

# ACCESSING SUBSIDISED HOME CARE SERVICES

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**This guide will help you navigate and  
access subsidised home care.**

*This notion of having to wait several months to years to receive care is often preventing people from engaging with home care services, despite legitimately needing it. - Luisa Capezio*

## **ACCESSING SUBSIDISED HOME CARE.**

To date, senior Australians placed on the national queue to access a Home Care Package can be waiting up to eighteen months for their service to be made available.

Fortunately, it does not have to be an all or nothing situation.

This guide aims to explain how to access entry-level subsidised care while waiting on the national queue to access a Home Care Package.

This simple guide covers how to:

- engage with the home care aged care system,
- understand what services are available under the government subsidised schemes to help you stay at home,
- the process of accessing these services and
- the associated costs.



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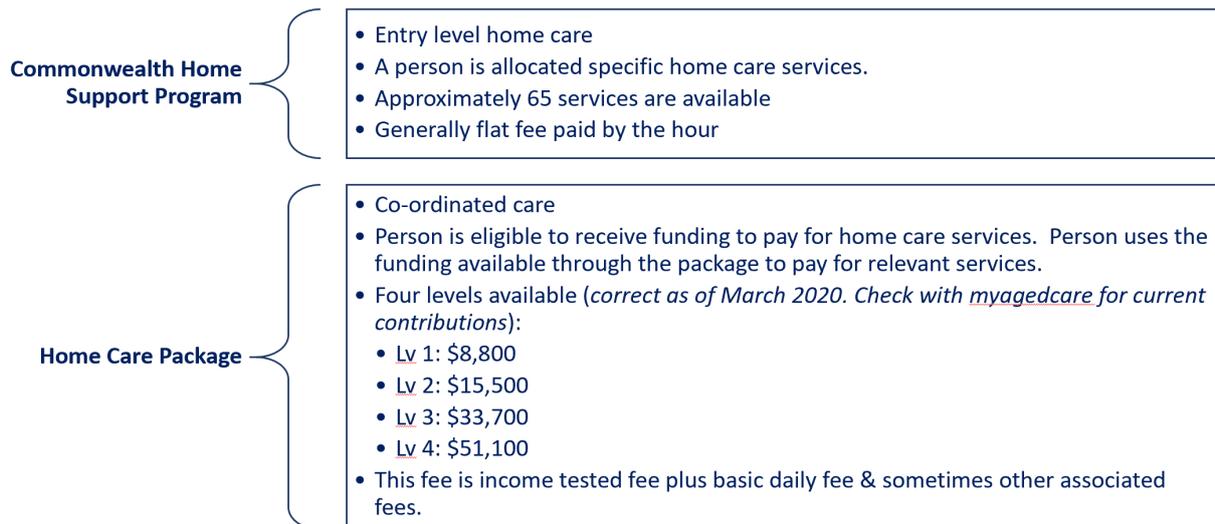
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## Government subsidised home care schemes available in Australia

The federal government funds two home care schemes for senior Australians. The first is called the Commonwealth Home Support Program (CHSP), and the other is a Home Care Package (HCP).

The key differences between these two home care schemes are illustrated below:



Before you start, you must be in a position where you need extra supportive care to keep you independent and safe at home. You also need to comply with the eligibility criteria set by the Department of Human Services (Reference MyAgedCare).

### Eligibility:

- 65 or over (50 or over for Aboriginal or Torres Strait Islander people), or
- 50 years or older (45 years or older for Aboriginal and Torres Strait Islander people) and on a low income, homeless, or at risk of being homeless.

### Eligibility is based on need, so if you've:

- noticed a change in what you can do or remember
- been diagnosed with a medical condition or reduced mobility
- experienced a change in family care arrangements
- experienced a recent fall or hospital admission.

The aged care team are likely to identify upfront if someone is not in a position to access home care yet.

**The outcome we are working towards is to access useful and relevant home care services via the Commonwealth Home Care Program.**

### **STEP 1: Register with MyAgedCare & book a home care assessment**

Receiving home care services starts with registering with MyAgedCare.

If you are not registered and you do not have an Aged Care ID, e.g., AC12345679, then you will need to register as the first step.

