



@ CareAbout

# The People's Guide To Home Care

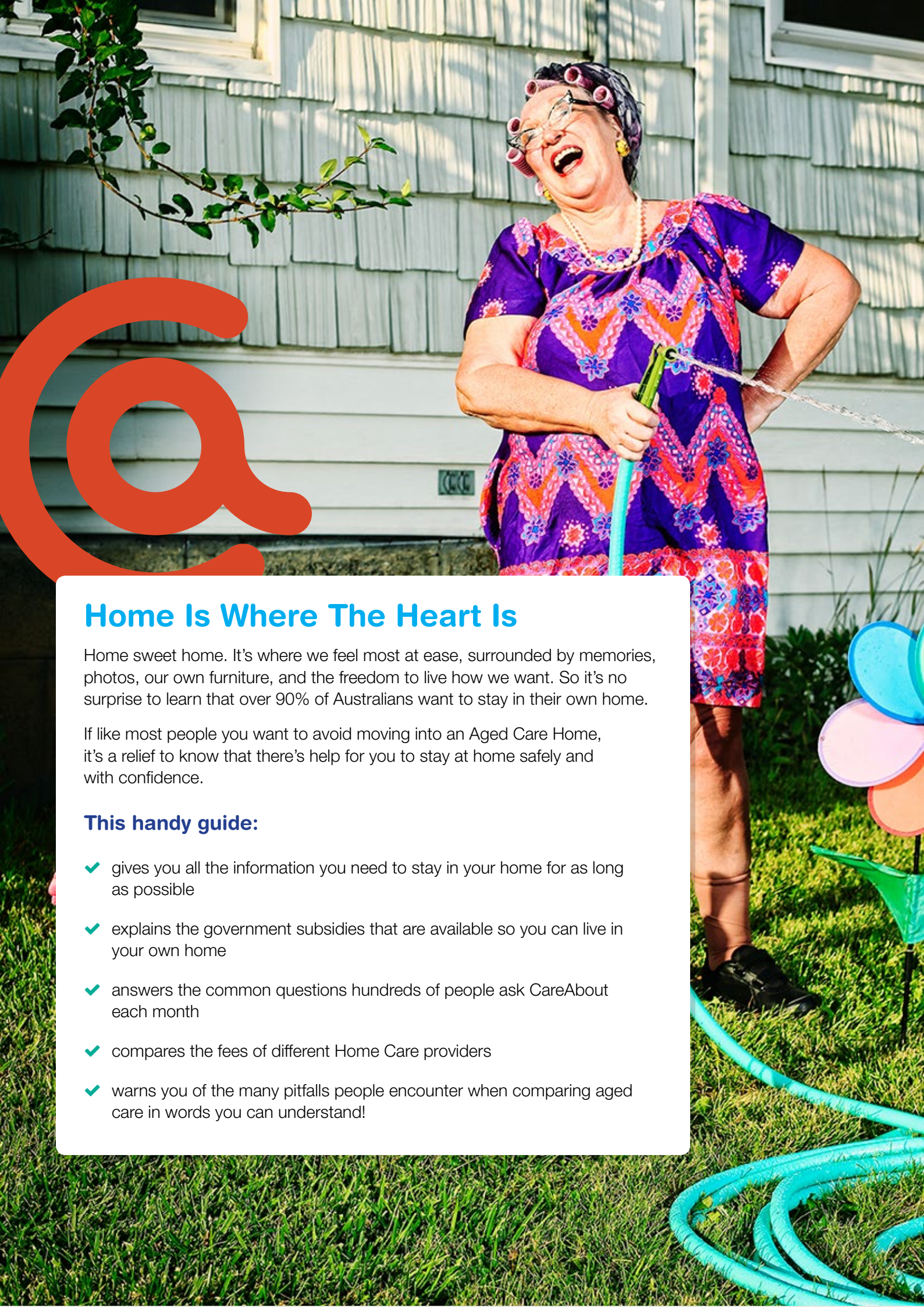
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## Home Is Where The Heart Is

