



How to find and use a home care package

Easy Read version

How to use this booklet



The Australian Government Department of Health and Aged Care (the Department) wrote this booklet.

When you see the word 'we', it means the Department.



We wrote this information in an easy to read way.

We use pictures to explain some ideas.

Bold

We wrote some important words in **bold**.

Not bold

This means the letters are thicker and darker.



We explain what these bold words mean.

There is a list of these words on page 63.



This Easy Read booklet is a summary of another document. This means it only includes the most important ideas.



You can find the other document on our website.

www.myagedcare.gov.au/resources



You can ask for help to read this booklet.

A friend, family member or support person may be able to help you.



This booklet is quite long.

It includes a lot of information.



You don't need to read it all at once.

What's in this booklet?

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What is a home care package?



A home care package is a group of aged care supports and services the Australian Government helps to fund.



These supports and services can help you:

- do things for yourself
- live in your own home for as long as you can.

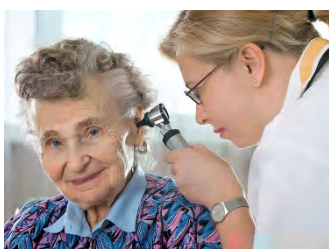
This might include:



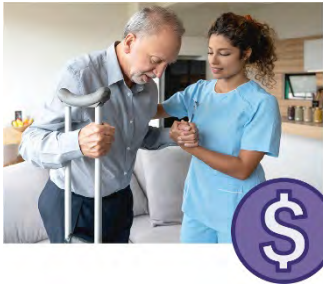
- personal services, like showering and getting dressed



- gardening and cleaning



- health services, including support to move and hear.



You can also use a home care package to pay for equipment to support you to do daily tasks.



You will work with a home care **provider** when you get a home care package.

A provider supports people by delivering a service.

They will work with you to:



- choose home care services that meet your needs and goals



- manage your care services.

Our 4 levels of home care packages



Home care packages have 4 levels of care depending on what you need.



The Australian Government provides different amounts of **funding** depending on your level of care.

Funding is money from the Australian Government to pay for supports and services.

Each year you can get:



- **\$10,271.10** for basic care



- **\$18,063.85** for low-level care



- **\$39,310.50** for medium-level care



- **\$59,593.55** for high-level care.

Who will pay for your home care package



You might need to pay for some of your home care package if you can afford it.



Each year the total of your home care package includes the:

- money you pay
- funding from the Australian Government.



We call this total your budget.

Your provider will split up the money in your budget to pay for the services you need each year.



Any money you don't spend from your budget will carry over to the next year.

How to find and use a home care package

1. Get an assessment



You will need to complete a free **assessment** to get a home care package.



An assessment helps someone work out what support you might need.



You need to contact My Aged Care to get an assessment.



My Aged Care supports older people to find and use the aged care services they need.

This includes their families and carers.

How to apply for an assessment



You can apply for an assessment on the My Aged Care website.

www.myagedcare.gov.au/assessment/apply-online



You can also call My Aged Care to apply for an assessment.

1800 200 422



My Aged Care will ask if you want them to keep all of your information in one place.



By keeping your information in one place, you only need to tell your story once.

This includes information about:

- what supports you need
- your assessment.



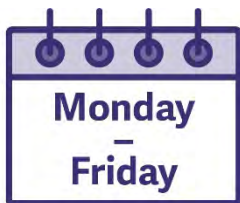
You can also apply for an assessment in person at your local Services Australia centre.



You can call Services Australia for free to make an appointment with someone who works in aged care services.

You can call them to find out if there's a staff member close to where you live.

1800 227 475



You can call Services Australia:

- 8:30 am to 4:30 pm
- Monday to Friday.



You can also choose someone you trust to make decisions for you.

We call this person your **representative**.



Your representative can be a family member or friend.



You can ask your representative to apply for an assessment for you:

- online
- over the phone
- in person.

