

Home Care Packages

What you need to know



Foreword

When it comes to in-home Aged Care Supports, UnitingCare Prahran Mission and UnitingCare lifeAssist are two of the most trusted service providers in Melbourne.

Between our two organisations we have over 100 years of experience in delivering services. Our agencies have been at the forefront of delivering innovative services to meet the needs of our clients. We have been a strong advocate for the Consumer Directed Care (CDC) model, believing that no-one knows the needs of a client better than the client themselves. Our role is to help our clients achieve the goals which are important to them.

We also welcome the move to total transparency with clients, as this is something which we were providing long before it was mandated by government.

As not-for-profit providers, we are able to genuinely minimise our costs to clients without having to compromise the quality of service. We have no vested interests with residential accommodation or any similar services.

Our promise to our clients is to provide the very best level of care possible. To do this we will:

- Be totally flexible to meet the individual needs of every client,
- Provide every client with all possible options,
- Treat all clients as partners with respect and total transparency,
- Provide these services in this way at the lowest possible cost, and
- Never charge the basic fee for all Home Care Packages provided by us.

Our clients receiving in-home supports are able to live independently in their own homes for up to 3 years longer than the national average. This is a fact of which all our staff are deservedly proud.

We hope the information contained in this publication will help you to make the right decisions when it comes to Aged Care.



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Interim Chief Executive
UnitingCare lifeAssist



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What is a Home Care Package?



A Home Care Package (HCP) is a way for you to enjoy living in your own home for longer. A Home Care Package assists you to manage better in your own home, preventing you from having to go into an aged care home before you're ready.

The Federal Government funds a package which you can use to help you live at home. This can include services like personal care, garden maintenance, cleaning, shopping, transport, exploring and expanding your skills, and more.

Home Care Packages are available to people who are 65 or older, or 50 years and over for Aboriginals and Torres Strait Islanders.

There are four levels of Home Care Packages which can give you the care and services you need:

- **Level 1** supports people with basic care needs.
- **Level 2** supports people with low-level care needs.
- **Level 3** supports people with intermediate care needs.
- **Level 4** supports people with high-level care needs.

How are Home Care Packages funded?

The money for your Home Care Package (HCP) comes from the Commonwealth Government, and is paid to the service provider who you choose to sign your Consumer Directed Care (CDC) service agreement. You will also be required to complete an assessment with Centrelink before or at the beginning of your Home Care Package. This assessment will determine if you will need to contribute towards the cost of your care. Read more about the income-tested care fee on page 7.

The Government contribution is called a 'subsidy' and is paid monthly to your chosen service provider. The provider is accountable for how the package money is spent; accountable to the government to make sure the money is spent within government guidelines, and accountable to you to make sure the money is spent in the ways you outlined in your 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 your provider before you receive services. Read more about fees and what you may have to pay on page 5.

Case Management and Care Coordination

Case Management and Care Coordination are vital components to ensure that you get the most from your Home Care Package. Having our highly skilled staff work with you to plan, monitor and adjust what services you need is important. Their expertise can identify things you may not have considered and options you might not know about.

Again, we give you choice in the amount of Case Management and Care Co-ordination which you would like us to provide. You also have the option of using more of your package for additional Case Management hours if you wish.

It is because of our skills in Case Management and Care Co-ordination that our clients remain living in their own homes longer than the national average.



How do I get a Home Care Package?

Step 1 – contact the Aged Care Assessment Service (ACAS)

To get a package your situation must first be assessed by the Aged Care Assessment Service (ACAS).

To organise an assessment please call My Aged Care on 1800 200 422. A local assessor from ACAS will make contact with you to organise a time to come out and see you in your home. During this meeting, they will talk with you about what supports you are receiving, your health concerns and how you manage around your home. To prepare, it helps to think in advance about what your needs are, and what help you think you will want in the foreseeable future.