The registration process is relatively easy. It can be completed over the phone, or via your general practitioner/health care professional.

If you are able, I recommend registering with MyAgedCare over the phone because it is generally quicker and a relatively painless process.

It is not essential, although I highly recommend registering an alternative representative for those times you need help to communicate or make a decision on your behalf. This can be a family member, friend, carer, health professional (e.g. your GP), service provider or advocate.

A formalised legal representative is always the best option. Engage with a lawyer to develop a legal arrangement, such as an enduring power of attorney or guardianship. These documents are important just in case you are not in a position to decide on your health, finances, personal or legal affairs.

Once you have registered with myagedcare, ask for a home care assessment.

#### **APPLY FOR AN AGED CARE ASSESSMENT:**

This can be completed online at: <https://www.myagedcare.gov.au/assessment/apply-online>

Or over the phone at 1800 200 422. The myagedcare staff on the phone will ask you a series of questions. They aim to gain a top-level understanding of how critical your need is for home care services. They will generally ask questions relating to your health needs, what challenges you have in the home, your support network and services you have in the home to keep you independent and safe.

The process will take around ten minutes to complete.



## **STEP 2: Make a list of home-services you need**

If it is not immediately obvious what home care services you need, then run through this quick exercise:

List:-

- What daily activities in the home have you stopped doing?
- What daily activities are you finding increasingly challenging and need help doing?
- List any incidents, if any, when you have missed an appointment or social activity because nobody has been able to take you there.
- What, if any, is making you feel unsafe living at home?

There are just over 60 services available under the Commonwealth Home Care Program. Take a little time to familiarise yourself with the home care services available under the Commonwealth Home Care Program.

It may be that not all these services are available in the state or territory you live in. Having this list will, however, give you an excellent basis to start.

Select the services you think will help you.

**Refer to Appendix 1 for comprehensive list of CHSP services.**

## **STEP 3: The home care assessment**

An hour is usually required for the assessors to undertake a thorough review.

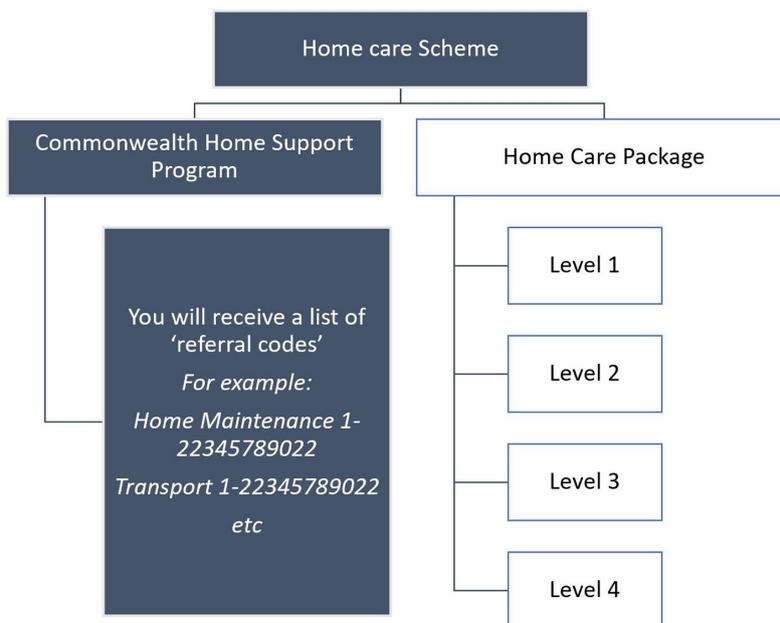
To assist with preparing for your home care visit, MyAgedCare recommend:

- your Medicare card and one other form of Identification - such as pension/DVA card, driver's licence, healthcare card or passport
- a copy of any referrals from your doctor
- a support person present – highly recommended and they can even dial in via phone/web
- any information you already have about aged care services that you may want to discuss (refer to the list of services above)
- contact details for your GP or other health professionals
- the need for special assistance to communicate, such as a translator, Auslan interpreter, guide dog, etc.
- information on any support you receive

## STEP 4: What services you are eligible to receive

A few weeks may pass before you receive a letter from the department explaining what services you are eligible to receive.

