


# Navigating Home Care Packages





We believe in **YOU** and  
strive to give you the support  
and independence to fly.

## Who We Are

Through acts of volunteering, a passion and commitment for caring was born. These simple acts of kindness that began from the goodness of our hearts, are now transforming the lives of individuals and their families with one single promise: quality care, quality service and quality staff.

Since the beginning of our journey, we have kept **YOU** at the centre of all our services. Caring for you at home and beyond is part of our commitment to keeping you safe, comfortable, and independent. We believe in empowering you to live life to the fullest, with dignity and confidence, knowing you're in good hands.

My Guardian is your **FIRST** choice  
for Aged & Disability Care.

## Our Philosophy

Everything we do at My Guardian is based on one simple yet powerful philosophy: A lifelong vocation for serving others with unparalleled care.

Our aim is to continuously adapt and innovate our services to provide personalised care and support for those in need. Ultimately, it's our beliefs and values that drive our actions:

We believe in **YOU** and strive to give you  
the support and independence to fly.



# Navigating Home Care Packages

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## Myths and Realities of Home Care

When it comes to home care, there are several misconceptions that can prevent people from seeking the support they need. Below are common myths and the realities that clarify them.

1

**Myth**      **You have no control over your care in-home care services.**

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**Reality**      Home care is consumer-directed, meaning you are in control. You decide which services you receive, when they are delivered, and who provides them, allowing you to customise your care to suit your lifestyle and needs.

2

**Myth**      **Home care is too expensive and unaffordable.**

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**Reality**      Government programs such as Home Care Packages (HCP) and the National Disability Insurance Scheme (NDIS) provide subsidies, making home care affordable for many people.

3

**Myth**      **Home care means losing your independence.**

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**Reality**      Home care is designed to enhance independence by assisting with tasks that have become difficult, allowing individuals to live safely and comfortably in their own homes.

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**Myth**      **Home care is only for severe medical conditions.**

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**Reality**      Home care can range from basic support with daily tasks like cooking and cleaning to more complex medical care, depending on individual needs.

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**Myth**      **You can't trust home care workers.**

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**Reality**      Home care workers are professionally trained and vetted to ensure high standards of safety, care, and reliability, regulated by government authorities. Police Checks or NDIS Workers Screening Checks are also reviewed.



# The Assessment Process

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To receive a Home Care Package (HCP), you must undergo an assessment coordinated by **My Aged Care**, the governing body for Home Care Packages. This comprehensive assessment, conducted by a qualified health professional, evaluates your physical, mental, and overall health to ensure you receive the appropriate level of care and funding tailored to your specific needs.

**Initial Contact:** You can start the process by contacting My Aged Care via phone on 1800 200 422 or online to discuss your care needs. A representative will ask questions to assess the urgency. During this process, My Aged Care will help you build a profile to store your key personal and medical information for the assessment process.

- 1. Contact My Aged Care:** Call My Aged Care on **1800 200 422** or use their online platform.
- 2. Building a Profile:** You'll need to provide key information such as your Medicare number, address, health conditions, and current support systems.
- 3. Determining Urgency:** The representative will ask some initial questions to understand your needs and decide how quickly the assessment should take place.

**Assessment Appointment:** A qualified health professional will visit you at home to assess your physical, mental, and psychological needs. They will discuss your ability to manage daily activities and any support you may require. If you require a translator, you can request one at the time they call you.

**Preparation for the Visit:** Have your relevant medical documents, and a list of current medications ready. You may also have a family member or friend with you during the assessment.

**During the Assessment:** The assessor will ask detailed questions about your daily activities and the level of assistance you need. They may also perform simple non-invasive tests to help determine your condition.

**Post-Assessment:** After the visit, the assessor will review your information and recommend your care package level.

**Approved:** Once the package is approved, you will be placed on a national waiting list for services, ranked by priority. The wait time can vary, but an interim package may be offered if urgent care is needed.

**Assigned:** Once the assessment is completed, a care package level is assigned to you based on your needs. This outlines the type of support you are eligible for and the amount of funding that has been allocated.





# Cost and Eligibility

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## Associated Fees

While the government subsidises a significant portion of Home Care Package (HCP) costs, individuals may still be responsible for certain fees:

### 1. Income Tested Care Fee:

- This fee is based on your income and applies to self-funded retirees and part-pensioners. The amount you pay depends on your assessed income, and it is determined by Services Australia.
- Low-income individuals may not need to pay this fee, but higher-income earners will contribute more to their care costs.