ACAS will recommend the appropriate Home Care Package level (1,2,3 or 4) based on your needs. You will require approval for a package. You will then be placed in a queue to wait for a package.

There is no pressure to make a decision about getting a Home Care Package at the assessment. You can have other people at the assessment for support, such as a family member, a friend, or a carer.

Step 2 – choose your Home Care Package provider

MyAgedCare will notify you as soon as a package is available, and suggest two or three possible service providers in your region who can deliver your package – these are suggestions only, you can pick which ever service provider you want. Carefully choose an agency you trust to understand your needs. You can contact as many agencies as you like to see how they can assist you – until you sign a Service Agreement with your provider of choice, no services are delivered and no package money is spent.

There are fees involved with Home Care Packages. Your service provider may ask you to pay a basic daily or an income-tested care fee if your income is over a certain amount. **We do not charge the basic daily fee.** See page 7 for more information on fees.

Step 3 – when you choose us...

This is where services differ depending on which agency you choose. We always start off by visiting you in your home and getting to know you. This home visit gives you the opportunity to also get to know us and ask as many questions as you like. This is also where you sign your Service Agreement. You will also have the opportunity to:

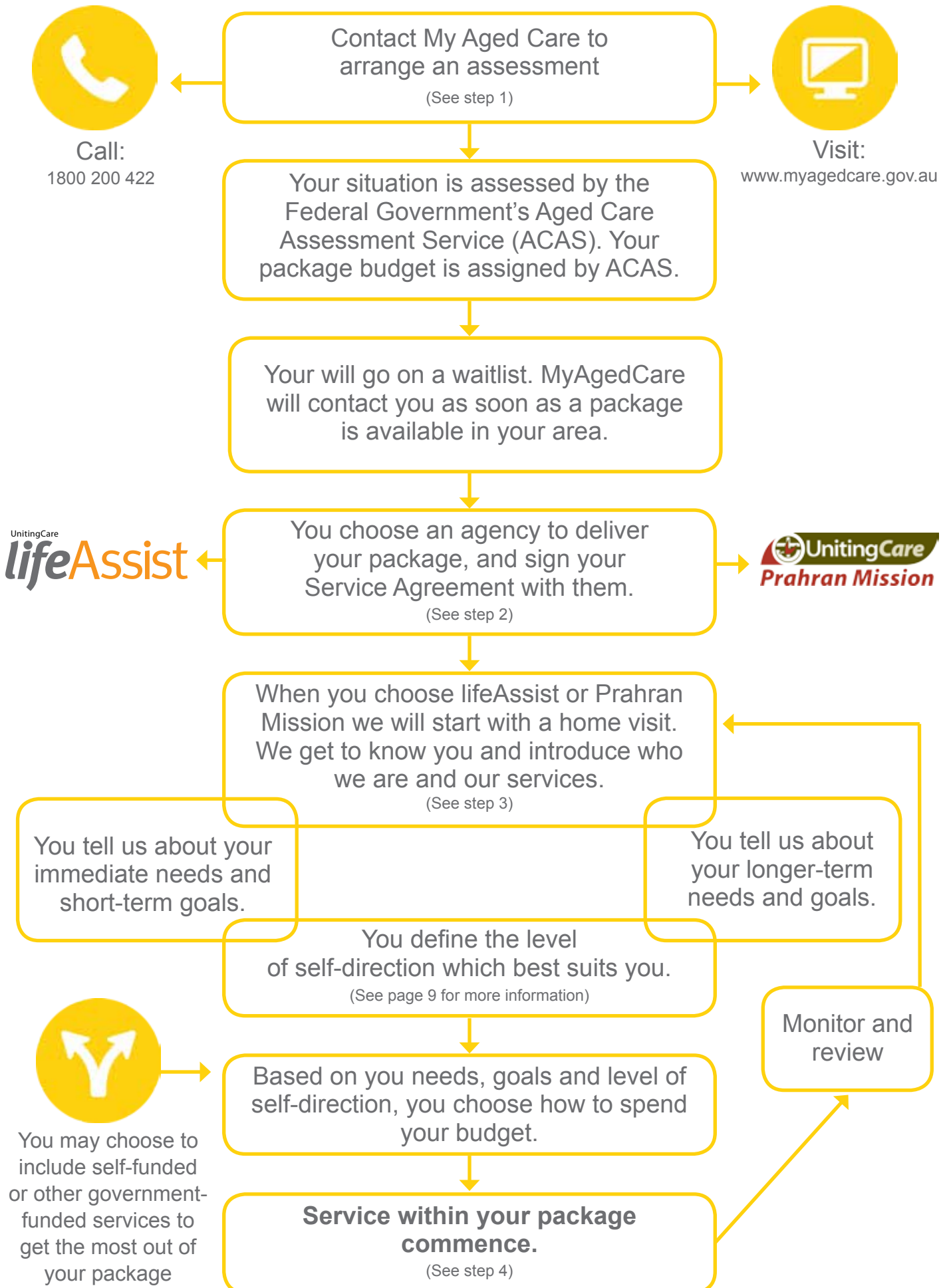
- Tell us about your immediate needs, your longer term needs and your future goals. We help you plan services to fulfil your needs and goals.
- Define the level of self direction level which best suits you. This means you say how much involvement you want in the day-to-day management of your package. There are three levels of self direction which you can choose (see page 9).
- Choose how you want to spend your budget. We provide you with expert guidance to help you get the most out of your package.