Having an assessment



A **trained assessor** will contact you if you can get an assessment.

A trained assessor is someone who has the skills and knowledge to do an assessment.



They might ask you if they can talk to your doctor about your health.



You don't have to agree.



But if you do, the assessor will keep your information:

- safe
- private.

The assessor will:



- visit your home



- ask about what supports you need



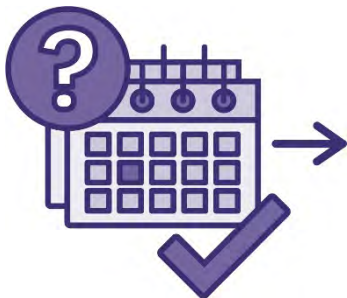
- help you find and use the care you need.



A friend, family member or carer can come to your assessment to support you.



If you have questions about the assessment, the trained assessor can answer them.



You can also ask them questions after your assessment.



You can ask My Aged Care for your trained assessor's contact details.

After your assessment



If you can use a home care package you will get an **approval letter** from My Aged Care.

An approval letter says you will receive a home care package.

It will explain your:



- level of care



- **priority level.**

Your priority level is about how soon you will get your home care package.



It depends on:

- when you had your assessment
- how quickly you need care services.



If you can't receive a home care package you will get a letter that explains why.



And it will tell you about other services that can support you.



It's a good idea to call My Aged Care if you didn't get a letter after your assessment.



If you need different supports, you can call My Aged Care to ask for a new assessment.

1800 200 422





If you aren't happy with the result of your assessment, you can ask us to check our decision.



Your letter will have information about how to do this.

2. Work out how much you need to pay



Once you know you can get a home care package, you should work out what you'll need to pay for.



You can visit the My Aged Care website to find out how much you might have to pay.

www.myagedcare.gov.au/how-much-will-i-pay



Or you can call My Aged Care.

1800 200 422



The government pays for most of your care services.



Some providers will ask you to pay a daily fee.

We call this the 'basic daily fee'.

The government won't pay for this fee.



The government will also ask you to pay for part of your home care package if you can afford to.

We call this the '**income** tested care fee'.



Your income is all the money you earn.

It includes the money you get from:

- working
- other things, like if people pay you rent.



We talk more about these fees on the following pages.

Basic daily fee



Your provider might ask you to pay a daily fee.

It depends on your level of care.



If you do pay a daily fee, it will come out of your home care package budget.

Since 20 March 2023, the daily fee has been:



- **\$10.88** if you need basic care



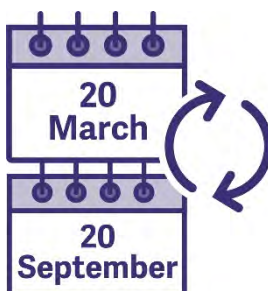
- **\$11.50** if you need low-level care



- **\$11.83** if you need medium-level care



- **\$12.14** if you need high-level care.



The daily fee changes every year for everyone on:

- 20 March
- 20 September.

Income tested care fee



If you earn above a certain amount of money each year, you might need to pay another fee.

We call this the income tested care fee.



We work out this fee from your income.



If you are part of a couple, we use half of what you both earn.



You don't have to pay this fee if you are a full pensioner.



If you need to pay this fee, you need to pay the whole fee to your provider every month.

Even if you don't use your whole budget every month.



There are limits to how much we can ask you to pay:

- each day
- every year
- over your life.



If the amount of money you earn changes, your fee can also change.

Working out the income tested care fee



An **income tested payment**:

- is from the Australian Government
- depends on how much money you make.

For example, an Age Pension.



If you already get an income tested payment you don't need to do anything.

This is because the Australian Government already knows how much money you earn.



You'll get a letter after you:

- choose a provider
- sign an agreement with them.



If you don't get an income tested payment, you need to tell Services Australia how much you earn.



You can fill out the form on their website.

www.servicesaustralia.gov.au/sa456



You can also:

- download the form
- print it out.

