

What is home care?

If you or someone you care for require assistance with daily activities, there are services available to help you live independently and keep you connected with your community.

There are two types of services available to you at home:

- **Entry level care** – the Commonwealth Home Support Programme (CHSP) aims to support those able to manage but needing help with some tasks. It provides a low level of support and is suitable if you need one or two services.
- **Complex care** – Home Care Packages aim to support those with greater care needs beyond what the CHSP can provide.

Home care is regulated by the Federal Government to help ensure that care is accessible and affordable for all Australians. The Federal Government subsidises the cost of these services, but you may be asked to contribute towards the cost.

You can use services from any Government approved home care provider including not-for-profit and private businesses.

If you require access to government subsidised home care, you will need to have your eligibility assessed by contacting [My Aged Care](#).

What services can I access?

Home care covers nursing care and non-nursing needs:

- **Home care** – support from healthcare professionals including assistance with personal hygiene and nursing, dressing and undressing, mobility and transportation, rehabilitation and more.
- **Home help** – extra help with general errands and keeping your home running smoothly including shopping, transportation, cleaning, cooking and tidying.
- **Companionship** – company while you go shopping, take a stroll, go swimming or visit your favourite places.

What are the fees?

- If you access entry level care, you pay a contribution directly to the CHSP service provider for the one or two services used.
- If you access complex care through a home care package, there are four levels available and each level provides a different amount of funding.
- There are some fees payable if you want to access home care. The contributions payable will depend on the level of home care package you are allocated as well as an assessment of your income.

Home care package fees:

- **Basic daily fee** – a contribution added to your package funding.
- **Income-tested fee** – a contribution towards the cost of care.
- **Additional services fee** – on a user pays basis where you agree to additional services.

The services you have tailored to meet your needs will automatically be paid by the Government from your package funding. There is a limit on the number of Home Care Packages available and there can be lengthy wait times.

Basic daily fee

The basic daily fee is unique to each level of home care package. This fee is set at a percentage of the single basic age pension that changes in March and September each year in line with the age pension¹.

Package level	Per cent of the single person rate of basic age pension
Level 1	15.68
Level 2	16.58
Level 3	17.05
Level 4	17.50

1. My Aged Care, Home Care Package fees and costs, www.myagedcare.gov.au

Income tested fee

The income-tested fee is based on a formula that assesses a portion of your income for aged care purposes.

Depending on your circumstances, you will need to submit a [Home Care Package Calculation of your cost of care form \(SA456\)](#) and send it to the Department of Human Services to have this fee assessed. It may take several weeks to receive notification back from the Department.

The amount you may be asked to pay is capped on an annual basis as well as over a lifetime. These caps help you to plan and manage your finances as the cost is limited regardless of how long you receive a home care package.

The fee is determined when you commence a home care package and then reassessed on a quarterly basis to reflect changes in your financial and personal circumstances as well as indexation of rates and thresholds.

The rules for income assessment and how it is assessed are complex. Your financial adviser can help calculate the fee you will be asked to pay and also identify funding strategies that may help reduce this fee.

Additional services fee

The home care service provider may provide additional services which are not covered by your home care package funding. The range of fees and what is covered vary greatly between providers. You should ask your selected provider for details on fees, what is provided for the fee and whether any services are at an additional cost.

To find out more about your aged care options speak to a financial adviser

australianunity.com.au/advice
or call 1300 700 189

Home care agreement

Once you have chosen a home care provider that best meets your needs, they must provide you with a Home Care Agreement.

It is a legal agreement between you and the service provider regarding your care plan, how the services will be provided, who will provide them and how much they will cost.

It is important to read the agreement carefully and seek legal advice if you need help to understand the details.

Our services

Health

- Health insurance
- Overseas visitors cover
- Dental services
- Chronic disease management
- Hospital in the home

Wealth

- Investments
- Estate planning
- Trust and estate administration services
- Financial planning
- Investment, education & funeral bonds
- Banking and home loans
- General insurance

Living

- Aged care and accommodation
- Personal and business insurance
- Aboriginal home care
- Disability services
- Retirement communities