Step 4 – moving forward

After your Service Agreement is signed, we will begin to provide you with services within your package. We regularly catch up with you to ask how you are. If you like, we can adjust how your package is spent as your situation and goals change. See page 15 for more information on what happens if your needs change.

We are always here to discuss with you if there are any other services which could provide you with additional assistance. This can include self-funded services (see page 10) or other government-funded services to get the most out of your package. Your consultant will be able to suggest to you additional services.

Home Care Packages at a glance



What is Consumer Directed Care?

Consumer Directed Care (CDC) is a model of service delivery designed to give more choice and flexibility to consumers. 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.

CDC aims to empower the individual, giving them more control and choice, while building their capacity through a transparent system. This approach encourages clients to use their imagination when exploring options within government guidelines. To achieve your goals we can help you explore your community connections, family relations, community, private resources and more.

lifeAssist and Prahran Mission's four pillars of Consumer Directed Care

After research and consultation, clients identified areas which are important to them: choice, control, capacity building and transparency. These areas are those we also stand for and we provide services and information shaped by these pillars.



How much choice do I get?

Once you have a Home Care Package allocated by My Aged Care, you are in total control. Your first choice will be which organisation you want to look after you and your package. Those suggested by My Aged Care are intended as a starting point only. You are free to pick the provider of your choice.

This is a new and exciting change to funding packages which means that organisations are no longer allocated packages which are, in turn, offered to clients.

In choosing an organisation, look for one that offers you choice in managing your package.

We offer three levels of self-management from which you can choose, depending on how involved you want or need us to be. See page 9 for more information.

You also choose how your Home Care Package funding is spent.

We work with you to identify not only your immediate needs, but also your personal goals whether these are large or small. We then present you with a range of options which we believe will best allow you to meet your needs and achieve your goals, whatever these may be. We involve our clients in every aspect of creating a care plan tailored to the individual. If your needs or goals change, we will amend your plan accordingly at any time. Your monthly financial statement ensures you remain fully in control.

Will I have to pay anything?

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

The two fees set by the Australian Government are:

A **Basic Daily Fee** which can be charged at up to 17.5% of the single age pension.

For all Home Care Packages provided by lifeAssist and Prahran Mission, the Basic Daily Fee is not charged.

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 is different 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.