You need to send the form to Services Australia once you've filled it out.



You can mail it to them.

PO Box 7800

Canberra BC

ACT 2610

Or you can upload it to the Centrelink website.



For more information about how to do this, you can visit the Services Australia website.

www.servicesaustralia.gov.au/centrelinkuploaddocs

Fee advice letter

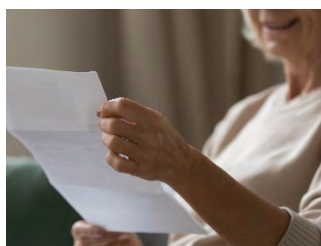


After you send the form to Services Australia, you will get a **fee advice letter**.

It explains the most you will have to pay.



You need to use the information in the letter within 120 days.



You should take this letter to any meetings you have with providers.

It will help you both understand how much you will pay if you choose to receive their services.



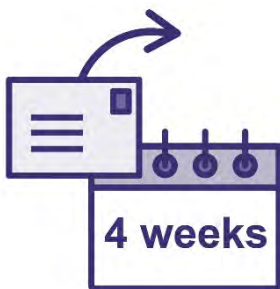
If you already have a provider, they will also get a copy of your fee advice letter.



You should tell Services Australia if the amount of money you earn changes.

They will send you another fee advice letter.

What if you don't get a letter?



It will take at least 4 weeks to get the fee advice letter after you send the form.



You should contact Services Australia if you haven't received the letter after 4 weeks.

1800 227 475



If you get an income tested payment, you won't get a letter before you:

- choose a provider
- sign an agreement with them.



But you can ask Services Australia to send it to you before you choose a provider.



You can call Services Australia to get this letter.

1800 227 475



Or you can call the Department of **Veterans'** Affairs.

1800 555 254

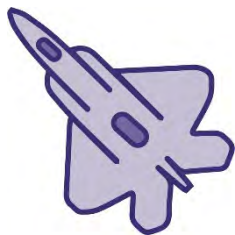
Veterans are people who worked in the defence forces,
including the:



- army



- navy



- air force.



You can take a break now if you'd like to.



You're about halfway through the booklet.

3. Get ready to use your package

Find a provider



It's a good idea to start looking for a provider after you get your approval letter.

You don't have to wait until you accept your home care package.



You can visit the My Aged Care website to find a provider in your area.

Make sure to choose 'A Home Care Package' from the list of care types.

www.myagedcare.gov.au/find-a-provider



You can also call My Aged Care for a list of local providers.

1800 200 422



When you meet with a provider, you should bring your fee advice letter.



You can let them know you just want to know about:

- their services
- what they cost.



You can choose the provider you want after you accept your home care package.

Accept your home care package



We will send you another letter when a home care package is ready for you.

We call this your 'package assignment letter'.



It will include:

- your level of care
- a **referral code**.



A referral code lets a provider:

- view your information
- start planning services for you.



You have 56 days to make an agreement with a provider after you get this letter.



You can call My Aged Care to get an extra 28 days if you need.



If you don't make an agreement in that time, you need to:

- call My Aged Care
- tell them you still want a home care package.



They will give you a new priority level using your first assessment.

If you don't want a home care package now



You can choose not to accept the home care package straight away.



You should call My Aged Care and tell them.



This means another person can use the home care package.



Doing this won't affect anything about your home care package.

It won't affect:



- your level of care



- how soon you can get your home care package when you do need it.



And your place on the list won't change unless you get a new assessment.



You'll still be able to contact My Aged Care at any time and ask to get your home care package.



It will:

- be at the same level of care
- take a couple of weeks to get.

4. Make an agreement with your provider

What are your rights?



Rights are rules about how everyone should treat you.



There is a document called the Charter of Aged Care Rights.

It explains the rules everyone must follow when they provide aged care services.



Your provider must:

- respect your rights
- follow these rules.



