



Home Care Packages

What you need to know

Uniting

Who we are

Uniting Vic.Tas is the community services organisation of the Uniting Church in Victoria and Tasmania.

We have worked alongside local communities across both states for over 100 years. We deliver a broad range of services in the areas of aged and carer, alcohol and other drugs, child, youth and families, crisis and homelessness, disability, early learning, employment and mental health.

As an organisation of the Uniting Church, we celebrate our diversity and welcome all people regardless of ethnicity, faith, age, disability, culture, language, gender identity or sexual orientation.

We acknowledge Aboriginal and Torres Strait Islander Peoples as Australia's First Peoples and as the Traditional Owners and Custodians of the lands and waters on which we live and work.

We welcome lesbian, gay, bisexual, transgender, intersex and queer (LGBTIQ+) people. We pledge to provide inclusive and non-discriminatory services.

The services we provide and the way we work strive to be human-centred and rights-based, as recognised and articulated in international declarations, treaties and covenants that aim to ensure peace and equality among all peoples.



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What we do

Connection to community and access to a social network are vital for wellbeing and confidence.

Uniting is an approved provider of Australian Government funded Home Care Packages Program (HCP). We play an active role in empowering older people to live enriching lives, while supporting carers to take better care of themselves. Our home care services collaborate with healthcare professionals and family members to tailor in-home aged care services to help older people meet their needs.

As a not-for-profit provider, we aim to minimise our costs without compromising the quality of service you receive.

We have been at the forefront of delivering innovative services to meet the needs of our consumers and are strong advocates for the **Consumer Directed Care (CDC)** model.

Our role is to help you achieve the goals which are important you.

We're committed to providing you the best level of care available. To do this we will:

- Treat you with dignity and respect
- Help explain the various care options available to you
- Work with you to tailor your Home Care Package to meet your individual needs
- Provide services at the lowest possible cost
- Be transparent in our disclosure of services, fees and costs.

We hope the information contained in this booklet will help you make the right decisions when it comes to selecting your Home Care Package. We welcome you to get in touch with any questions you may have.

What is Consumer Directed Care (CDC)?

Consumer Directed Care (CDC) is a model of service delivery designed to give consumers more choice and flexibility. Clients who receive a Home Care Package now have more control over the types of care and services they receive, how the care is delivered and who delivers the care.

Since 1 July 2015, all Home Care Packages are required to be delivered on a CDC basis. Home care package providers must work in partnership with you to design and deliver services that meet your goals and assessed care needs.

About Home Care Packages

The Home Care Packages (HCP) Program helps you live independently in your own home for as long as you can. The Australian Government provides a subsidy to an approved home care package provider towards a package of care, services and care management to meet your individual needs.

The HCP program provides four levels of support:

Home Care Level 1

Basic care needs

Home Care Level 2

Low level care needs

Home Care Level 3

Intermediate care needs

Home Care Level 4

High care needs

Your HCP funds can be used to purchase a wide range of services including:

- **Clinical care**

Example: Nursing, allied health and physiotherapy for mobility and strength

- **Support services**

Example: Assistance with home help, visiting the doctor and attending social activities

- **Personal care**

Example: Help with showering, dressing and moving around the home

- **Nutrition**

Example: Assistance with preparing meals, including special health diets, and assistance with using utensils and eating.

Program funding

The money for your HCP comes from the Australian Government and is paid to the service provider who you've chosen to sign your Home Care Agreement with. You will be required to complete an assessment with Centrelink before or at the beginning of your HCP. This assessment will help determine whether you'll need to contribute money towards the cost of your care.

The Government contribution is called a 'subsidy' and is paid monthly to your chosen service provider. If you choose Uniting to manage your HCP, we will be accountable

for how the package money is spent in accordance with government guidelines and your care plan.

The Australian Government subsidises a range of aged care services in Australia. Any fees and eligibility for subsidy will be discussed and agreed upon with you before you sign your Service Agreement and start receiving services.