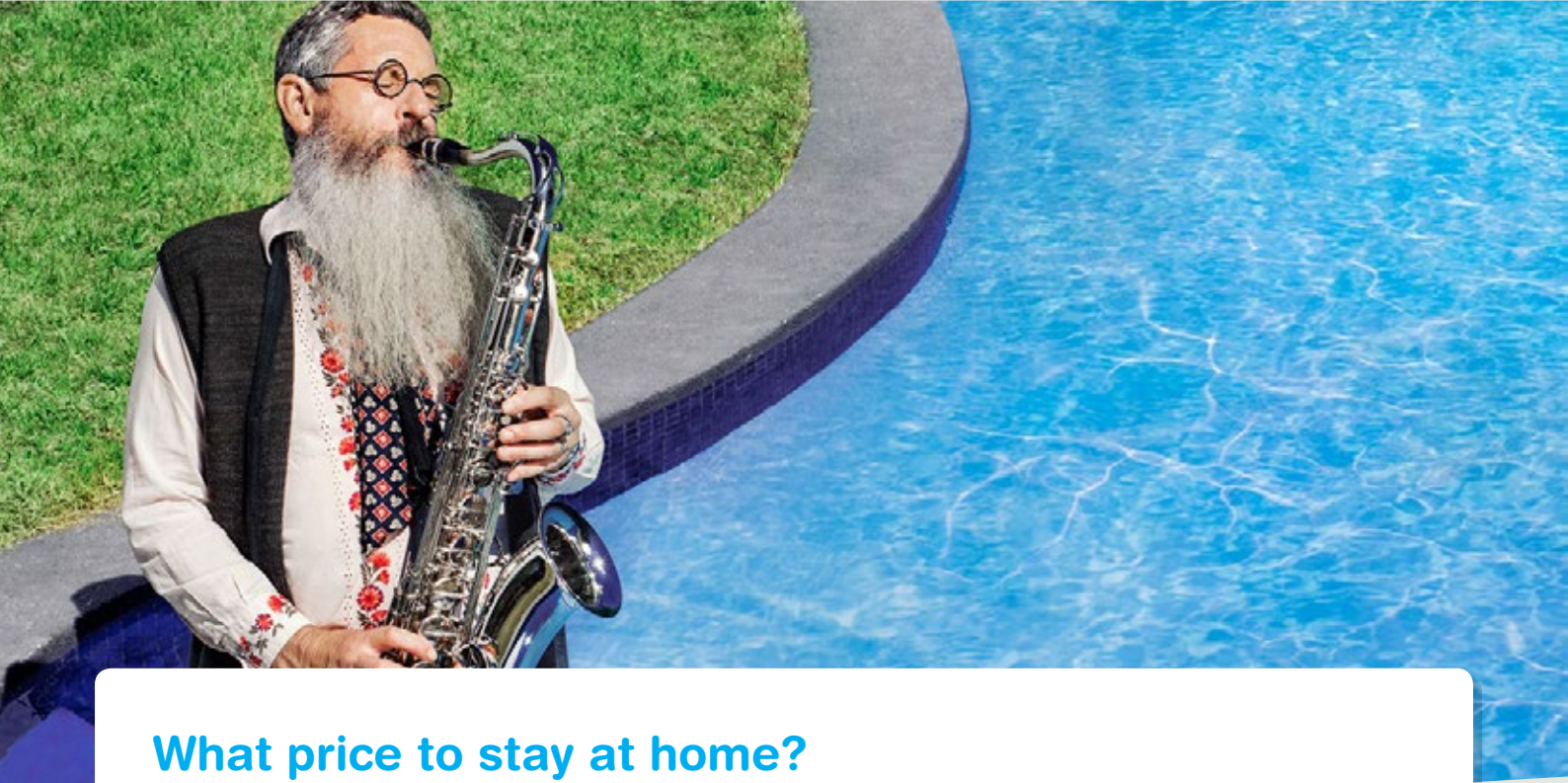
Home sweet home. It's where we feel most at ease, surrounded by memories, photos, our own furniture, and the freedom to live how we want. So it's no surprise to learn that over 90% of Australians want to stay in their own home.

If like most people you want to avoid moving into an Aged Care Home, it's a relief to know that there's help for you to stay at home safely and with confidence.

### This handy guide:

- ✓ gives you all the information you need to stay in your home for as long as possible
- ✓ explains the government subsidies that are available so you can live in your own home
- ✓ answers the common questions hundreds of people ask CareAbout each month
- ✓ compares the fees of different Home Care providers
- ✓ warns you of the many pitfalls people encounter when comparing aged care in words you can understand!