Your provider should give you a copy of the Charter.



You can talk to your provider if you need someone to help you understand your rights.



You can find an Easy Read version of the Charter of Aged Care Rights.

You can find it on the My Aged Care website.

www.myagedcare.gov.au/accessible-all



Your provider must also follow the Aged Care Quality Standards.

It explains rules about how to provide good aged care services.



You can find out more about the Aged Care Quality Standards on the My Aged Care website.

www.myagedcare.gov.au/aged-care-quality-standards

Creating your agreement



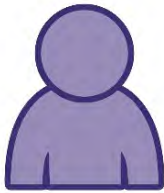
Once you've chosen a provider, you can both sign an agreement.

We call this your home care agreement.

It explains:



- your supports



- who will deliver them to you



- how much you have to pay.



It also includes information about your:

- budget
- **care plan.**



Your care plan is a document that explains:

- your goals
- the services you'll receive to help you reach those goals.



It also includes information about:

- supports you already have, like family members or friends
- who will manage your home care package.



If you don't agree with your care plan, you should let your provider know so you can change it.

You can change it at any time.



Your provider must make sure you agree to the care plan.

And your provider can't change it without asking you first.

You need to check your care plan:



- at least every 12 months



- if you start getting a higher level of package.

Support to create your agreement



You can ask the Older Persons Advocacy Network (OPAN) to support you with your:

- agreement
- budget
- care plan.

OPAN helps older people get the information they need to:



- make decisions



- understand their rights



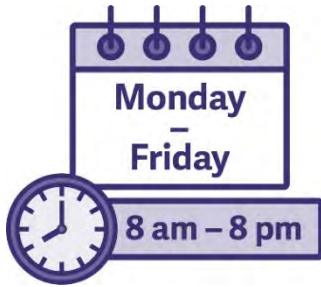
- fix problems.



You can call OPAN.

1800 700 600

You can call OPAN from:



- 8 am to 8 pm, Monday to Friday



- 10 am to 4 pm, Saturday.

Signing your agreement



If you are happy with your agreement, you can sign it.



You can also ask a representative to sign it for you.



Your provider should give you proof that you agreed to your care.

For example, a copy of your signed agreement.

5. Pay for your services

Using your budget



Your provider will use the money in your budget to pay for your care services.

They will talk with you about:

- your budget
- how you can use it.



Your budget is made up of the:

- fees you pay, like the basic daily fee or income tested care fee
- funding from the Australian Government.



Any care services must come from your budget.



If you want care services that cost more than you have in your budget, you'll have to put in your own money.



Your budget will also pay for your provider.



But they only get paid for the care services they deliver to you.



That means most of your budget will go towards paying for your care services.

Starting your home care package



Your home care package starts on the day you sign your agreement.

Not when your services start.



You don't have to pay any fees before your home care package starts.



But your provider might ask you to pay one month of fees up front after you sign your agreement.

They can't ask for more than that.



You usually pay your provider every 2 weeks or every month.



Your provider must tell you about all fees.

And they must explain them in your agreement.



If those prices change, your provider needs to discuss this with you.

And then put the new price into the agreement.



Your provider should also give you a report every month explaining:

- what you paid for
- any money you didn't use.

You should talk to your provider if you aren't getting this monthly report.



If you want to change your supports and services you should talk to your provider.

You can also call My Aged Care if you want a higher level of home care package.

What if you need help?



Services Australia has a service that helps you learn to manage your finances.

They call it the Financial Information Service.

It's safe and free.



You can call Services Australia.

And say 'Financial Information Service' when they ask why you're calling.

132 300



You can also talk to your provider if you think you can't afford to pay for your home care package.



You might be able to get financial support.

You can call Services Australia to find out.

1800 227 475

Extra funding



You might be able to get extra funding from the Australian Government.

For example, if you are a veteran.

Or if you need more support, like oxygen.



You can ask your provider about getting this extra funding.

They will apply for you.



