



@CareAbout

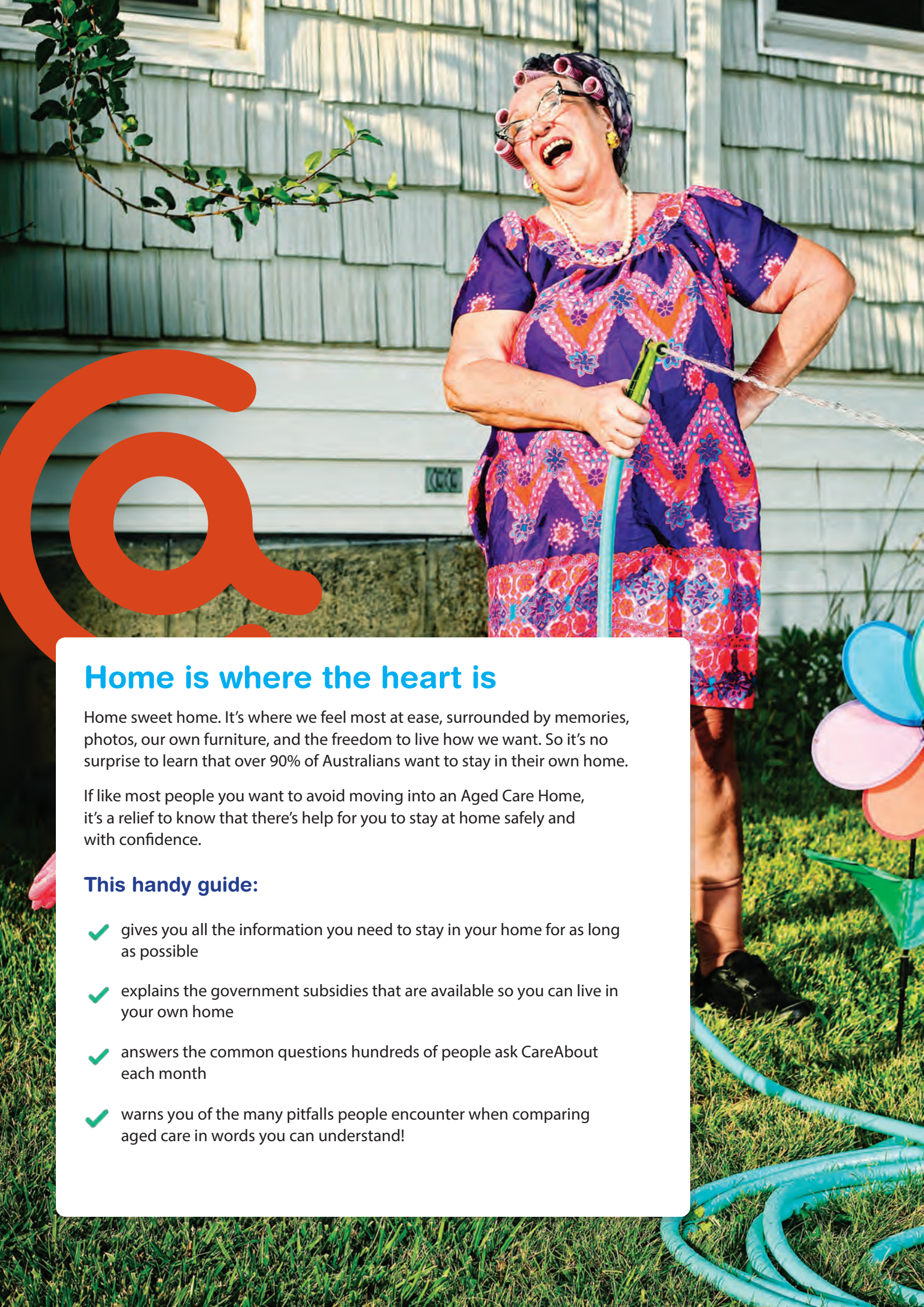
Your Guide to Home Care

VISIT US

careabout.com.au

CALL US

13 13 00



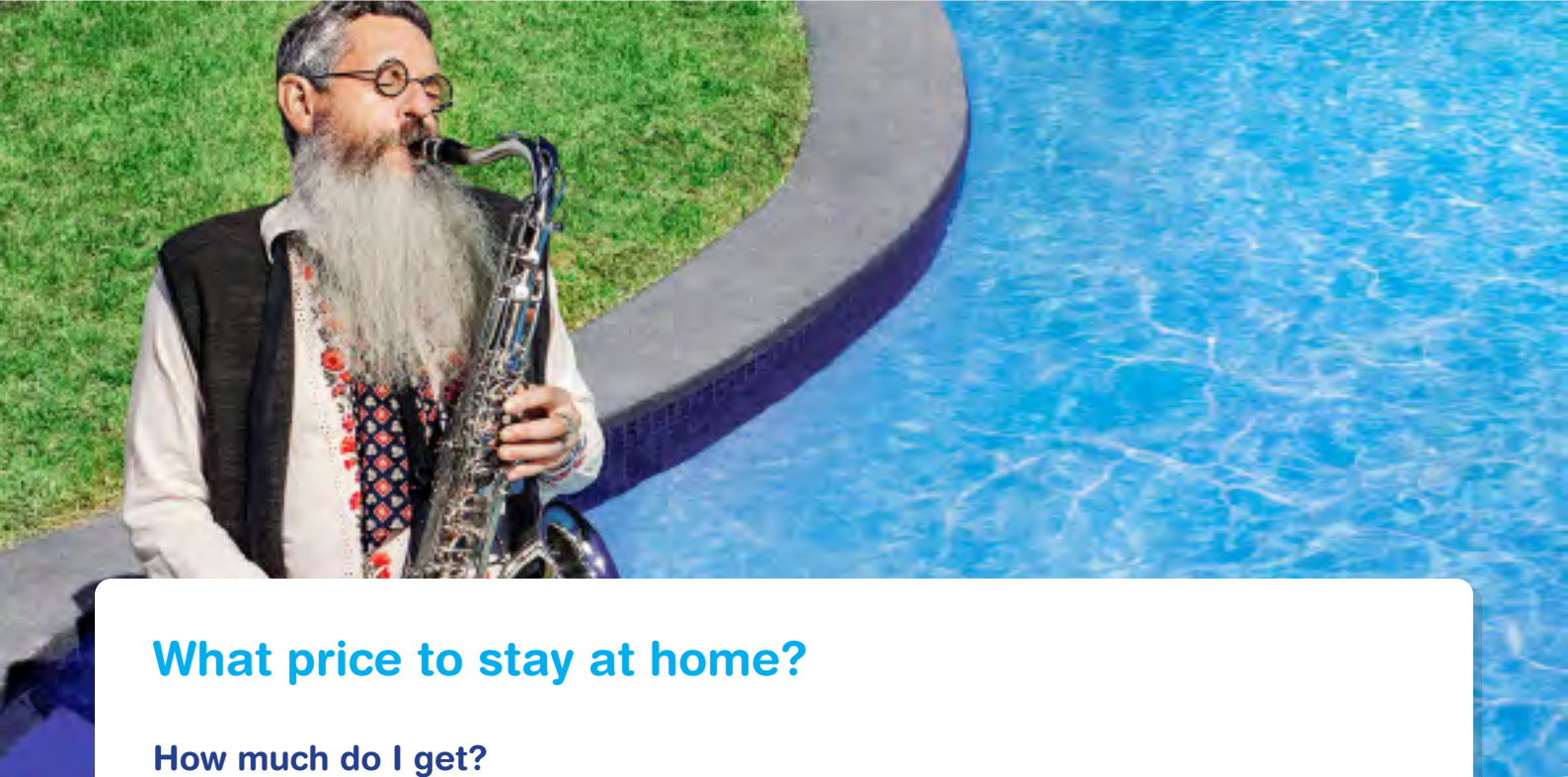
Home is where the heart is

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
- ✓ warns you of the many pitfalls people encounter when comparing aged care in words you can understand!



What price to stay at home?

