

Top 20 Home Care Package FAQs answered

Understanding Home Care Packages can be a challenge at various stages of your application. Here, we answer some of the most common questions we hear all the time!

#1

Do I have to be on a pension to get Home Care funds?

No! It surprises many to discover the Home Care Package funding is not means tested. However, if you can afford to contribute to your own care, the government does expect you to.

If you are on a full pension, you will pay \$0.00 towards your care, and depending on your income, you may pay up to \$32.30 per day towards your Home Care Package funding.

#2

Who is eligible to apply?

Anyone aged 65+ or 50+ with an Aboriginal or Torres Strait Islander background needing extra help & support at home may be eligible.

#3

Can I apply for a Home Care Package for someone else?

You can absolutely help a loved one needing help to apply for funding. While the Home Care Package will be allocated to them, you can help support them at all stages from application to care planning and beyond.

#4

Who is the funding paid to & how does it work?

Your funding is paid directly to your Home Care Package Provider, who manages your funds and helps with your budget. But how you spend your funds is up to you. A good Care Manager will help you set up a care plan and review it regularly to ensure your services match your needs.

#5

What is the process to apply for a Home Care Package?

You will need to apply for an assessment, via government agency My Aged Care by calling **1800 200 422** or via the website: www.myagedcare.gov.au/assessment. If you are successfully approved for a Home Care Package, you will be placed on the National Waitlist for your funds to be allocated.

#6

What is the difference between my funds being approved vs allocated?

When you are **approved** for funding, it means your assessment for a Home Care Package has been successful. However, being **allocated** your funding takes longer. You will be placed on a National Waitlist until your funding package is available for you to begin receiving services/care.

#7

What services can I spend the funding on?

The funds are to help support you to stay well and living independently at home. In general, the funds cover anything not already subsidised by the government. For example, support with home upkeep, gardening, safety modifications, transport, hygiene & dressing, meal prep, medication management, purchasing mobility aids, and more. You can even get help attending your favourite social events, to stay connected with your community.

#8

What things can't I spend my funding on?

You cannot use your funding for general living expenses, such as paying your rent or mortgage. Other activities like purchasing groceries, pet supplies or gifts are also excluded. So too is purchasing holidays or spending on renovations, for example.

#9

Why do I need a Home Care Provider & what do they do?

Whether you decide to self-manage your services or have a Provider manage them for you, you'll need to sign with a Home Care Package Provider. They have two key jobs. In both cases, they will administer and manage your funds, according to government regulations. The second role is Care Management, where they oversee all your care needs, including setting up a care plan, completing a home safety assessment, sourcing service providers, (IE gardeners, allied health, carers, etc) coordinating your services, formally reviewing your care, helping apply for more funding, budget planning & more.

#10

Do I choose my services or does my Provider set them?

You do! Home Care Packages are a consumer-directed scheme. However, your Care Manager will offer advice to ensure you are getting the most out of your funds to support your needs.

#11

What does Home Care cost?

The cost of services will vary, with Carers generally charged at fixed hourly rates, while having home modifications, like adding slip rails in your bathroom, will be quoted per job. There's no fixed cost that Providers charge for Care Management, and some charge much more than others. When comparing, you'll want to look out for hidden fees & costs. One way to help you compare is to ask how many hours of support/care you can expect to receive with all the fees taken into account.

#12

How much money do I get on a Home Care Package?

There are four Home Care Package Funding Levels, starting at about \$9k per year for Level 1, and increasing as people's needs increase to \$15k per year for Level 2, \$34k for Level 3 and \$53k per year for Level 4.

#13

What happens if my money runs out?

Our job as a Provider is to ensure you don't run out of money. We help you plan your expenses, including saving for bigger items like equipment. If you accidentally overspend one month, your funds are topped up when you're paid the next month. If you often struggle to meet your needs within budget, we may need to apply for reassessment for more funding.

#14

Can you help me understand the Income Tested Fee?

If you receive a Home Care Package, the government will review your income, and may ask you to contribute. This out-of-pocket contribution is known as the Income Tested Fee. Full pensioners pay \$0 towards their Home Care Package.

If you're **Single** and earning \$29k - \$56k, you may pay \$0-\$16 per day towards your services, and earning over \$56k, you may pay \$16-\$32 per day.

If you're part of a **Couple** and you earn \$22k - \$42k, you pay \$0-\$16 per day towards your services, and earning over \$42k, you pay \$16-\$32 per day.

Find out more about your fees using the government's fee estimator:

www.myagedcare.gov.au/how-much-will-i-pay

#15

Is there anything I can do to speed up the process?

Official wait times for Home Care Packages are 3-6 months for Level 1 and 6-9 months for Levels 2-4. That's after you've been assessed, which can take 6-8 weeks to begin with. Once you're on the Waitlist, you can call My Aged Care on **1800 200 422** to ask about your progress in the queue or check online using your account details via MyGov. However, if your situation changes or deteriorates and you need help urgently, you should call My Aged Care, and they may be able to provide more immediate support for you.

#16

How do I sign up with a Home Care Provider?

Simply contact them directly. At Age Up, we'll come to your home to complete a sign up with you. You'll need to have your referral code, and any information provided by My Aged Care. Next, we'll introduce you to your Care Manager, and they will complete a detailed care plan and begin scheduling your services to get the help you need.

#17

How often can I expect to hear from my Care Manager?

At Age Up, we check-in monthly and conduct double the number of formal care reviews than required by regulation. We also stay in contact with your carer and any service providers on your behalf. We keep you updated as service or purchase requests progress, and we provide regular written service news. We also keep your family in the loop!

#18

What's a Care Manager vs Care Companion?

The person you see at your home each week is your **Care Companion**. At Age Up, that's the same friendly faces each time to help with meal prep, cleaning, shopping and so on. Your **Care Manager** oversees your care planning, budgeting & the coordination of your services.

#19

Can I switch Providers if I am unhappy with my service?

Yes, you can change at any time if you are unhappy with your service. If there are too many service restrictions, or you're struggling with poor communication or perhaps the quality of care isn't meeting your needs, you may want to switch. Be aware some Home Care Package Providers charge Exit Fees, so this is something you'll want to know before ever signing up.

#20

What can I do about help while I wait for my package?

There are several ways you can get help, including 1hr Free Care per week from Age Up. You can also apply for the Commonwealth Home Support Programme (CHSP) funding, which is quicker and easier to access – also via My Aged Care.

Still got questions? Why not book a Free Home Care Advisory consultation.

For help at any stage, you can use this Free Home Care Advisory service and talk to a Home Care specialist, by calling **1300 254 326**.