## What price to stay at home?

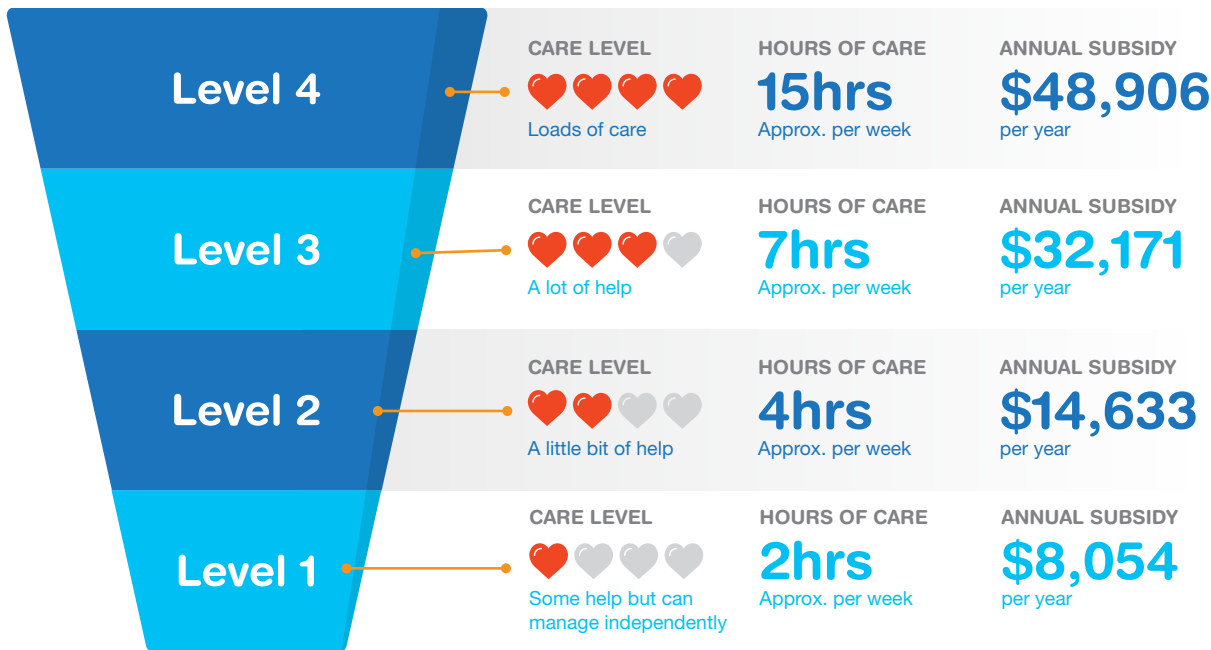
### How much do I get?

The government supports you to stay at home. In fact, everyone over 65 years of age with a Medicare card can receive government subsidies to remain in their home.

The main form of financial support to remain at home is called Home Care Packages.

Home Care Packages come in four levels – Level 1, Level 2, Level 3 and Level 4. These four levels relate to the amount of support you need to stay at home.

### Levels of Support



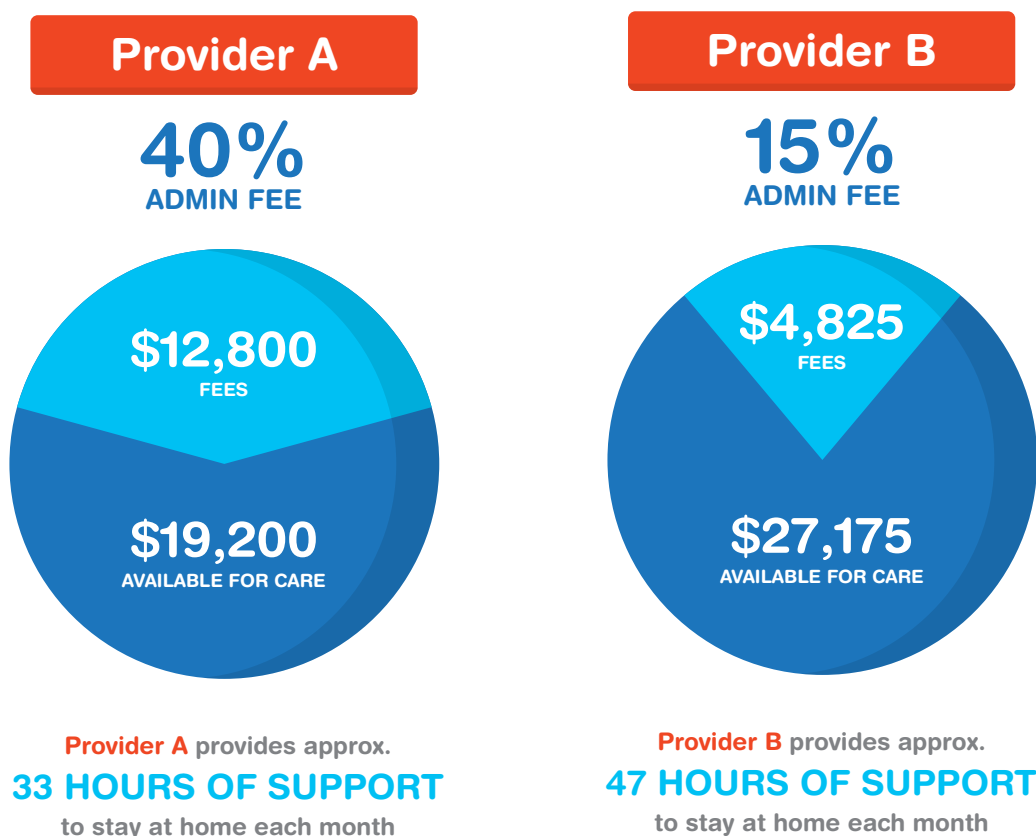
## More bang for your buck – why you need to know the fees your Home Care provider charges