Accessing a Home Care Package

Step 1: Assessing your needs

To get a package, you must first be assessed by the Aged Care Assessment Service (ACAS). To organise an assessment, call **My Aged Care** on **1800 200 422**.

An assessor from ACAS will contact you to organise an assessment at your home. In this meeting, they will talk with you about the type of supports you are currently receiving, your health concerns and how you manage around your home. To prepare for this meeting, it helps to think about your current needs and what you will need in the foreseeable future. Based on your needs, ACAS will recommend the appropriate HCP level (1, 2, 3 or 4). You will then be placed in a queue to wait for a package.

You are welcome to have other people at the assessment to support you, such as a family member, friend, or carer.

Step 2: Choosing a Home Care Package provider

My Aged Care will notify you when a package is available and also provide suggestions of HCP providers in your local area. These are suggestions only – you have the freedom to choose your own provider. The services may differ between each provider, so contact different agencies to see how they can best assist you.

What is My Aged Care?

My Aged Care is the entry point for aged care services in Australia. The My Aged Care website has been established by the Australian Government to help you understand and access the aged care system.

Visit **myagedcare.gov.au** or call **1800 200 422** for more information.

Tip

When choosing a provider, look for one that offers you choice and flexibility in managing your package.



Step 3: Setting up your HCP

If you choose Uniting, we will start with a visit to your home. This home visit will give you the opportunity to ask questions about what we do, so you can get to know us better.

During this meeting, we will talk about:

- Your immediate and long-term needs as well as any future goals, to help you plan the services that meet your objectives
- The level of self-management which best suits you. Uniting offers two levels of self-management so you can decide on how much involvement you want in the day-to-day management of your package
- How your HCP funding is spent. Our qualified staff can guide you on the care options available, so you get the most out of your package.

You'll be involved in every aspect of creating your HCP before you sign your Service Agreement. And if your needs or goals change, we will work with you to amend your package.

Step 4: Starting your HCP

Your HCP will start once you sign the Service Agreement.

We'll regularly check in with you to see how you are going. If your situation and goals change, we can review and adjust your HCP so that it continues to meet your needs. If your needs significantly change, we will work with you to update your care plan and if necessary, organise for your HCP to be formally reassessed.

Benefits of our Home Care Packages

As your provider, we will give you all the information you need so you can make an informed decision about your HCP.

We will:

- Offer you a Home Care Agreement that records the administrative details of your HCP
- Give you a copy of the Charter of Aged Care Rights booklet and explain its contents. This charter is available in 18 languages. To view a copy in your preferred language, visit agedcare.health.gov.au
- Provide you with a written care plan within 14 days of entering into your Home Care Agreement. Your HCP is designed to meet your goals and assessed care needs, as determined by ACAS, and set out the day-to-day services you will receive, who will provide the services, and when.
- Develop an individualised budget that outlines the funding available to you, including Government subsidies, supplements and the fees or contributions made by you. Your budget will explain how these funds are to be used
- Provide a monthly statement outlining how your funds have been used each month and any remaining funds in your HCP.

Care management and care coordination

Care management and care coordination are vital components to ensure you get the most from your HCP.

Our qualified staff will work with you to:

- Help you explore the different care services and options available under your plan
- Plan and tailor services to meet your needs
- Provide choice in the amount of Care Management and Care Coordination you would like to receive
- Monitor your monthly financial statement to ensure you have full transparency of the services and fees incurred.

You will be informed about the number of care management hours you receive upfront.

Carer support

If you provide unpaid care to an older person, it is important to look after your own wellbeing. We deliver many government-funded programs which can assist carers. One such program is the Commonwealth Home Support Program (CHSP) – Carer Relationships, which is funded by the Australian Government.

Your Service Agreement (HCA)

Your HCA is a legal agreement between you and your service provider. Informed by your care plan, it sets out how your services will be provided, who will provide them, and how much they will cost.

Accessing CHSP

To access CHSP, you must be aged 65 years or over (or 50 years or older if you are Aboriginal or a Torres Strait Islander) and in need of low-level assistance to remain living independently within your home.

