

# WHAT CAN I BUY

WITH MY HOME  
CARE PACKAGE?



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# What can I buy with my home care package?

## What is a home care package?

The Home Care Packages program is a government-subsidised initiative designed to provide ongoing support for aging individuals who wish to maintain their residence in the comfort of their own homes.

This program encompasses four distinct levels of care and support, each corresponding to varying needs. The funding allocated to each level varies, allowing individuals to utilise these funds to secure hours of care or additional assistance tailored to their specific requirements.

*It's important to note that the financial support provided through Home Care Packages is not directly disbursed to the recipients.*

In cases where their care needs evolve and intensify, there is an opportunity for re-assessment to potentially secure a higher-level package.

## What are the Home Care Package levels?

The Home Care Package program offers four distinct levels of care and support, each tailored to address varying needs:

- Level 1: Geared towards individuals with basic care requirements.
- Level 2: Targeted at those with low-level care needs.
- Level 3: Designed to provide assistance for intermediate care needs.
- Level 4: Tailored for individuals with high-level care requirements.

Government funding for each level differs, with higher-level packages enjoying more substantial financial support from the government. This financial aid enables recipients to access a broader range of services and support. Notably, a Level 4 package affords the greatest flexibility in terms of purchasing services. Following an Aged Care Assessment, individuals will be informed of the specific level that best suits their unique needs.

## Where does the money come from to pay for these packages?

Funding for your Home Care Package is sourced from the Commonwealth Government and is kept in an account in your name via Services Australia

This financial support is referred to as a 'subsidy,' calculated on a daily basis and disbursed on a monthly basis into your account with Services Australia. Your provider essentially serves as the custodian of your package, managing the financial aspects on your behalf. They bear the responsibility of ensuring that the package funds are allocated and utilised appropriately, being answerable both to the government and to you for the transparent and judicious expenditure of these funds.

## What are the expenses and fees deducted from my package by the provider?

Home Care Package providers do not receive separate funding to cover their operational expenditures, which encompass overhead costs such as facilities, transportation, communication, staffing, and administrative functions. Consequently, a portion of your package subsidy is allocated to help cover these costs, often referred to as the 'hidden costs' associated with serving as the approved administrator of your Home Care Package.

Additionally, your provider imposes charges for the coordination of your care and services, a practice commonly known as 'Case Management.' This involves various tasks such as conducting in-home assessments and reviews, formulating care plans, managing communication related to your care plan and schedules, and similar activities.

While providers are encouraged to minimize these expenses to ensure the bulk of the subsidy is directed towards meeting your specific needs, the government does not exert control over the fee structures

established by providers. Consequently, these costs can vary among different providers. To make an informed decision, it may be prudent to compare costs before entering into a Home Care Agreement with a particular provider.

## **What is a **Income Tested Fee?****

If your income surpasses a specific threshold, you become liable for an income-assessed care contribution. This contribution is evaluated by Centrelink and escalates in proportion to your income level. It's worth noting that the government subsidy for your Home Care Package decreases by an amount equivalent to your income-assessed care contribution. Importantly, the income-assessed care contribution remains consistent across all package levels.

## **What is the role of a **case manager?****

A case manager, often known by various titles such as care manager, adviser, care facilitator, or care coordinator, serves as a knowledgeable guide who collaborates with you, your caregivers, or representatives to establish connections with the specific services and resources you require. This professional offers guidance and assistance in several key areas, including:

Navigating the healthcare system and securing the necessary services to enable you to remain in your home.

Planning for the future, ensuring that your long-term needs and preferences are considered.

Adapting to changing circumstances and needs, whether due to an acute health event or the unavailability of a friend or family member who was previously providing support.

Case management encompasses a range of tasks, including assessment, care planning, coordinating services, managing budgets, and regularly reviewing the overall care strategy. You and your provider have the flexibility to determine the level of case management support required and can make budget adjustments accordingly to align with your specific needs and preferences.

## **Are there any services or **expenses not covered by Home care Packages?****

Indeed, certain items and expenditures are not included in the package's coverage. Home Care Packages do not extend to the following:

- Routine day-to-day bills
- The cost of food
- Rent or mortgage payments
- Expenses related to gambling
- Funding for vacations or entertainment
- Services that are already covered by Medicare or the Pharmaceutical Benefits Scheme
- Programs that are already financially supported or subsidized by the Australian Government.

# What does each level of a package include?

## What is a Level 1 Home Care Package?

A Level 1 Home Care Package, classified as a basic care package, is intended to provide essential support to individuals with basic care needs. On average, this package offers an annual funding allocation of approximately \$10,271.

Recipients of a Level 1 Package typically remain largely self-reliant, capable of managing most of their daily activities independently. This level of care entails fundamental Home Care assistance, primarily centered around tasks integral to the daily lives of many older Australians. The support offered usually encompasses common, day-to-day tasks such as gardening and cleaning, tailored to the individual's specific requirements.

Under the Level 1 Home Care Package, recipients can anticipate receiving approximately 4 hours of support every fortnight. This support often extends to a range of key services that address their basic care needs:

- Domestic assistance
- Social support
- Meal preparation
- Shopping
- Transport

Depending on the fees set by the chosen service provider, a Level 1 Home Care Package generally provides around 2-3 hours maximum of support per week dependent on other costs to the package and contingent on the fees established by the service provider. In many cases, clients opt to allocate this support toward weekly household cleaning and periodic gardening responsibilities, such as fortnightly or monthly maintenance.