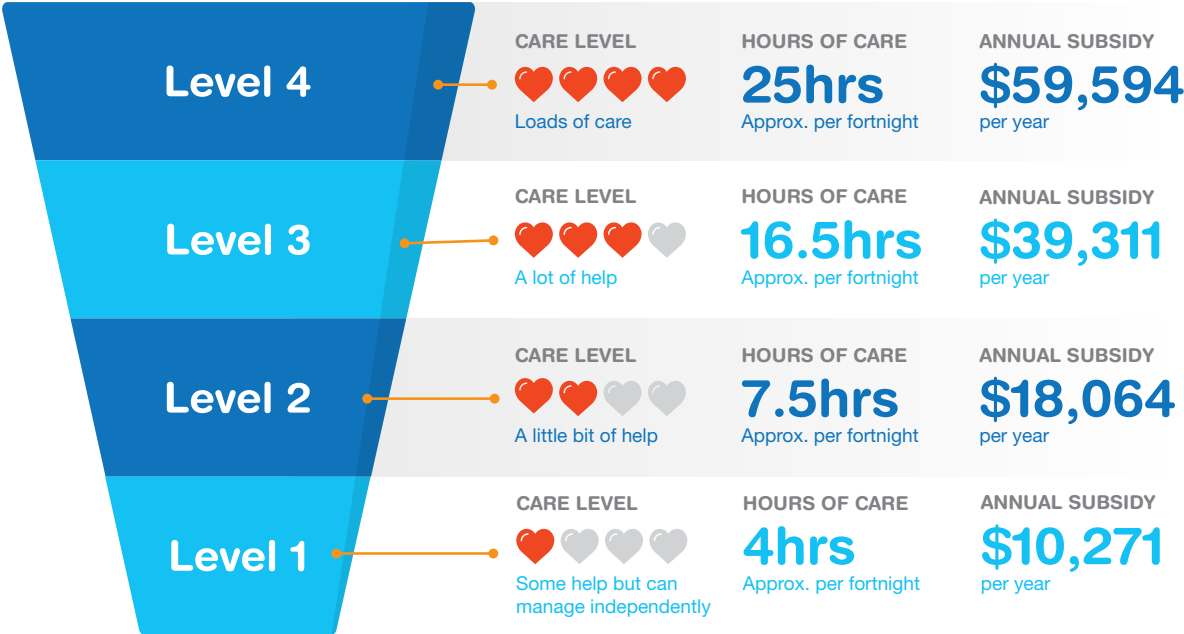
How much do I get?

The government supports you to stay at home. In fact, everyone over 65 years of age (or 50 for Aboriginal and Torres Strait Islander people) with a Medicare card can receive government subsidies to help them stay in their own home for longer.

The main form of financial support to remain at home is called a **Home Care Package**.

Home Care Packages come in four levels. These four levels relate to the amount of support you need to stay at home.

Home Care Package levels of support



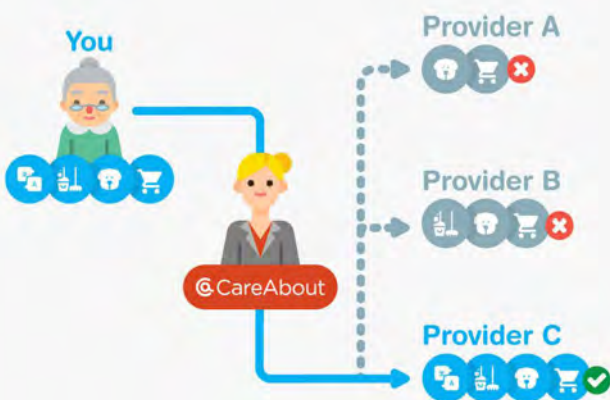
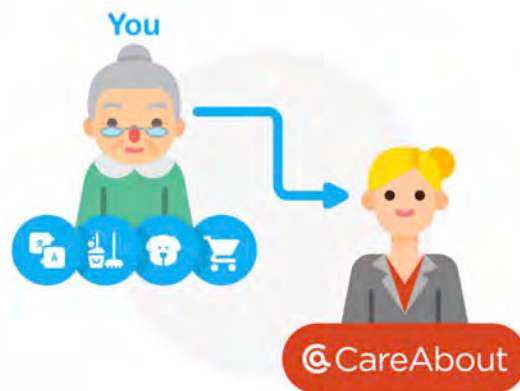
How CareAbout works

Our expert Care Advisers are here to help, no matter what stage of the journey you're at.