There is a limit to how much you have to pay in Income-Tested Care Fees. For part pensioners, it is around \$5,200 per year. For self-funded retirees, it is around \$10,400 per year. There is a lifetime limit



on Income-Tested Care Fees. This is currently set at around \$62,000. Once you have reached this cap you will not have to pay any further income or means tested care fees during your lifetime. The Australia Government reviews these figures yearly. Please see a copy of our current Funding, Fees & Services schedule for more information.

The Australian Government has created a website and helpline called My Aged Care to assist you. My Aged Care can help you estimate the fees and charges you may have to pay towards your Home Care Package.

You can apply for financial hardship assistance if you believe you will have financial difficulty contributing to the cost of your Home Care Package.

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.

My Aged Care also has a national contact centre. They can provide you with information on aged care, whether for yourself, a family member, friend or someone you're caring for.

You will be able to access any additional information you may need on Aged Care in Australia.

Visit: www.myagedcare.gov.au or call on 1800 200 422 for more information.

Can I choose my own service provider?

As of February 27, 2017 you are able to choose which Service Provider will look after you and your Home Care Package. You can choose any provider, not just those suggest to you by My Aged Care.

In choosing your service provider, you should do so carefully. If you don't have a provider in mind, you should take the time to "shop around".

If you have friends who receive services, ask about their provider. Who would they recommend?

This is an important decision. Look for a service provider that has an established track record of helping their clients to remain living in their own home. Feel free to ask as many questions as you like. For example:

- On average, how long do your clients live at home on a Home Care Package with you?
- How much choice do I get?
- Can you offer other services if I need them?

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

Another factor is whether or not you see residential

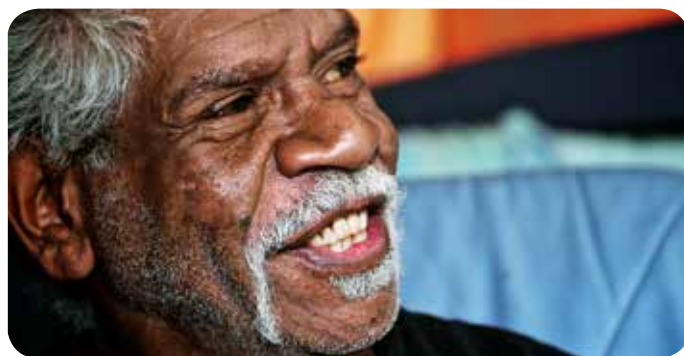
care as a future possibility. Many providers of in-home services also have residential facilities.

If you do plan on moving into residential care at some point, this may allow you to continue with the same providers.

If you don't ever want to move into care, you may prefer to choose an organisation which specialises in keeping people in their own homes, such as lifeAssist or Prahran Mission.

Be wary of any provider who evades any of your questions. The cheapest providers may not offer the best services, or may cut corners.

Finally, remember that if you are not happy with the service you receive from the provider you choose, you can always switch.



Can I choose how my Home Care Package money is spent?

Transparency is one of the basic principles of Consumer Directed Care. It is Government policy that all package holders on the same level receive the same amount of funding as each other. For example, all level 4 package holders receive the same funding as all other level 4 package holders.

You will be able to track the financial aspects of your package through monthly statements sent to you from your provider.

Your **monthly statement** will show you where the dollars in your package are being spent and how much is left in your budget.

Because you are able to track the dollars spent, you may find that you have more to spend on services than you thought, or you may find you must be selective with which services you want and exclude the services which are less important to you.

Time spent in contact with your consultant is allocated to a set amount of time per month for Home Care Packages. People who want more case management and contact with their consultant should account for this in their package budget.

Please refer to page 9 for more information on levels of self-direction and package management.

lifeAssist and Prahran Mission assist you to make a smooth transition into your Home Care Package and help you balance the service and consultation that best suits your needs as an individual.

Whenever you have questions, a lifeAssist and Prahran Mission Consultant will work closely with you to ensure that the services you receive are truly based on what is most important to you.

All choices are yours and you will be able to track your choices on your monthly statement.

