talked to my family and friends about this, they also mentioned/noticed				
	••••			
	••••			
	••••			
	••••			



approach to a service provider).		
I have called some approved providers		
Here is the notes and key points of the conversation		
CARRY MAYOR Empowering older moonle and their allies		



Notes from conversations (eg with doctors, assessors, aged care providers)



Notes from conversations (eg with doctors, assessors, aged care providers)



Information that will help you

Getting Access to Support

The Telephone Interpreting Service

Phone 131 450

Call them, tell them what language you speak and ask them to call

My Aged Care for you on Ph 1800 200 422

Speak My Language

A range of podcasts about ageing and healthy ageing in different languages

https://www.speakmylanguageradio.com/

My Aged Care

https://www.myagedcare.gov.au/

Phone 1800 200 422

Monday to Friday 8am til 8pm, Saturday 10am till 2pm

Apply for an assessment online

https://www.myagedcare.gov.au/assessment/apply-online

My Aged Care – Service Finder

https://www.myagedcare.gov.au/service-finder/

My Aged Care – Fees Estimator

https://www.myagedcare.gov.au/estimate-fees-for-aged-care-service

Carer Gateway

https://www.carergateway.gov.au/

Phone 1800 422 373

Monday to Friday 8am till 6pm



Knowing how to make your home and community aged care services work

Home Care Packages

Department of Health (2018) Your Guide to Home Care Packages, Department of Health, downloaded from

www.agedcare.health.gov.au/sites/default/files/documents/06 2018/yourguide-to-home-care-packages-services-may-2018.pdf

Commonwealth Home Support Program

Department of Health (2018) Your Guide to Commonwealth Home Support
Program Services , Department of Health, downloaded from
www.agedcare.health.gov.au/sites/default/files/documents/06/2017/11742 y
our guide to commonwealth home support program services screen.pdf

Know your rights and how to complain

Aged Care Quality and Safety Commission

www.agedcarequality.gov.au/

Phone 1800 951 822

Seniors Rights Service

www.seniorsrightsservice.org.au/

Phone 1800 424 079

Older Persons Advocacy Network

www.opan.com.au/

Phone 1800 700 600

8am to 8pm, Monday to Friday

Ageing and Disability Commission (NSW)

Phone 1800 628 221

https://www.ageingdisabilitycommission.nsw.gov.au/



Aged Care Charter of Rights

Watch the video from Older Peoples Advocacy Network https://vimeo.com/341691673

Aged Care Charter of Rights

https://www.agedcarequality.gov.au/resources/charter-aged-care-rightsposter

Royal Commission into Aged Care

www.agedcare.royalcommission.gov.au

Planning Ahead

NSW Trustee and Guardian (2018)

www.planningaheadtools.com.au/

Planning ahead tools for your future health and legal decisions in NSW

Let's Talk Elder Mediation and Support Service

Relationships Australia

Ph 1300 364 277