Every Home Care provider charges different fees for their services. Make sure you don't sign with a Home Care provider until you're confident you know all of their fees – there's often hefty exit fees to consider.

**If you're unsure, call CareAbout and make sure you're getting the best value for money.**

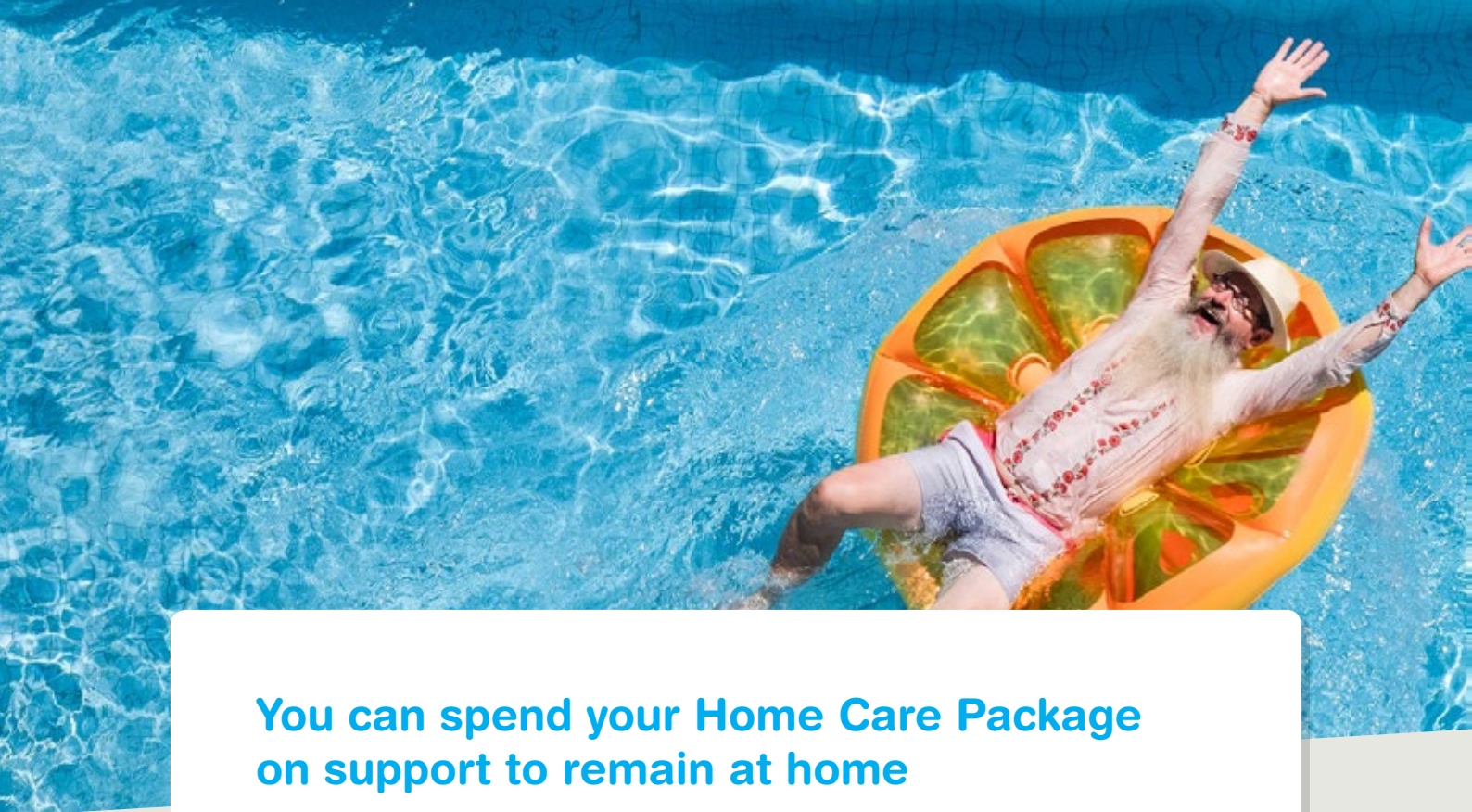
Here's an example of how you might lose out on valuable care hours to big fees. Provider A takes 40% of your government subsidies in fees and Provider B only takes 15%. This means you have significantly less hours to help you stay safely and confidently at home if you've signed with Provider A.