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

With each lifeAssist and Prahran Mission package you are able to determine the level of involvement you want to have and how much assistance you need from your Consultant. We offer three levels of self-direction. You are able to pick the one which suits you.

All levels of self-direction have access to an after-hours telephone service along with advocacy, pastoral care, service coordination and more.

Each level begins with an initial assessment and includes an emergency plan to assist you in the case of any unforeseen circumstance.

Emerald Plans

Our **Emerald Plan** requires a high level of organisational skills by you, a trusted family member, friend or representative. This level gives you full control of your package with access to all our services if you need them.

You can independently determine your needs from your wants with the full support of our administration team and your on-call consultant.

You coordinate and change services provided and the people which provide these services.

A stored-value debit card is a key part of this option. See page 10 for more information.

Sapphire Plans

In a **Sapphire Plan** the case management is jointly handled by us in partnership with you or a trusted family member, friend or other representative.

This plan is perfect for people who want some self-direction in their plan, but still want some regular assistance from their Consultant. Through consultation with you we identify what elements of in-home support you want to manage yourself and what support you need us to manage.

A stored-value debit card can be arranged for you so you are able to independently seek the services you want, within the government guidelines of your Home Care Package.

Ruby Plans

Packages usually begin on a **Ruby Plan**. This level gives the client full case management through a personal Consultant who facilitates an initial needs assessment and detailed planning to create a tailored care plan based on what your wants and needs truly are.

Your services are coordinated through your Consultant and our dedicated Customer Service Team. Your Consultant will keep in regular contact with you to check in and see how you are.



No matter which plan you choose, you are always treated with dignity as we work together. All our clients work within a safety net with emergency plans and risk management assessments designed for their protection.

If an unfortunate event happens, whether it is an illness, accident or another unforeseen incident, you are able to add additional case management hours, where we will manage your services until you are able to resume your desired level of management.

Read about our plans in action on pages 12 and 13.

What fees will lifeAssist or Prahran Mission charge me?

lifeAssist and Prahran Mission are totally transparent about costs.

We offer our clients the choice of three levels of self-management of their Home Care Package.

The more involved a client is able to be in managing their own Home Care Package, means your Consultant spends less time organising individual services as per your plan. In turn, this reduces the cost to our client.

Another important factor in what costs are involved is the level of your Home Care Package. This also reflects the number of services you may require.

We have produced a simple document outlining all of our costs for:

- Each level of Home Care Package (Level 1, 2, 3 and 4) and
- Each of the three levels of self-management for each Home Care Package level.

Irrespective of what level of Home Care Package you have, or how involved you choose to be in managing your services, with lifeAssist or Prahran Mission:

- **You will NOT be charged any Basic Daily Fee**, which the Government recommends providers charge at \$9.97 per day (based on January 2017 figures)
- **You will know exactly** how many Case Management/Care Co-ordination hours you will receive, and
- **You will know exactly** how much of your funding is available to be spent exactly as you wish, **before you commit to using our services.**

If you have not received a copy of our current Funding, Fees & Services schedule, please ask us for one.



We value your uniqueness

We value every individual, ensuring that they are treated with dignity and respect.

Aboriginal and Torres Strait Islanders – We acknowledge the First Australians as the traditional custodians of the continent, whose cultures are among the oldest living cultures in human history. We recognise and respect Aboriginal culture and heritage. We also recognise the ongoing relationship that the traditional owners have with their land.

Cultural and Linguistic (Ethnic) Diversity – More than 30% of our clients were born overseas, coming from more than 80 countries. Many of our staff come from diverse backgrounds themselves, bringing with them a first-hand understanding of cultural issues and language barriers. We always try to speak with clients in the language which is easiest for them, not for us. Interpreters can be arranged on request.

Family Diversity – We make no judgements based on a person's lifestyle, background or sexual orientation. Our organisations respond and interact with people who identify as gay, lesbian, bi-sexual, transgender, queer or questioning (GLBTIQ).

