

A hand is shown from the top left, holding a silver coin just above a pink piggy bank. The piggy bank is on a sandy surface, and the background is a blurred beach scene. A green banner with white text is positioned to the right of the hand.

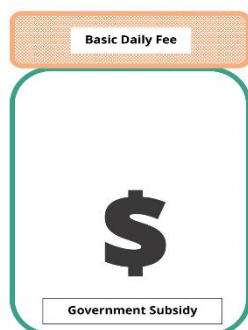
Your Budgeting Guide for Home Care Packages

Your Home
Care Budget



How Does Your Home Care Package Work?

What does your budget look like on a Home Care Package?



A Home Care Package budget generally consists:

- the Government Subsidy (determined by your approved level)
- Home Care Supplements (if you're eligible)
- the Basic Daily Fee (your contribution)

Together, they will give you the final amount of money you can spend on your care.

Government Subsidy:

A valid ACAT (Aged Care Assessment Team) Assessment will determine your level of Home Care Package which will allocate a sum of money for your services. You may be eligible to receive additional supplement on the top of your government subsidy. (For more please visit: <https://agedcare.health.gov.au/aged-care-funding/home-care-supplements>)

Home Care Level	Subsidy(\$/Day)	Yearly
HCP Level 1	\$24.07	\$ 8,785.55
HCP Level 2	\$42.35	\$ 15,457.75
HCP Level 3	\$92.16	\$ 33,638.40
HCP Level 4	\$139.70	\$ 50,990.50

*From 1st July 2018

IMPORTANT:

- The provider does not hold the full subsidy amount
- The provider receives money on a monthly basis - paid in arrears.

Home Care Supplements:

Home care providers may be able to access further funding supplements – to ensure you receive the care you need.

Supplement Amounts*	Level 1	Level 2	Level 3	Level 4
Dementia and cognition supplement	\$2.77	\$4.87	\$10.60	\$16.07
Oxygen supplement	\$11.72	\$11.72	\$11.72	\$11.72
Veterans' supplement	\$2.77	\$4.87	\$10.60	\$16.07
Enteral Feeding Supplement - Bolus	\$18.57	\$18.57	\$18.57	\$18.57
Enteral Feeding Supplement - non-bolus	\$20.86	\$20.86	\$20.86	\$20.86
Viability supplement	for those in rural and remote areas. Different levels apply.			

You don't need to apply for supplements. Your home care provider applies on your behalf.

Basic Daily Fee/Co-payment

“If you take up a Home Care Package you can be asked to pay the basic daily fee irrespective of your income.” *Five steps to accessing a Home Care Package – My Aged Care*

Important to note:

- You might be able to negotiate this payment with your provider if you are unable to pay the daily basic fee.
- If you don't pay the full fee your services could be reduced (as this income is calculated into your budget: less money = less services)
- You will get a refund of any unspent co-payment, if you end your package.

Home Care Level	Basic Daily Fee	Fortnight
HCP Level 1	maximum of \$9.44 per day	\$132.16
HCP Level 2	maximum of \$9.99 per day	\$139.86
HCP Level 3	maximum of \$10.27 per day	\$143.78
HCP Level 4	maximum of \$10.54 per day	\$147.56

Income Tested Fee

When someone have extra income over the basic pension they must pay extra fee. This is known as the 'income-tested care fee' and is in addition to the basic daily fee **and it means you will receive less subsidy from the government**. Unlike the Basic daily fee, this is not negotiable. If you don't pay your income tested fee you will receive less services. An income tested home care package consists of Government Subsidy money minus the Income Tested Fee which then can be topped up with the Basic Daily Fee.

