



## How to Get Aged Care at Home

Older people who are struggling to live at home and take care of themselves often face a dilemma. Many don't want to move into aged care accommodation, but they recognise the gardening, cleaning, cooking or showering is impossible or becoming more difficult.

Some worry about placing a burden on their loved ones, others can't afford the services they need. This year in particular with coronavirus health concerns for the elderly, many people who were looking to move into an aged care facility may have decided to stay home instead.

For those who might be weighing up or delaying moving into an aged care facility this year, these Government-funded care programs may be of interest.

### COMMONWEALTH HOME SUPPORT PROGRAM

For those who are having trouble with everyday tasks and needing a little extra help, the Commonwealth Home Support Program might be useful.

The program is available to anyone aged 65 or older (50 years or older for Aboriginal or Torres Strait Islander people). It's also open to anyone on a low income or homeless and 50 years or older (45 years or older for Aboriginal and Torres Strait Islander people).

It's not a free service. You may need to help pay for the cost of services if you can afford it, but you won't need to pay the full cost.

The program covers services such as meals and other food services, help with showering and grooming, help with medicines, health and therapy services and respite care.

### HOME CARE PACKAGES

Another government-funded service provides a higher level of support for older people living in their own homes.

Home Care Packages are for older people with more complex care needs. The package will help fund and organise many of the same services covered by the Commonwealth Home Support Program but you'll need to be assessed first to determine your level of need. There are four levels ranging from basic care to high care.

The assessment will also consider how much you can contribute to the cost of your care. There are two types of fees:

- A basic daily fee (up to \$10.75).
- An income-tested fee (up to \$30.86 per day) is applicable for some. If you have to pay this fee, there are annual and lifetime limits on how much you can be asked to pay.

## WHERE TO BEGIN?

Once your level under the Home Care Packages has been assessed and funding has been allocated, it's up to you to choose a service provider in your area from an approved list on the Home Care Packages website. The government then pays the provider a subsidy to arrange the care that suits you.

## LOOK FOR FLEXIBILITY

The providers of Home Care Packages might all be following the same regulations set by the government, but they're a mix of private and not-for-profit organisations and all operate quite differently, says Dana Sawyer, CEO of My CarePath, a private service that provides advice on aged care options. Sawyer says it's important to find a provider that is flexible and "will actually deliver true consumer directed care".

Everyone's needs are different, says Sawyer. "For example, you might have someone who will need assistance every morning to shower, dress and get ready for the day. But once they're up and going, they're pretty good for the day and they can manage on their own. So, they'll need an hour of service every day.

"Whereas someone else might live with a partner or family member who helps with showering and dressing. But the helper needs a break, so they might need someone to come in for three hours twice a week so they can go out to shops," she says.

Understanding the financial intricacies of Home Care Packages is also important, says Sawyer. Providers charge different case management and administration fees, which comes out of the government funding allocated to you.

"Often we find people are in a very vulnerable position when they're looking at aged care services. They may have had a fall or a hospital admission, or suddenly realise they can't cope at home or even worse, there may be abuse happening within the home," she says.

The thing to remember, is that there is plenty of help available – both private and government-funded.

Source: Colonial First State

**If you have questions about your particular circumstances, give Shaun or Vicky a call on 4927 4588 (Rockhampton) or 4939 1766 (Yeppoon) to see how they can help.**



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