Stored Value Cards

A Stored Value Card is a debit card into which we deposit an agreed upon amount of your funded package. This is another initiative which we have pioneered, and one which our clients enjoy.

This enables you to purchase services or equipment using the card, provided those purchases are within Government guidelines.

Stored Value Cards are an important part of **Emerald Plans** and **Sapphire Plans**. Read about managing your Home Care Package on page 9.

How do I know who to trust?

lifeAssist has been at the forefront of Consumer Directed Care (CDC) development, delivery and education since the approach was first suggested almost 10 years ago.

Our Research and Policy department has identified many of the principles which became the foundation for CDC reforms. We formed a partnership with Deakin University to produce world-class research projects.

Below is a timeline of our active input into CDC aged care reforms, showing our national and international reputation for our expertise in CDC.



Above: Gerry Mak, Former Chief Executive, lifeAssist (center left) and Wina Kung, Executive Manager Positive Ageing, lifeAssist (far right), hosting a study tour group from four Hong Kong social service organisations in January 2015.

People at Centre Stage (PACS) Research Project

Developed the PACS model of flexible aged care which also informed Australian Government aged care reforms. Developed in conjunction with Deakin University.

2009 — 2012

Delivering our Consumer Directed Care Masterclasses

Began developing and delivering a CDC Master Class to a range of Victorian and Queensland community aged care agencies including the Community Care Case Management Conference.

2011 — 2013

Choices Research Project

Offering older people more choice, flexibility and transparency in directing their own unique care needs in communities that are remote; Aboriginal and Torres Strait Islander; rural; and culturally and linguistically diverse.

2012 — 2015

Consumer Directed Care (CDC) Workshops

A workshop designed for all UnitingCare agencies in Victoria.

2014

International, national and state-wide conferences, papers and more

We presented papers, case studies, talks at numerous conferences, both international, national and state wide. Topics include: Restorative and Risk Management, CDC for people with Dementia, Achieving client wellness through CDC and many more.

2015 — 2016

We are Uniting

22 UnitingCare agencies in Victoria and Tasmania join together to become a single agency, known as Uniting. This single agency model ensures a consistent and high quality delivery of services.

2016

On average *our clients* are able to remain living in their own homes for *three years longer* than the national average of people who receive in-home support services.

Connection and care — in any language

Seventy years ago Bella arrived in Port Melbourne after a four month boat journey from Italy. Her family made a new life in Australia, firmly rooted in the Italian community.

After some time Bella met another Italian immigrant, Antonio. They fell in love, married and Bella started her new life as a housewife and soon after, a mother. She had a close circle of Italian friends. She managed to learn enough English from her neighbors to confidently do the weekly shopping.

Many years later Bella was diagnosed with dementia. Antonio was Bella's primary carer until he passed away. Bella was 78.

After Antonio's death, Bella's memory deteriorated further. Remembering the names of her grandchildren became a struggle for her. She lost her way to the shops and was driven back home by a police officer.

Soon, Bella was able to speak only Italian and lost the friendship and companionship she had enjoyed with

Ruby Plan

her English-speaking neighbors. Eventually, she had no one to communicate with besides her daughters.

Bella's daughters arranged an assessment for their mother and discovered that she was eligible for a level 2 package.

Having their own families, Bella's daughters wanted to choose an agency who would take the stress of managing their mother's care off their shoulders.

After considering many agencies, they chose lifeAssist. They were matched with an Italian speaking consultant who understood Bella's culture. Together with their new lifeAssist Consultant, Bella and her daughters discussed Bella's needs.

Bella was able to cook and clean a little, however she would often forget to take her medication. Getting out of the house was also difficult for Bella because she'd would forget her way home.

Together with their lifeAssist Consultant, Bella's daughters decided to direct some package funds to the Royal District Nursing Service to assist with daily medication management and a paid carer.