## What is a Level 2 Home Care Package?

A Level 2 Home Care Package is designed to provide crucial support for individuals with low-level care needs. The annual funding allocation for Level 2 Home Care Package recipients is approximately \$18,064.

Individuals with a Level 2 Home Care Package typically require a moderate degree of care assistance but still retain the ability to manage numerous household tasks independently. This versatile package can be employed to access an array of essential services, including:

- Domestic assistance
- Borrowing basic care equipment
- Social support
- Meal preparation
- Shopping
- Transportation
- Fundamental home and garden maintenance
- Limited nursing care

With the funding associated with a Level 2 Home Care Package, recipients can expect to receive approximately 4 hours maximum of care and support each week dependent on other costs to the package and contingent on the fees established by the service provider.. In many cases, individuals opt to utilise this support for personal care, household cleaning, transportation, and gardening duties as the primary focus of their care plan.

## What is a Level 3 Home Care Package?

A Level 3 Home Care Package is tailored to provide comprehensive support for individuals with intermediate care needs, requiring a notably higher level of assistance compared to Levels 1 and 2 to maintain their safety and independence within their homes.

Beneficiaries of a Level 3 Home Care Package receive an annual allocation of approximately \$39,311, which can be allocated towards a range of critical home care services, including:

- Personal care
- Domestic assistance
- Household maintenance
- Assistance with aids and appliances
- Social support
- Meal preparation
- Medication management
- Nursing support
- Allied health support
- Shopping
- Transportation
- Support in managing changes to memory and behavior

This level of support typically provides recipients with around 8-9 hours of care and assistance per week, dependent on other costs to the package and contingent on the fees established by the service provider. Generally, individuals with a Level 3 Package will often opt to maximise the utilisation of services such as personal care, nursing, and allied health support to meet their higher-level care needs.

## What is a Level 4 Home Care Package?

A Level 4 Home Care Package is specifically designed to cater to individuals with high-level care needs, providing a substantial annual funding allocation of \$59,594.

For those grappling with high-level or intricate care requirements, a Level 4 Home Care Package offers essential support, including but not limited to:

- Personal care, encompassing tasks like bathing and dressing
- Domestic assistance, covering laundry and cleaning duties
- Aid and appliance assistance
- Social support
- Meal preparation
- Medication management
- Nursing care
- Allied health support
- Shopping assistance
- Transportation services
- Support in managing changes related to memory and behavior

This comprehensive level of care equates to approximately 10 -12 hours of dedicated support each week, dependent on other costs to the package and contingent on the fees established by the service provider. Level 4 Packages are typically allocated to individuals dealing with advanced conditions such as dementia, Parkinson's disease, or severe physical challenges. These conditions often necessitate a high degree of care, provided by support workers specialising in these intricate and demanding care areas.

## Wait times for Packages

The wait time for a Level 1-2 can take up to 6 months, possibly even longer, and Level 3 and 4 packages have been known to take up to 4 months. If you've been pre-approved for a Level 3 or 4 Package, you will probably be offered a lower-level package while you wait for your higher-level to become available.

## What is included in my Home Care Package?

Below are some of the services you can access with your package depending on the level you are assessed at.

### Personal Care

- Help with bathing, showering, toileting,
- Help with dressing/undressing
- Assistance with getting in and out of bed
- Help with washing and drying hair, shaving
- Reminders to take your medication

### Nursing, Allied Health & Clinical Services

- Wound care and management
- Someone to help you take your medication
- General health and other assessments
- General health and treatment education to improve self-management

### Podiatry, physiotherapy, and other therapies

- Speech therapy
- Podiatry
- Occupational therapy or physiotherapy services
- Other clinical services such as psychological counselling

### Meals & Food Preparation

- Help with meal preparation (including special diets for health, religious, cultural or other reasons)
- Meal delivery services such as Lite N Easy (excluding the cost of food)

### Impairments or Continence

- Continence advisory services and incontinence products such as under wear, bed protection,
- Dementia advisory services
- Vision and hearing services

### Cleaning, laundry, and other household chores

- Help with making beds
- Help with ironing and laundry
- Help with cleaning like dusting, vacuuming, and mopping
- 1 x spring clean per year

### Home or garden maintenance

- Minor garden maintenance including weeding, pruning, and lawn mowing. *Major gardening such as tree removal, paddock mowing etc is not covered.*
- Rubbish removal
- Reticulation repairs

## Home Modifications

- Fixing of uneven flooring
- Installing easy access taps
- Installing grab rails in the toilet, bath and/or shower
- Installing a ramp
- Providing advice on areas of concern regarding the safety of your home

*Major home modifications or capital items are not permitted - including white goods, aircons, fans etc*

## Aids to stay independent

- Walking aids like crutches, quadruped walkers, walking frames, walking sticks
- Mechanical devices for lifting you in and out of bed
- Bed rails
- Aids like slide sheets, sheepskins, tri-pillows
- Pressure-relieving or other medical mattresses.
- Lift chairs, Revolution chairs (dining),
- Personal Alarms
- Toilet Seats
- Shower Chairs

## Transport

- Arranging a driver service
- Providing transport if your package accounts for travel (Level 3-4)
- Assistance with shopping, visiting health practitioners, and attending social activities

## Social outings, groups and visitors

- Arranging for a visitor to make in-home or telephone-based social calls
- Providing a companion to assist with shopping or getting you to an appointment
- Arranging social activities and providing or coordinating transport to social events
- Arranging for you to attend group-based activities in a centre
- Assistance setting up phone and internet communication services to keep in touch with loved ones
- A care worker visiting you in your home for a short period of time (for example, when your carer is away or unavailable)