### 2. Basic Daily Fee:

- This is an optional fee that some home care providers charge to help cover daily care services. The amount is usually capped and set by the government, but it is not mandatory for all providers.

### 3. Other Possible Costs:

- You may be required to cover additional costs for services outside the HCP budget, such as extra personal care services, equipment, or higher-level support not covered by the package.

## Eligibility Criteria

Eligibility for a Home Care Package is based on an assessment through the **My Aged Care** system. The key criteria include:

### 1. Age:

- You must be **65 years or older** (or **50 years or older** for Aboriginal and Torres Strait Islander people).
- **Under 65** with specific health needs (such as early-onset dementia, disability, or other complex health conditions).

### 2. Assessment Process:

- Eligibility is determined through an assessment conducted by the **Single Assessment System** (SAS). A healthcare professional will evaluate your physical, mental, and psychological needs to determine if you qualify for a Home Care Package and at what level.
- The assessment also takes into account your living situation, health condition, and the support you may already receive.



# Being Assigned a Home Care Package

## Post-Assessment

After completing the assessment conducted by My Aged Care, you will receive a letter outlining the following:

- Your **approved Home Care Package level**, based on your assessed needs.
- Your **priority status**, which helps determine the speed at which you will be assigned a package.

The average wait time for receiving a Home Care Package can vary depending on your package level and the availability of services in your area. In some cases, **interim packages** may be offered if immediate care is needed while you wait for your full package to become available.

## Starting Care

Once you receive your eligibility notification, it is essential to start researching and selecting an **Approved Provider**. Providers must meet the standards set by the **Aged Care Quality and Safety Act**, ensuring they deliver high-quality, safe, and effective care.

- **My Guardian** is an Approved Provider within the My Aged Care system and is recognised as one of the fastest-growing leaders in the care industry. We offer a wide range of services to meet your needs and provide personalised, reliable care.

## Package Levels and wait times

The wait times for Home Care Packages depend on the level of care required:

<b>Level 1</b>	Basic care needs	<b>Less than 1 month</b>
<b>Level 2</b>	Low-level care needs	<b>3-6 months</b>
<b>Level 3</b>	Intermediate care needs	<b>9-12 months</b>
<b>Level 4</b>	High-level care needs	<b>9-12 months</b>



# Being Assigned a Home Care Package

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## Researching Providers

When selecting a Home Care Package provider, it's essential to ensure that they are **Approved Providers** under the **My Aged Care** system. You can use resources like **My Aged Care's** Find a provider portal, to find and compare approved providers. Key factors to consider include:

- **Location and Availability:** Ensure the provider operates in your area and can accommodate your schedule and care needs.
- **Services Offered:** Compare the services provided with those outlined in your support plan from the assessment. Ensure that they can deliver the specific support you require.
- **Cultural and Language Needs:** If relevant, choose a provider who understands and respects your cultural background and can offer services in your preferred language.
- **Hidden Fees:** Look for transparency regarding fees. Some providers may charge additional fees, such as entry fees, admin fees and basic daily care fees. Make sure you understand the full cost before committing.
- **Customer Service:** Ensure the provider offers reliable communication, is responsive to your needs, and provides flexibility with the services they deliver.

## Choosing an Approved Provider

It is crucial to choose an **Approved Provider** – a provider that meets the standards set by the **Aged Care Quality and Safety Commission**. Approved Providers are regularly audited to ensure they provide high-quality, safe, and reliable care.

- **What happens if the provider is not approved?**
  - **Unapproved providers** do not meet government-set standards and cannot offer government-subsidised Home Care Packages. This means that if you choose an unapproved provider, you may not be eligible for any government funding and will have to pay the full cost of care out of pocket. Furthermore, they are not subject to the same regulatory oversight, which may impact the quality and safety of the services provided.