This funding becomes part of your budget.

Money you don't spend from your budget



When you start using your home care package, Services Australia will create an account for you. We call this your home care account.



The government funding you don't spend each month goes into this account. And you and your provider can spend it on care services whenever you need to.



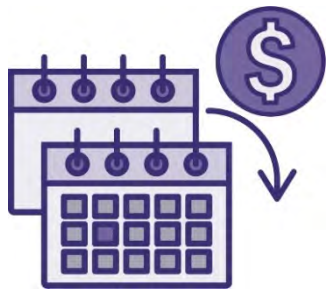
Your provider can tell you how much money you have in this account.



Your provider will hold on to any money you:

- put into your budget
- don't spend.

They can tell you how much money they're holding for you.



The money from your budget that you don't spend carries over from month to month.



This happens until you:

- stop your home care package
- change providers.



If you stop your home care package, the leftover money you paid will go back to you.

And the leftover funding will go back to the Australian Government.



If you change providers, you can still use all the money that carried over.

6. Manage your services

Pausing your services



You might want to pause your home care package services for a while.



For example, if you:

- go to hospital
- take a holiday.



The agreement you made with your provider explains how you can do this.



You might have to keep paying your fees.



You should talk to your provider about how to pause your services.

Changing providers



You can change providers at any time.



You can find a different provider in the same way you chose your first provider.

We explain this on pages 28–29.



The provider you have now has to support you to find a new provider.

Ending your agreement



You can end your agreement with your provider any time you want.

Your provider can end the agreement if:



- they can't support you anymore



- you move somewhere they can't support you



- you haven't paid your fees.



They can also end the agreement if you:

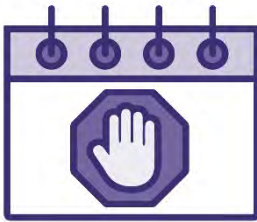
- hurt a staff member
- made it unsafe for them to work.



They have to tell you in writing if they want to end the agreement.

And work with you to find another provider.

Your provider will create a report that includes:



- when they will stop giving you services



- how much money you haven't spent.



They have 56 days to create this report once you both agree to stop the services.



They also need to put into your home care account any:

- money left over from your budget
- fees you paid in advance.



They can give your leftover money to your new provider.

You can give them your new provider's details.

And they have 70 days to give the money to them.

Your provider will return the money you gave them if you:



- move into aged care



- pass away



- end your agreement.



Your home care account will still have the government funding you didn't spend.

You can use that if you get a new provider.

If you don't get a new provider, that money goes back to the government.

Making a complaint



When you make a **complaint**, you tell someone that something:

- has gone wrong
- isn't working well.



You can talk to your provider if you need to make a complaint.



For example, you might have a problem with a service you receive.



You can have someone to support you when you talk to your provider.

For example, a friend or carer.



Your provider should tell you how to make a complaint.

And how they will manage it.



If you make a complaint, it should not affect the supports and services you receive.

If you need more support to fix your complaint



Sometimes your provider can't fix your complaint.



Or you might not want to tell them your problem.



If this happens, you might want to get support from the **Aged Care Quality and Safety Commission (Aged Care Commission)**.



The Aged Care Commission makes sure older Australians:

- are safe
- get good services.



You can visit the Aged Care Commission website.

www.agedcarequality.gov.au



You can call the Aged Care Commission.

1800 951 822



You can email the Aged Care Commission.

info@agedcarequality.gov.au



You can also send a letter to the Aged Care Commission.

They have a mailbox in each state and territory.



You can address your letter to:

Aged Care Quality and Safety Commission
GPO Box 9819



Then you can add your:

- capital city
- state or territory.



You can also ask the Older Persons Advocacy Network (OPAN) to support you with your complaint.

More support

Translating and Interpreting Service (TIS)



If you need to talk to someone in a language other than English, you can call the Translating and Interpreting Service (TIS).