Stored Value Cards

A Stored Value Card is a debit card into which we deposit an amount from your package which we've previously agreed with you. With the card, you can buy services or equipment yourself, provided they are within Government guidelines.

You can track the financial aspects of your package through monthly statements sent to you. Your monthly statement shows you where the money in your package has been spent and how much is left in your budget.

As you are able to track the money spent, you may find you have more to spend on services than you thought, or be more selective with the services to include in your care plan.

In your HCP, the time spent in contact with your Care Manager is allocated to a set amount of time per month. If you require more care management and contact in your package, allow for this in your care plan and budget.

We aim to make the transition into your HCP as smooth as possible and help you select services and consultation times that best suit your individual needs.



Self-management levels

You have the option to decide how much involvement you want in the day-to-day management of your package. Uniting offers two levels of self-management:

Economy Package

This level gives you full control of your package with access to all our services if you need them. You can independently determine and coordinate the services you need with the full support of our administration team and on-call consultant.

A Store Value Card is a key part of this option.

Premium Package

This level gives you full care management through a personal consultant who will help with your initial needs assessment, to create a tailored care plan for you.

The services are coordinated by your consultant and our dedicated Customer Service Team.



Fees and charges

The Australian Government pays the core cost of aged care in Australia, but if you have the capacity as assessed by Centrelink, you may be asked to contribute towards the cost of your care.

The two fees set by the Australian Government are:

- 1. A Basic Daily Fee** which can be charged at up to 17.5% of the single age pension. For HCPs offered through Uniting, this basic daily fee is waived.
- 2. An Income-Tested Care Fee** will apply if you have an income over the threshold. You will not be asked to pay an income-tested care fee if you are a full pensioner or have a yearly income below the threshold. The threshold varies depending on your individual circumstances. Centrelink works out the Income-Tested Care Fee based on an assessment of your financial information. The assessment does not include the value of assets such as your house.

We have produced a simple document outlining our costs and fees. **If you have not received a copy of our Costs and Fees Schedule, please ask us for one.**

Tip

For more information on the fees and charges you may have to contribute, visit **myagedcare.gov.au**.



Income-Tested Care Fees

There is a limit to how much you have to pay in Income-Tested Care Fees.

For part pensioners, it is approx. \$5,550 per year.*

For self-funded retirees, it is approx. \$11,101 per year.*

There is a lifetime limit on Income-Tested Care Fees. Once you have reached this cap you will not be required to pay any further income- or means-tested care fees during your lifetime. The lifetime limit for Income-Tested Care Fees is currently set at \$66,610.*

The Australian Government reviews these figures yearly. Please refer to our current Costs and Fees Schedule for more information.

*As at January 2020

Frequently asked questions

Can I choose my own service provider?

You can choose any provider, not just the ones suggested by My Aged Care.

If you don't have a provider in mind, take the time to do your research. If you have friends who receive services, ask about their providers. This is an important decision so look for a service provider that has an established track record of helping people live independently in their own home.

And remember, if you're not happy with the service you receive, you have the option to switch.

Tip

Make a list of the things that are important to you and include these in your enquiries. You can also involve trusted friends or family members in these discussions.

What can't I spend my Home Care Package money on?

Government guidelines outline what you can and can't spend the funds in your HCP on.

Examples of things you can't include in your HCP are:

- Day-to-day bills
- Food
- Rent or mortgage payments
- White goods
- Gambling
- Holidays and entertainment
- Items already covered by Medicare or Pharmaceutical Benefits
- Programs already funded or subsidised by the Australian Government.

How long can I stay on my package?

Provided you meet the Government's eligibility requirements, you can stay on a HCP for as long as you need.

What happens if my needs change?

If your needs temporarily change as a result of an accident, illness, decline in health or if your carer becomes ill or goes on holidays, your Care Manager may be able to adjust your existing plan to meet your immediate needs.

You may also be able to access additional government-funded services beyond your HCP. Your Care Manager will be able to recommend any services for which you may be eligible. If you are not eligible for additional government-funded services, you may want to consider self-funded services.