Income	Income Tested Fee
Income above \$ 27,232.40 but below \$52,634.40 (capped at \$5,506.48 p.a.)	\$15.12 per day
Income is above \$52,634.40 (capped at \$11,012.99 p.a.)	\$30.25 per day

Important to note:

- If you don't spend the money in your budget, the government might take it back
- If you don't spend the money in your budget the government might lower your level
- Your package money doesn't stay with the provider; it moves with you or goes back to the government if you withdraw from the package services (E.g.: you moved to residential care)

EXIT FEES

- Every organisation has the right to charge Exit Fee – it is regulated by the government to cover the costs of closing a package
- Every organisation HAS TO PUBLISH its exit fees on My Aged Care (myagedcare.com.au)
- It only can be charged to the government subsidy (you don't have to pay from your pocket)
- IT SHOULD NOT IMPACT ON YOUR SERVICE DELIVERY
- If there is not enough money left in your package, the organisation **CAN'T claim the exit fee**
- Money **must go towards** the administration cost of closing your package and the transferring of information to the new provider or back to the government.
- People tend to worry about Exit Fees – they shouldn't. Focus on the other aspects of the budget which have a real IMPACT on your service delivery: Administration and case management fee, Surcharges, Assessment fees, etc.
- For example:** if an organisation does not charges Exit Fee but has a high administration fee and higher hourly rate, you will receive less services than with an organisation who charges an Exit fee amount but has less admin costs and lower hourly rate for services. **Always look at the whole picture!**

IF YOU HAVE MORE QUESTIONS PLEASE CONTACT UMBRELLA'S FRIENDLY STAFF ON 9275 4411

The information contained in this document is general in nature and provided as reference material only

Budget Explained

What can be in a home care package budget?

- **Government Subsidy:** varies depending on the level, calculated based on daily rates.
- **Home Care Supplements:** such as dementia supplement (additional funds for people with complex needs)
<https://agedcare.health.gov.au/aged-care-funding/home-care-supplements>
- **Basic Daily Fee:** You are expected to contribute to the cost of your care if you can afford to do so. How much you may pay varies depending on the type and level of care and services you will receive. (if you pay less, you will receive less services)
- **Income tested care fee:** if you earn more than the basic age pension, your subsidy from the government will be reduced (non-negotiable) and you might have to pay more.
- **Care Management** is an important service that includes coordinating care and services that will help you to achieve your goals.
- **Package Management:** cost consists of activities directly associated with the smooth delivery and management of your home care package. This includes preparing your monthly statements and your individual budget, managing your package funds, making claims for home care subsidy for you, complying with quality assurance and standards that are required for home care.
- **Establishment Fee:** provider might charge you for the establishment of the package (including initial application/assessment/application sent to government/admin costs)
- **Exit Fee:** To close your services. It is charged from the government subsidy not from your pocket.
- **Hourly Rate of Services:** This might change depending on the type of service
- **Surcharges:** for additional services which you might want to have but the organisation has to broker it out (pay someone to deliver the services)
- **Any extra cost:** which the provider must disclose to you.

Client: Marry Smith			
Budget	Level 4		
Income	Daily	Weekly	Yearly
Government Subsidy Amount	\$139.70	\$977.90	\$50,990.50
Home Care Supplements (eligibility applies)			
Basic Daily Fee on Level 4	\$10.54	\$73.15	\$3,803.80
Client income- tasted care fees			
(determent by Department of Social Services)			
Interim daily amount - till DSS decision			
Exit fees \$350			
	Total per week	\$1,051.05	\$54,794.30
Expenditure	Daily	Weekly	Yearly
Package Fees			
Package Management	\$7.85	54.97	\$2,865.25
Care Management	\$16.12	\$112.83	\$5,883.80
Service Fees	per hour		
Domestic Assistance			
Monday 2h	\$55.00	\$110.00	\$5,720.00
Tuesday 2h	\$55.00	\$110.00	\$5,720.00
Wednesday 2h	\$55.00	\$110.00	\$5,720.00
Saturday 1h	\$66.00	\$66.00	\$3,432.00
Social Support 2h weekly	\$53.00	\$106.00	\$5,512.00
(shopping / doctors appointments / social interaction)			
Personal Care 3 x 1h (3hours per week)	\$57.00	\$171.00	\$8,892.00
Gardening 2h/ month	\$57.00	\$28.50	\$1,482.00
Social Support Group outings - weekly (5 hour	\$110.00	\$110.00	\$5,720.00
Mileage cost per km (average 30km per week)	\$1.00	\$30.00	\$1,560.00
	Total per week	\$1,009.30	\$52,507.05
Total hour per week: 18 hours	surples	\$41.75	



Australian Government
Department of Health



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