131 450

Deaf Connect



You can visit the Deaf Connect website if you:

- are deaf
- are both deaf and blind
- have a hearing or speech impairment.

Deaf Connect can provide services to support you.

www.deafconnect.org.au

National Relay Service



If you are deaf, or have a hearing or speech impairment, you can also call the National Relay Service.

133 677

LiveUp



If you need help to manage your health, you can visit the LiveUp website.

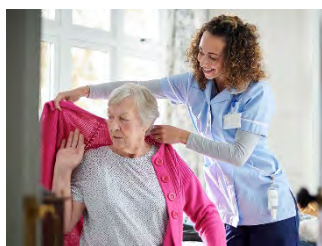
www.liveup.org.au



If you need to talk to someone, you can also call LiveUp.

1800 951 971

Dementia Australia



Dementia Australia has a program called the National Dementia Support Program.

This program supports carers who look after someone who struggles with the way they:



- think or make decisions
- remember
- talk.



You can call Dementia Australia:

- Monday to Friday
- 8 am to 8 pm.

1800 100 500

Dementia Support Australia



Dementia Support Australia also supports people who struggle with the way they:

- think or make decisions
- remember
- talk.



They also support family members and carers.



You can call Dementia Support Australia.

1800 699 799



You can also visit their website.

www.dementia.com.au

National Elder Abuse



Elder abuse is when someone treats an older person badly or hurts them.



If you are worried about elder abuse you can call National Elder Abuse.

1800 353 374



You can also visit the Compass website.

www.compass.info

Carer Gateway



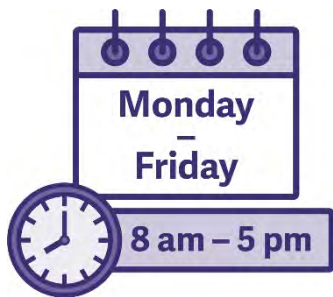
An **unpaid carer**:

- takes care of a family member or friend
- is not paid any money.



Carer Gateway provides services and support to unpaid carers across Australia:

- in person
- over the phone
- online.



You can call Carer Gateway:

- Monday to Friday
- 8 am to 5 pm.

1800 422 737



Select 'Option 1' to speak to someone.



You can also visit the Carer Gateway website.

www.carergateway.gov.au



They can talk to your carer to work out their needs.

And help them find services to support them.

Word list

This list explains what the **bold** words in this document mean.



Aged Care Quality and Safety Commission (Aged Care Commission)

The Aged Care Commission makes sure older Australians:

- are safe
- get good services.



Approval letter

An approval letter says you will receive a home care package.



Assessment

An assessment helps someone work out what support you might need.



Care plan

Your care plan is a document that explains:

- your goals
- the services you'll receive to help you reach those goals.





Complaint

When you make a complaint, you tell someone that something:

- has gone wrong
- isn't working well.



Elder abuse

Elder abuse is when someone treats an older person badly or hurts them.



Fee advice letter

A fee advice letter explains the most you will have to pay.



Funding

Funding is money from the Australian Government to pay for supports and services.



Income

Your income is all the money you earn.

It includes the money you get from:

- working
- other things, like if people pay you rent.



Income tested payment

An income tested payment:

- is from the Australian Government
- depends on how much money you make.

For example, an Age Pension.



Priority level

Your priority level is about how soon you will get your home care package.

It depends on:

- when you had your assessment
- how quickly you need care services.



Provider

A provider supports people by delivering a service.



Referral code

A referral code lets a provider:

- view your information
- start planning services for you.



Representative

A representative is someone you trust who you choose to make decisions for you.



Rights

Rights are rules about how everyone should treat you.



Trained assessor

A trained assessor is someone who has the skills and knowledge to do an assessment.



Unpaid carer

An unpaid carer:

- takes care of a family member or friend
- is not paid any money.



Veteran

Veterans are people who worked in the defence forces, including the:

- army
- navy
- air force.



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