Now, the paid carer takes Bella to and from the community day centre every Monday. She enjoys the chance to be outside of her home.

With help from lifeAssist, Bella's daughters decided to create a circle of support for her, taking turns to cook, clean and take Bella to appointments.

Bella's lifeAssist Consultant also identified a missing element in Bella's life – her connection to the Italian community. However, she was ineligible to attend an Italian-speaking Centre for people with dementia in Doncaster because she lived outside of the area.

Her lifeAssist Consultant negotiated with the Centre and convinced them to allow Bella to attend – which took away stress from Bella's daughters.

Bella now goes to the Italian Centre every Friday. She is able to speak her native language, enjoy traditional Italian food, dance the dances she learnt as a child and attend mass in Italian.

As part of ongoing lifeAssist support an Italian-speaking carer is being sought to transport Bella to and from the Centre weekly.



Advocacy: an important part of your package

Mr Webster manages his own care on a Sapphire Plan. He arranged for help with house cleaning, meal preparation and gardening. In his free time he enjoys being a handyman.

When his wife was diagnosed with dementia Mr Webster was unable to provide the level of care she needed. He lives in his home alone but is close enough to his wife's nursing home to visit her daily. He looks forward to the evening when he helps her feed her dinner.

During a freak storm, a large cypress tree from a neighboring property fell on Mr Webster's roof. The ceiling in the lounge room caved in.

Thankfully unharmed, Mr Webster was shaken up. However, a new problem had occurred – the local council had deemed his house uninhabitable.

Mr Webster was worried where he would live while his insurance agency assessed and repaired his



Enjoying the independence of Emerald

Min, 74, spent a good part of her working life as a café manager, while her husband, Chen, 82, enjoyed a career in accounting.

As a highly organised retired couple, they decided that they wanted to choose a service provider who would offer them a lot of independence and control over their Home Care Package.

After contacting lifeAssist and being introduced to their Emerald level of management, they knew that it would be perfect for them.

Their new lifeAssist Consultant developed a full care plan and emergency plan, and set up a Stored Value Card.

Now, Min coordinates all the services which Chen

Sapphire Plan

property. He was also concerned about continuing his visits to his wife.

The morning after the accident, Mr Webster's lifeAssist Consultant visited him and arranged for him to move to Quest at Mont Albert that very day.

Rather than move to a Ruby Plan to access additional support, Mr Webster decided to stay on a Sapphire Plan. His stored value debit card was an important part of the package, ensuring he had money to assist him, spending within government guidelines, while he stayed at Quest.

Mr Webster called his consultant for help a week after the incident. His insurance company had assessed his claim and would only pay \$660 per week for accommodation, despite his accommodation at Quest costing \$1,100 per week.

His insurance company insisted that he stay in a motel with no support services, no disability access or modifications and no accessible public transport to his wife.

Quickly advocating on his behalf, Mr Webster's lifeAssist Consultant contacted the insurance company to insist Mr Webster stay at Quest.

After receiving the letter, the insurance company agreed to let Mr Webster stay at Quest, close to his wife and the support services he needed.

Emerald Plan

receives. She contacts his carer directly and organises his shifts, making sure to let the carer know if they need to cancel or change a shift.

Recently, Chen needed a new walking frame. Unsure, Min contact their Consultant who suggested a number of stores where she could buy a frame which suited their needs and budget. Min was able to visit a store and purchase the equipment with her Stored Value Card.

The couple are confident in their ability to manage the dollars in their package, and take comfort in knowing if there ever is an emergency, their lifeAssist Consultant is there for them.

What will happen if my needs change?

Because of different circumstances, **your needs may change in the short-term, or increase slightly**. This can be because of an accident, an illness, a decline in health, or perhaps due to family members who provide care going on holidays. If your needs have changed, speak to your Consultant to discover a solution. Your Consultant may be able to adjust your existing plan or reallocate any available funds to meet your needs.