# Services and Equipment

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## Allowable Services

The funds from your Home Care Package (HCP) can be used to support a range of services aimed at helping you live independently at home. These services include:

- **Personal Care:** Assistance with daily activities such as bathing, dressing, grooming, and toileting.
- **Nursing Care:** Medical support, including medication management, wound care, and monitoring of health conditions.
- **Specialist Services:** Access to allied health professionals such as podiatrists, physiotherapists, and vision care specialists.
- **Household Assistance:** Help with household tasks such as cleaning, laundry, gardening, and home modifications to improve safety (e.g., installing grab rails or ramps).
- **Transportation:** For individuals who are unable to drive, transportation can be provided for medical appointments, shopping, or social outings.

## Restricted Services

HCP funds are meant to support your health, safety, and well-being, but there are certain expenses that are not covered. These include:

- **Daily Living Expenses:** Routine living costs such as groceries, rent, or mortgage payments are not covered by HCP funds.
- **Entertainment:** Funds cannot be used for non-care-related activities such as attending sporting events, concerts, or holidays.
- **Medicare-Covered Items:** Any services or equipment already covered by Medicare, such as GP visits or hospital care, cannot be paid for using your HCP.





# Managing Your Home Care Package

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## Management Options

When managing your Home Care Package (HCP), you have the flexibility to choose between two management options, depending on your preferences and the level of responsibility you wish to take on:

- **Provider-Managed Care:** This option involves higher administrative costs but comes with less responsibility, as your provider will manage the scheduling, coordination, and budgeting of your care services.
- **Self-Managed Care:** With this option, you take on more responsibility, handling the administrative tasks yourself, such as organising your own care services. This option typically comes with lower costs but requires more involvement on your part.

## Care Coordination

- **Provider-Managed Care:** Includes a case manager who will help with the day-to-day coordination of your care, including scheduling services and managing your budget.
- **Self-Managed Care:** You are responsible for these tasks, including ensuring your services align with your care plan and budget.

## Financial Management

Your Home Care Package provider is required to send you monthly financial statements that should clearly detail:

- **Services Used:** An itemised list of all the services you have received during the month.
- **Administrative Fees:** A breakdown of any management or other fees.
- **Account Balance:** The remaining unspent funds in your account, which will carry over to the following month.



# Agreement and Services

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## Home Care Agreement

Before starting your services, you are required to sign a **Home Care Agreement**. This document outlines important aspects of your care, including:

- **Services Provided:** A detailed list of the approved services you can receive under the Home Care Package Inclusions.
- **Pricing and Fees:** A clear breakdown of the costs involved, including any additional fees such as administration or care management costs.
- **Review Schedule:** The agreement will also specify how often your care plan will be reviewed to ensure it continues to meet your needs.

## Signing the Agreement

Before signing, ensure you fully understand the terms of the agreement and feel comfortable with all the details. If necessary, negotiate specific terms to better suit your situation. The Home Care Agreement is designed to protect your rights and clarify the responsibilities of both you and the provider.

## Service Scheduling

Once the agreement is signed, you will need to regularly schedule your services. Keep the following in mind:

- **Ongoing Services:** Plan for the regular delivery of your ongoing care services, such as personal care, nursing, or household assistance.
- **Additional Needs:** Anticipate any future care needs that may arise and ensure they can be added to your schedule if required.
- **Cancellation Policies:** Be aware of the provider's cancellation policies, as well as any differences in service availability during public holidays.



# Dispute Resolution and **Your Rights**

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## Dispute Resolution

If any issues or concerns arise during your Home Care Package, your first step should be to refer to the **Home Care Agreement**, which outlines the complaints process. Most disputes can be resolved directly with your provider by discussing the issue and seeking a mutual resolution.

If the issue remains unresolved after speaking with your provider, you have the right to escalate the matter. In such cases, you can contact the **Aged Care Quality and Safety Commission** for assistance in resolving the dispute. The Commission can investigate complaints and ensure your provider complies with the Aged Care Quality Standards.

## Your Rights

As a recipient of a Home Care Package, your rights are protected under the **Charter of Aged Care Rights**. These include:

- **Safe and High-Quality Care:** You have the right to receive care that is safe, effective, and in accordance with established standards.
- **Dignity and Respect:** You are entitled to be treated with dignity, respect, and kindness at all times.
- **Independence and Choice:** You have the right to make decisions about your care, including choosing your provider and the services you receive.
- **Privacy and Protection:** Your personal information must be kept confidential, and your provider must protect your privacy.
- **Complaints and Advocacy:** You have the right to make a complaint without fear of retribution and to access independent advocacy services if needed.



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