

# Choosing to stay in your home



## Your questions answered

Planning ahead for aged care and understanding your options may help you to stay in your home longer. Home care services can help to take some of the stress away from your family

This help could be accessed in a home you own or rent or a retirement village or you could be living with family members.



## Help to live independently

As you get older you might find it harder to live independently in your own home and you may need to ask for help.

Asking for help does not mean you will have to move out of your home. Friends and family might be able to provide the support you need or you can pay people to provide services. The Federal Government also subsidises home care services

Accessing help in your home can reduce the burden on your spouse or family while accessing the care you need.

This help could be accessed in a home you own or a retirement village or you could be living with family members.

In some cases, a move into residential care where you can be supported 24 hours a day might be a better option. The important thing to realise is that you have choices.

Making this decision can be complex. Take some time to understand your choices, understand the fees payable and decide whether home care will work for you. Ask your family and friends to join this conversation and seek advice to help make fully informed decisions.

## What are your choices?

You have four choices to access help in your home:

- Rely on friends and family
- Hire people (such as cleaners or carers)
- Access Commonwealth Home Support Program (CHSP) – in Western Australia this is still called Home and Community Care (HACC) Program
- Apply for a Home Care Package.

Deciding which is the best option for you will depend on your personal, home and financial situation as well as the amount of help you need.

The CHSP and home care packages are both subsidised by the Federal Government to help make them affordable.

Both arrangements can provide services covering:

- Help with meals
- Cleaning or laundry services
- Assistance with showering/bathing and dressing
- Basic home maintenance
- Basic nursing care
- Transport services
- Allied health and therapy services.

The CHSP is a basic entry level of care where you may only need help with one or two of these activities. The home care packages offer a more comprehensive range of services that are coordinated into a package for you under what is called Consumer Directed Care (CDC) with four levels of packages available.

## What is consumer directed care (CDC)?

Under consumer directed care you are allocated a budget for your home care package. This includes the amount you are asked to contribute and the amount the government pays on your behalf.

You (and your family) are then able to work with the service coordinator to decide how this money is spent and which service providers are engaged.

Ultimately it is your choice to decide on the services used.

CDC gives you greater flexibility and control over what type of care you receive and allows you to supplement the subsidised care with other care from your spouse, family or paid service providers.

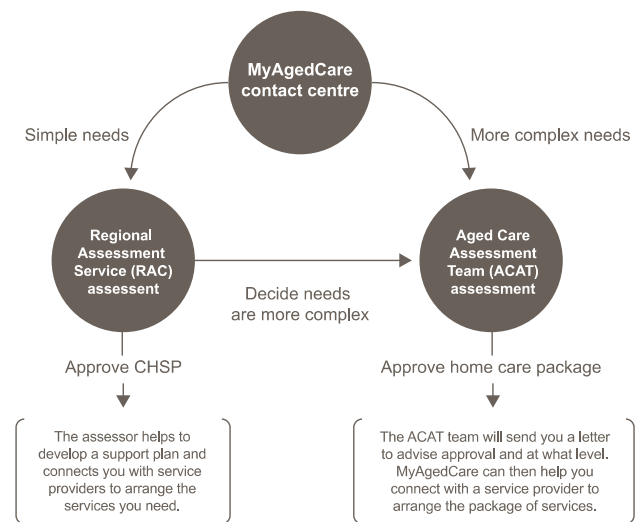
## Steps to access subsidised home care

The MyAgedCare contact centre is your first contact point. This team will ask you a quick set of questions so they can refer you to an appropriate assessment team.

The assessors will usually visit you in your home (or hospital) to talk to about your needs and observe your home environment.

It is a good idea to have family members with you to help with the discussion. There is no charge for the assessment.

Contact MyAgedCare on 1800 200422 or at [myagedcare.gov.au](http://myagedcare.gov.au)



## Finding a service provider

Use 'Find a Service' on the MyAgedCare website to help find service providers. Also ask family and friends – they may know of others like you who access care services and may be able to provide a recommendation.

Talk to a few providers before making a decision and compare:

- Services and ability to meet your needs
- The fees they charge
- Qualifications and experience of staff
- Reputation of service provider
- Testimonials from other clients
- Approval as a government subsidised provider.

## Understanding the costs



If you access CHSP or a home care package you will be asked to pay some of the cost and the government will also contribute to the costs.

While the government regulates the cost of the package (and how much they contribute), they do not regulate the fees providers can charge.

It is important to discuss the fees with your service provider and make sure they are all included in your service agreement.

The higher the fees that the service provider charges, the less services you may receive under your package. If the package does not provide enough help, and you can afford it, you can always privately pay for additional services.

## Understanding the costs

CHSP	Home care packages
You will be asked to pay a small contribution towards the cost of these services. This is negotiated with the service provider.	You will be asked to pay a basic daily fee which is set at 17.5% of the basic single pension and indexed each six months.
The government provides funding to the service providers to cover the rest of the costs.	The Department of Human Services (DHS) uses your assessable income to calculate how much extra you need to pay as an income-tested fee. An annual cap and a lifetime cap will apply to this fee.
	The government pays the rest of the package cost directly to the provider.

## Covering the costs

Ensuring you have adequate cash flow or cash reserves to meet the cost of your care services is vital. You might choose to withdraw the money from your savings to meet the costs or you might need to look at how to increase your monthly income.

In some cases, your financial adviser may even be able to offer recommendations to structure your finances to minimise the home care fees.

For example, annuities or a discretionary trust that invests in an insurance bond can both reduce assessable income which may potentially reduce the fees you pay for a home care package.

These investments do not suit everyone and the most important thing is to ensure you can meet your expenses as well as your other home maintenance costs and personal living expenses.

Each person's financial circumstances and needs are different and seeking professional assistance is recommended.

## Getting advice

It is important that you discuss with family and/or friends your preferences for accessing care and living arrangements as you age. Listen to their views to help make a fully informed decision.

Planning ahead can help to ensure you have the money available to fund your choices as well as identify how to set up your home and support networks. Seeking financial advice early in this planning process may reduce the stress and worry for you and your family.

**IMPORTANT INFORMATION:** The information contained in this publication is based on the understanding understanding Northern Beaches Aged Care Advice Pty Ltd (Corporate Authorised Representative of LFG Financial Services Ltd ABN 28 101 927 413, AFSL 227096) has of the relevant Australian legislation as at December 2019. This information contains general information and may constitute general advice. Any advice in this communication has been prepared without taking account of individual objectives, financial situation or needs. It should not be relied upon as a substitute for financial or other specialist advice. Before making any decisions on the basis of this communication, you should consider the appropriateness of its content having regard to your particular investment objectives, financial situation or individual needs. We recommend that you see a registered tax agent or legal adviser prior to implementing any recommendations that you may make based on the information contained in this publication.

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