Additional government-funded services beyond Home Care Packages can assist you. Your Consultant will be able to recommend to you 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.

Sometimes, **your needs may change substantially for the long-term**. If this happens you may need to move to a higher-level package. Your Consultant can assist you with the reassessment process with the Aged Care Assessment Service (ACAS).



Self-funded services

Self-funded care means you fund the care you want, or the care of someone you love. We can help you access the care you need. The support we offer can be one-off, short-term or long-term.

Types of in-home support we can arrange for you include: personal care, meals, transport, pet support, gardening, domestic assistance, nursing, allied health and hospital liaison, overnight stay, respite care and more. If you wish we can arrange everything. We can also help plan for future needs.

Why use self-funded services?

- There are no waiting periods or eligibility requirements
- Ideal for people who don't qualify for or are waiting for government-funded support, or who need to 'top up' their current support package
- Peace of mind for families who need extra help caring for older parents
- Short-term assistance following an accident, illness or medical procedure
- A doctor's referral is not required

In-home support for you and your carer

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.

CHSP is a government-funded program which is a stepping stone to a Home Care Package. This program is for older Australians who require support to remain living at home, and have someone who provides them with regular unpaid care.

Through CHSP – Carer Relationships, you can access flexible planned in-home respite, information and help navigating the aged care system. 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.

lifeAssist delivers the Care Relationship and Carer Support programs, in the Northern and Eastern Metropolitan regions of Melbourne as part of CHSP, through our carer ageing team.

Frequently asked questions (FAQ)

How long can I stay on my package?

You can stay on a Home Care Package with for as long as you need, provided you meet the Government's eligibility requirements.

Are there things I can't spend my package on?

Government guidelines outline what you can and can't spend the dollars in your home care package on. Things you can't pay for with your Home Care Package include: day-to-day bills, food, rent or mortgage payments, gambling, holidays, entertainment, things already covered by Medicare or Pharmaceutical Benefits, or programs already funded or subsidised by the Australian Government.

Do fees differ across agencies?

Fees differ from provider to provider. We work hard to keep our administration and case management fees as low as possible so you have more to spend on the services you want.

What if I need in-home support, but I don't want a Home Care Package or I'm not eligible?

If this is you, call us to chat about your options. You may find that you are eligible for other government funded service, or may want to consider self-funded services (page 14).

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 to contribute more by Centrelink (see page 7), but a Home Care Package may still be worthwhile, depending on your circumstances. You may consider how high your care needs are, and how much you will have to contribute compared to how much the government will subsidise. Get all the figures before you make a decision, particularly if you are eligible for a level 3 or 4 package. Sometimes, you may be better off self-funding your care (see page 14).

What happens if I want to leave my service provider?

You are free to leave your service provider at any time and choose another agency to deliver your Home Care Package. Agencies may have a notification period and charge exit fees to cover the administration costs of transferring your package to another provider.



Helpful links

There are many resources available online. The lifeAssist website has a full list of helpful links as is a good place to start. Websites with more information to get you started include:

- **UnitingCare lifeAssist**
www.lifeassist.org.au
1300 ASSIST
(1300 277 478)
- **UnitingCare Prahran Mission**
www.prahranmission.org.au
Phone: (03) 9692 9433
- **My Aged Care**
www.myagedcare.gov.au
Phone: 1800 200 422
- **Choices in Aged Care**
www.choicesinagedcare.com.au
Phone: 1300 277 478
- **COTA (Council on the Ageing)**
www.cotavic.org.au
Phone: (03) 9654 4443
- **Carers Victoria**
www.carersvictoria.org.au
Phone: 1800 242 636
- **Department of Human Services**
www.humanservices.gov.au
- **Department of Social Services**
www.dss.gov.au
Phone: 1300 653 227
- **Department of Health**
www.health.gov.au
Phone: 1800 020 103

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lifeAssist

Contact us

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www.lifeassist.org.au

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www.prahranmission.org.au

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