

Care and Support

Home support and care options



There are several government-funded programs that support frail older people to remain living at home for as long as possible:

- Commonwealth Home Support Program (CHSP)
- Home Care Packages
- Veterans' Home Care (VHC) and other Veteran-specific programs

CHSP and VHC provide a very basic level of support. Home Care Packages provide for more complex care needs. You usually can only receive assistance from one of the above programs at any one time.

My Aged Care is a national service that provides information on Commonwealth-funded aged care and support services, including the Commonwealth Home Support Program (CHSP) and Home Care Packages. This gateway will check your eligibility for services and may refer you to a provider covering your area. If necessary My Aged Care will refer you for a face-to-face assessment.

Tel. 1800 200 422 (Mon – Fri 8 am – 8 pm, Sat 10 am – 2 pm); www.myagedcare.gov.au

Wellness and 'reablement' focus

The Commonwealth-subsidised programs supporting seniors at home adopt wellness and 'reablement' principles.

Wellness is based on the premise that, even with frailty, chronic illness or disability, people generally have the desire and capacity to improve their function, independence and quality of life, building on their own strengths.

'Reablement' is about helping the person to adapt to a functional loss or regain confidence and capacity to resume activities.

Whenever it is possible the service provider will aim to do things 'with the client' rather than 'for the client'.

Commonwealth Home Support Program (CHSP)

CHSP is funded by the Australian Government for people over 65 (over 50, if of Aboriginal or Torres Strait Islander background).

The program provides the most basic 'entry level' services through a range of organisations funded by the Australian Government. The services you will receive, based on your needs/priorities, may include one or more support types. Here are some examples: transport to appointments/activities, domestic help (e.g. general house cleaning), home maintenance, home modifications (e.g. installation of ramps or grab rails), support and mobility aids and assistive technology, meals / food preparation, social support,

allied health (e.g. podiatry, physiotherapy, occupational therapy), planned respite care.

Some of these services are provided by local councils and (in country areas) by community health services. A number of not-for-profit and private organisations are also funded to provide these support services.

The services are subsidised by the Australian Government. Service providers determine how much a client will pay for the services through their Client Contribution arrangements.

You may be referred to some CHSP services upon contacting and been screened by My Aged Care or after a face-to-face assessment by the Regional Assessment Service (RAS). The RAS will work with you to identify your needs and concerns as well your goals and priorities and help develop a support plan.

Home Care Packages

Home Care Packages include a range of home care and support services that are tailored to meet the individual needs of older people, with a coordinated approach. Packages are flexible and may include assistance such as: personal hygiene and dressing, domestic tasks, meals, shopping, transport, home maintenance, support and mobility aids and assistive technology, social support, allied health (e.g. physiotherapy, occupational therapy).

Consumers assigned a Home Care Package are encouraged to identify goals, which could include independence, wellness and 'reablement'. Your provider must consider your preferences and work with you to develop your care plan. The consumer decides the level of involvement they wish to have in managing their package. Providers must enter into a Home Care Agreement with a person before they can start providing services. This is a legal document setting out how the agency will provide or organise services, who will provide them, and how much they will cost.

Types of care packages available

Four levels of Commonwealth-funded Home Care Packages are available:

- Level 1 - For people with basic care needs
- Level 2 - For people with low level care needs
- Level 3 - For people with intermediate level care needs
- Level 4 - For people with high level care needs

Finding out whether you are eligible

To be eligible for any of the packages of care, your care needs must first be assessed by an Aged Care Assessment Team (ACAT). The assessment is free of charge. An assessor will visit you to determine if you

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are eligible and which level of care package is the most suitable for you. To be referred to an ACAT contact **My Aged Care** on **1800 200 422** or visit www.myagedcare.gov.au.

If you are eligible you will receive a letter of approval from My Aged Care informing you of the level of the package. You will be placed on a national priority queue for packages and informed when a suitable one becomes available. While waiting for the appropriate package level you may be offered a lower level of package or referral to Commonwealth Home Support Program (CHSP) services. The time you wait before you are assigned a home care package is based on your needs, circumstances, and the overall number of packages funded by the government in relation to the demand.

When a Home Care Package becomes available, you will get a letter from My Aged Care to let you know you have been assigned a package. You have 56 days to find a service provider and enter into a Home Care Agreement from the date of your assignment letter.

Finding Home Care Package providers

The My Aged Care website includes a service provider finder facility whereby it is possible to identify the approved providers that deliver Home Care Packages in a given area. It is possible to filter for providers that allow self-managed packages. Search at www.myagedcare.gov.au/find-a-provider.

Alternatively contact Catalyst Foundation (including Seniors Information Service) and we will assist you with searching for providers covering your area.

Home Care Package fees

Your provider may ask you to pay a basic daily fee based on your home care package level. Maximum amounts are calculated as a percentage of the single rate of basic Age Pension and range from 15.68% to 17.50% depending on your Home Care Package level. If you do pay the basic daily fee, it adds to your Home Care Package budget.