In the event your needs change substantially, you may need to move to a higher-level package. Should this occur, we will help you with the reassessment process with the ACAS.

How involved can I be in managing my Home Care Package?

You can determine the level of involvement you want and how much assistance you need from your Care Manager. Uniting offers two levels of self-management, so you choose the one which best suits your circumstances. Both levels of self-management give you access to an after hours telephone service along with advocacy service coordination and other support.

Each level begins with an initial assessment with your Care Manager, and includes an emergency plan to assist you in the case of any unforeseen circumstances.

Do fees differ across agencies?

Fees differ from provider to provider. We work hard to keep our administration and care management fees low so that you have more to spend on the services you need.

What if I need in-home support, but I'm not eligible for a Home Care Package?

If you are unsure about your eligibility, call us to talk about your options. You may find that you are eligible for other government-funded services. Alternatively, you may want to consider self-funded services.

If I'm a self-funded retiree or a part-pensioner, is it worth taking a Home Care Package?

Part-pensioners and self-funded retirees will be asked by Centrelink to contribute additional funds. Depending on your circumstances, a HCP may still benefit you.

If you are eligible for a Level 3 or 4 package, consider your care needs and how much you will need to contribute compared with how much the government will subsidise.

What happens if I want to leave my service provider?

You are free to leave your service provider at any time and choose another provider to deliver your HCP. Keep in mind that providers may have a notification period and charge an exit fee to cover the administration costs of transferring your package to another provider.

Advocacy

You can have a support person with you when you meet with your Care Manager. This may be a family member, friend or carer.

You may also engage an advocate to help you in these discussions. The Government funds the Older Persons Advocacy Network to deliver the National Aged Care Advocacy Program. The advocacy services are free, confidential and independent. To access an advocate, call the National Aged Care Advocacy line on **1800 700 600**.

Please let us know if you need an interpreter to help you with your HCP and Home Care Agreement discussions. The government-funded Translating and Interpreting Service can be arranged at no cost to you.

Feedback, suggestions and complaints

We recognise that your feedback provides valuable information to help us improve our services and how we deliver them to you. You can provide feedback by email at **agedandcarerfeedback@vt.uniting.org** or call us on **1300 277 478**.

We are also committed to resolving complaints and doing the right thing by you.

For more information about our feedback, suggestions and complaints handling process, please refer to our Consumer Handbook.

In the event we're unable to resolve your concerns, you may wish to lodge a complaint at:

Aged Care Quality & Safety Commission

1800 951 822
info@agedcarequality.gov.au
agedcarequality.gov.au

Carers Australia

1800 242 636
carersaustralia.com.au

My Aged Care

1800 200 422
myagedcare.gov.au

Older Persons Advocacy Network (OPAN)

1800 700 600
opan.com.au

Ombudsman Victoria

(03) 9613 6222
1800 806 314 (regional only)
ombudsman.vic.gov.au

Ombudsman Tasmania

1800 001 170
ombudsman@ombudsman.tas.gov.au
ombudsman.tas.gov.au

Seniors Rights Victoria

Information and support relating to elder abuse
1300 368 821
info@seniorsrights.org.au
seniorsrights.org.au



More information

For more information about home care:

My Aged Care

1800 200 422

myagedcare.gov.au

Helpful links

- **Aged Care Quality Standards**
agedcare.health.gov.au/sites/default/files/documents/10_2018/aged_care_quality_standards.pdf
- **Charter of Aged Care Rights Booklet**
agedcare.health.gov.au/quality/single-charter-of-aged-care-rights/charter-of-aged-care-rights-booklet

Tip

If you need an interpreter, one can be arranged through the Translating and Interpreting Service. Go to **tisonational.gov.au** or call **13 14 50**.



Get in touch

Metro Melbourne
1300 277 478

Ovens/Murray and Hume
03 5723 8000

Learn more

unitingvictas.org.au

Uniting (Victoria and Tasmania) Limited

ABN 81 098 317 125



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