The example is based on a  
Level 3 Home Care Package, of \$32,000 per year.



If you've currently got a Home Care Package and you think you're paying too much, call CareAbout and we can talk you through your options.





## You can spend your Home Care Package on support to remain at home

Here's some of the things you can spend your Home Care Package on:



### Personal care

Personal care includes things such as showering and toileting.



### Allied health services

This includes things such as physiotherapy, podiatry and occupational therapy.



### Transport

Spend your package on transport to appointments, social events or to head out for a coffee.



### House keeping

House keeping includes cleaning, laundry, paying bills, changing sheets or meal preparation.



### Decluttering and packing services

Does your home need a spring clean? You can spend your Home Care Package on decluttering and packing services that can help you feel organised and safe in your home.



## Not all care providers are equal

One of the most common questions people ask CareAbout is why do providers charge different fees? Care providers offer different services and value for money.

It's sort of like choosing milk at the supermarket. Not all milk is the same price. Not all milk is the same – there's low-fat, high protein, even milk made from almonds and soy beans. It's confusing! But there's one milk that you buy, a milk that meets your individual needs regardless of price.

Care providers are sort of similar. They can meet different individual needs such as having a Greek speaking carer, or matching the personality of a carer with your own interests, as well as specialising in different services like dementia care or palliative care.

## So how do you know you're making the best choice for you?

It's important to ask the right questions when you're trying to find the right care provider. But sometimes it's hard to know where to start.

### Here's five questions to consider before you choose a care provider:

1. What would make my life easier?
2. What personal help do I need?
3. What help around the house do I need?
4. How much will the care provider take in fees?
5. What do I do if something goes wrong?

CareAbout can help you work out what your needs are and get a clear list of your preferences. We'll match you with one of our care partners and they will meet you in person. There's no obligation to choose the partner and it's exactly the same price if you do all of the work yourself.

We all have the right to choose how we live. Changes to aged care in Australia has put you in control.

Make sure you're getting the right help and if you need support finding the right care provider for your needs or if you've got further questions, call CareAbout.

## Frequently Asked Questions

### Who can access a Home Care Package?

Anyone over the age of 65 years who has a Medicare card can apply for a Home Care Package.

### Can I change my Home Care providers?

Yes! Call CareAbout to find other providers who may better meet your needs. You could save money and get more services from your Home Care Package.

### I'm being charged thousands in fees to deliver my Home Care Package – is this right?

Home Care providers charge different fees. Some Home Care providers take more than 40% of your Home Care Package in fees. You can switch providers. If you want to see how much more you can get from your Home Care Package, call CareAbout.

### How much can I get?

Home Care Packages are there to help you stay safely and confidently in your home. You can receive up to 48k in government subsidies. You may need to help pay for your care depending on your financial situation.

### How do I register for a Home Care Package?

Contact My Aged Care to request an assessment of your needs either on the phone or register on their website.

### Aaarrggghh!!! I'm still confused! Help!?

No worries. Speak to someone who knows – call CareAbout today and we'll walk you through it.



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