If you are part-pensioner or self-funded retiree, depending on your assessable income you may be asked to pay an income-tested fee. Services Australia (Centrelink) will assess whether you need to pay it based on the information you provide using the [Home Care Package Calculation of your Cost of Care form \(SA456\)](#). Annual and lifetime caps apply to the income-tested care fee. Any income-tested care fee you pay while you are in home care will also be counted towards the annual and lifetime caps if you move into an aged care home.

Fee estimator - The My Aged Care website features a simple calculator. The figures it provides are an estimate. The exact amount you pay will depend on your financial situation when you sign up for services. www.myagedcare.gov.au/how-much-will-i-pay

Veterans' Home Care (VHC)

VHC is funded by the Department of Veterans' Affairs (DVA) to provide basic home support services for eligible veterans and war widows. Services may include personal care, domestic assistance, home and garden maintenance and respite care.

Veterans can choose to receive services through the CHSP program or VHC. Once in receipt of VHC Veterans can only receive a CHSP-funded service if that service is unavailable through VHC. Eligibility is based on assessed need. **Tel. 1300 550 450** www.dva.gov.au/health-and-treatment/care-home-or-aged-care/services-support-you-home/veterans-home-care-vhc/help.

In addition eligible Gold Card and White Card holding veterans may be able to access the following DVA programs:

- Rehabilitation Appliances Program (RAP) – provision of aids, equipment and modifications that can help them stay independent and active.
- Community (in home) nursing services – e.g. medication management, wound care

Referral and assessment by health professionals are required. For further information visit www.dva.gov.au/providers/rehabilitation-appliances-program-rap and www.dva.gov.au/health-and-treatment/care-home-or-aged-care/services-support-you-home/community-nursing or call 1800 550 457

Further information, hardship assistance

Care finders is a free service supporting vulnerable older people who have no one else who can assist them and need intensive support to access aged care services and support.

The care finder will assist eligible people with navigating the aged care system, including home support and care services that might be available to them. The finder will ask questions to understand the person's situation and support them to work through the steps to address their needs.

No professional referral is required to access the care finder service. However a health professional, aged care worker or other people in the community can help a person to locate a care finder organisation operating in their area.

Further information and contact details for such organisations are available at www.myagedcare.gov.au/help-care-finder.

For more in-depth information about aged care, including costs, talk with an **Aged Care Specialist Officer** if one is available in your area. These officers are based at Services Australia offices. To book an appointment call **1800 227 475**.

If payment of the aged care costs will cause undue hardship you can request the [Aged Care Claim for financial hardship assistance form \(SA462\)](#) or access the form online.

Aged care clients' rights

The Charter of Aged Care Rights lists your rights as a consumer of Commonwealth-funded aged care services. Some of these rights are:

- Safe and high quality care services
- Be treated with dignity and respect
- To have your identity, culture and diversity valued and supported
- To have control over, and make decisions about, the personal aspects of your daily life, financial affairs and possessions
- To complain free from reprisal, and to have my complaints dealt with fairly and promptly.

See the full charter at

www.agedcarequality.gov.au/consumers/consumer-rights or contact us to obtain a hardcopy.

Concerns or complaints about services

If you are not satisfied with the support and care services provided you can make a complaint to the **Aged Care Quality and Safety Commission**, tel. **1800 951 822 (free call)** or visit www.agedcarequality.gov.au.

The Commission resolves complaints about aged care services subsidised by the Australian Government.

Older Persons Advocacy Network (OPAN)

offers free, independent and confidential services that focus on supporting older people and their representatives to raise and address issues relating to interacting with Commonwealth-funded aged care services. Tel. **1800 700 600**, <https://opan.com.au>.

Aged Rights Advocacy Service is the South Australian OPAN member. Advocates can assist you or your nominated representative in presenting complaints about Commonwealth Home Support Program (CHSP) or Home Care Package (HCP) services. www.sa.agedrights.asn.au

If you are receiving services from the **Department of Veterans' Affairs (DVA)** and have concerns contact DVA in the first instance, tel. **1800 555 254** or visit www.dva.gov.au/contact/feedback.

If you are not eligible for these services

If you are under 65 years of age (under 50 if indigenous) and need support or equipment because of permanent and significant disability you may be eligible for the National Disability Insurance Scheme (NDIS). Tel. **1800 800 110**, www.ndis.gov.au.

If you wish to consider privately obtained services contact **Catalyst Foundations** for information on providers operating in your area. Tel. **8168 8776**, **1800 636 368 (SA country callers, from landline)**.

See also our fact sheets *Hiring private care services and tradespeople* and *Care and support after a hospital stay*.

Support for carers

If you are caring for a relative or a friend who is frail, has a disability, severe chronic condition or a mental illness, you can access assistance with planning and coordinating respite care and with accessing carer support services. Contact the **Carer Gateway** on **1800 422 737** or visit www.carergateway.gov.au.

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