Tell us your needs!

Answer a few questions about your health, lifestyle and service needs

- Cultural and language preferences
- Health needs
- Services required
- Living arrangement



We'll match you with a quality provider

We make these matches based on your needs, preferences and location. Once we've matched you, you can then meet with the provider to see if you like them. The final decision is always yours!

Why trust CareAbout?

We only work with providers who we've carefully evaluated and who we trust

The providers we work with are reliable, flexible, transparent about their fees, have robust processes and undergo ongoing evaluation by CareAbout to ensure they meet our quality benchmarks.





Use your Home Care Package to help you remain safely at home!

Your Home Care Package can be used for:



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.



Respite

If your primary carer needs a break from caring, is planning a holiday, or is going to be unavailable to care for you, your Home Care Package funds can pay for respite care.



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.

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

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.

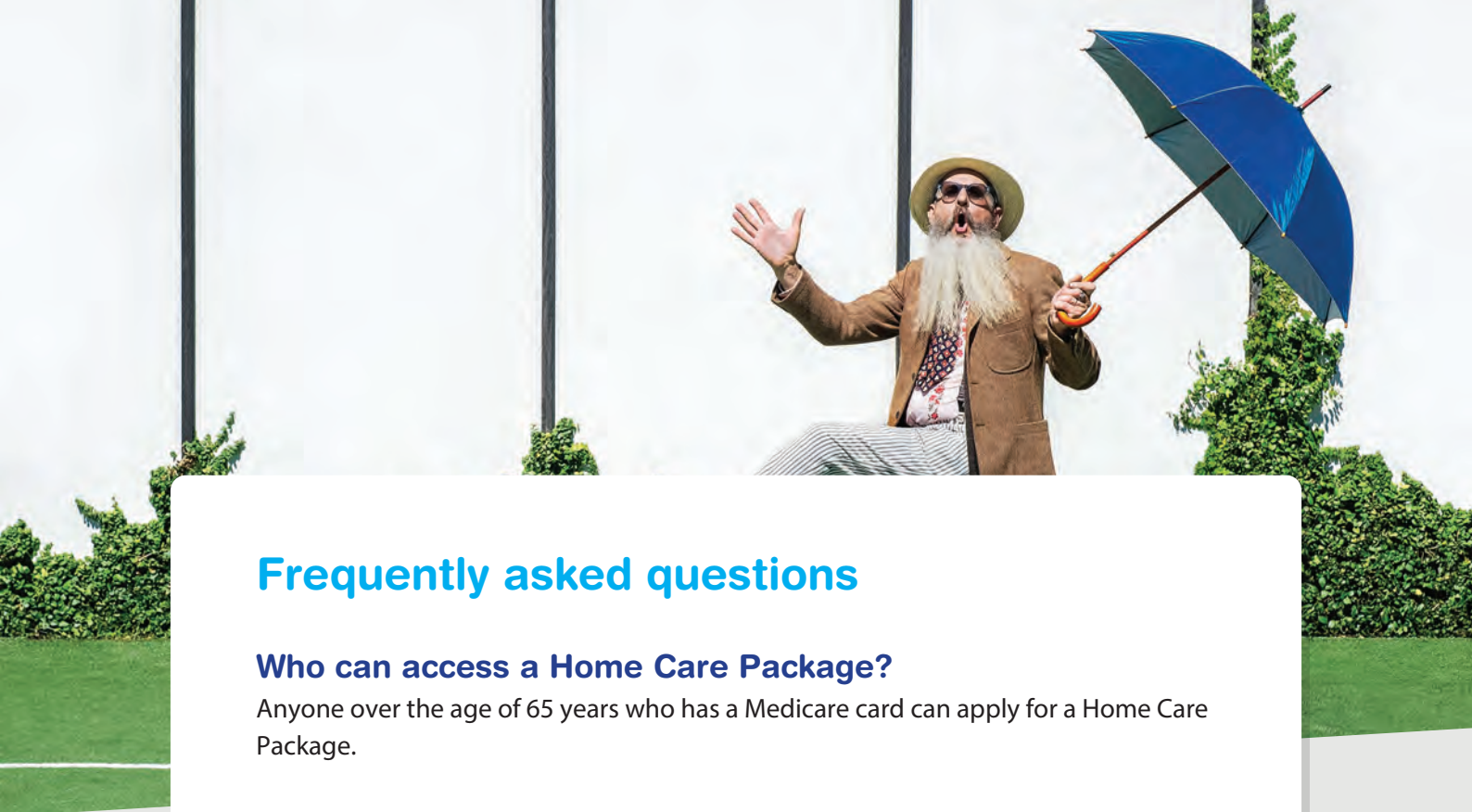
Here are five questions to consider before you choose a care provider:

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.