Depending on the assessors' view of your home care needs, you may be eligible to receive services via the Commonwealth Home Support Program, Home Care Package or both.



**Tip:** If you are eligible to receive a Home Care Package, check with myagedcare that you are on the national queue to receive this Package.

## STEP 5: Selecting a suitable provider

Finding a provider can often be a tricky part of the process. My only tip is to exercise patience as it may take some time to identify a provider which is available.

Using the 'find a provider' search tool on the myagedcare website is the best approach. If you are time-poor or do not have access to a computer, then consider engaging a trusted third party, such as family, carer or an aged care navigator.

Listed below are a few questions to think about when selecting a home-care provider:

- Be clear about the costs from the outset
- Ask if they have the credentials to manage your needs?
- If relevant, ask for a preferred gender (e.g., in cases of personal care)
- To help with compatibility, say for example with social support, ask to meet the carer before signing any contracts

## STEP 6: Understanding the cost of care

The costs for receiving service/s under the Commonwealth Home Support Program are generally straightforward to understand.

The government subsidises the majority of the costs. Payment is usually charged by the hour. There are no exit fees or management fees.

If you can't afford a contribution, that doesn't mean you will miss out on the help you need.

Providers have policies to protect those least able to contribute. If you are experiencing financial difficulties, talk to your provider.

A Home Care Package cost differ and are based on an Income Tested Fee (more on this topic in my "HCP cost guide")

*Luisa Capezio, director and aged care navigator at Phillips Wealth Partners. It is our business to help individuals and families navigate the aged care system to find the best solution for loved ones who need support to stay at home or are ready to take the next step into a retirement village arrangement or residential aged care.*

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## **APPENDIX 1: CHSP Services**

Adopted from

[https://agedcare.health.gov.au/sites/g/files/net1426/f/documents/05\\_2018/commonwealth\\_home\\_support\\_programme\\_service\\_catalogue.pdf](https://agedcare.health.gov.au/sites/g/files/net1426/f/documents/05_2018/commonwealth_home_support_programme_service_catalogue.pdf)

### **Allied Health & Therapy Services**

- Podiatry
- Social Work
- Speech Pathology
- Dietitian or Nutritionist
- Diversional Therapy
- Exercise Physician
- Occupational Therapy
- Ongoing Allied Health and Therapy Services
- Restorative Care Services
- Other Allied Health & Therapy Services
- Physiotherapy
- Psychologist
- Hydrotherapy

### **Goods, Equipment & Assistive Technology**

- Medical Care Aids
- Reading Aids
- Self-Care Aids
- Support & Mobility Aids
- Other Goods & Equipment
- Car Modification
- Communication Aids

### **Home Maintenance**

- Garden Maintenance
- Major Home Maintenance & Repairs
- Minor Home Maintenance & Repairs

### **Other Food Services**

- Food preparation in the home
- Food Advice, Lessons, Training, Food Safety

### **Transport**

- Direct (driver is volunteer or worker)
- Indirect (Through Vouchers or Subsidies)

### **Home Modifications**

### **Nursing**

## **APPENDIX 1: CHSP Services Continued**

### **Social Support - Individual**

- Visiting
- Telephone/Web contact
- Accompanied Activities (e.g.: Shopping)

### **Domestic Assistance**

- General House Cleaning
- Linen Services
- Unaccompanied Shopping (delivered to home)

### **Meals**

- At Home
- At Centre

### **Personal Care**

- Assistance with Self Care
- Assistance with Client Self Administration of Medicine

### **Social Support Group**

### **Specialised Support Services**

- Continence Advisory Services
- Dementia Advisory Services
- Vision Services
- Hearing Services
- Client Advocacy
- Assistance with Care & Housing
- Assessment-Referrals
- Advocacy-Financial, Legal
- Hoarding & Squalor

### **Flexible Respite**

- In-home Day respite
- Host Family Day Respite
- In Home Overnight Respite
- Highest Family Overnight Respite
- Mobile Respite
- Community Access-Individual Respite

### **Centre Based Respite**

- Residential Day Respite
- Centre Based Day Respite
- Community Access - Group

### **Cottage Respite**

- Overnight Community Respite