How do I register and apply 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.

Can I change my Home Care provider?

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 all charge different fees and it can be a minefield to understand it all. From 1st January 2023, providers are not allowed to charge more than 35% of your Home Care Package in fees and they can't charge an exit fee if you decide to terminate their care, even if you have agreed to this fee previously. Remember it's your choice and you can change your provider at any time. If you want to see how much more you can get from your Home Care Package, call CareAbout on 13 13 00.

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 \$59,594 in government subsidies. You may need to help pay for your care depending on your financial situation.

What is an income tested fee (ITF) and will I need to pay?

If your yearly income is more than \$32,820, you'll be asked to pay an income tested fee. This payment goes directly into your Home Care Package and goes towards your own care. The fee amount is based on what you earn, but will never be more than \$36.60 per day. Full pensioners are exempt from any income tested fees.

Frequently asked questions

What is the Commonwealth Home Support Program (CHSP)?

The CHSP is an entry-level home support program that helps older people to live independently in their homes and communities.

If I've been approved for the CHSP, does that mean I've also been approved for a Home Care Package?

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.

Do I have to pay for the CHSP?

You'll need to contribute a small amount towards any CHSP services you receive.

Do I have to pay for a Home Care Package?

If your income is over a certain amount, you'll be asked to contribute towards your Home Care Package. Some providers will also charge a Daily Fee. None of the providers CareAbout partner with, charge a daily fee.

Can I access CHSP while I'm waiting for a Home Care Package?

If you've been approved for CHSP, you can access it while you're waiting for your Home Care Package. Most people who are waiting for a Home Care Package are accessing CHSP services.

What is a monthly statement?

Your provider will send a statement each month outlining all the things you've used your Home Care Package for, and the amount you have left (your unspent funds).

What if my Home Care Package isn't enough?

You can apply to be reassessed for a higher level Home Care Package. Speak to your provider and they'll help organise the assessment for you. If you're still waiting and think the Package you've been approved for won't be enough, you can contact My Aged Care and ask to be reassessed.

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

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

Tips and advice from CareAbout customers!



Find a *quality* provider - having someone we can trust to look after Mum has made a world of difference. My sister and I feel such great relief knowing that Mum is being taken care of.

- Vicki D

Try to put aside negative feelings and focus on the good things in life! Keep busy, exercise daily and give to family and those who are less fortunate.

- Van N



A provider with good communication is really important. Even if our cleaner is running a couple of minutes late, our provider rings to let us know. It makes things easy and simple!

- Elizabeth & Phil

Pay attention to your health! Enjoy every minute of your life while you can. Don't listen to people who tell you that you're unable to do things - don't hold back!

- Graeme D



Over 3,000 people rate CareAbout as **excellent**. Hear what our customers are saying:

"CareAbout make the process of finding a Provider so easy. The staff member that helped me was very understanding and helpful. Listened carefully to what our needs were and suggested some things that I was not aware of. Highly recommend using this service."



"Professional & friendly. You guy's took the difficulty of finding the right care for my mother out of my hands. I was looking at a list of companies in front of me, & the daunting task of researching each 1 of them, then I saw CareAbout would do the research for me, & it lifted a lot of that weight of my shoulders, thankyou."



"The initial call that I have had with CareAbout has been such a relief. For the very first time in this lengthy, complicated, frustrating, opaque minefield that is aged care support in Victoria, CareAbout were compassionate and willing to give me all the time I needed to ask questions, explain the jargon and for them to provide guidance. This is the first time I have felt supported and heard and the first time that I felt a little bit of hope that some help will be forthcoming."



