



Focused Health Care
Personalised home care just for you!

How to Finance In-Home Aged Care

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MY AGED CARE FUNDING

Through My Aged Care, the Australian government subsidises services that help older people stay in their own home.

Your parent/ loved one may be eligible for subsidised services if:

- There's a change in what they can do or remember
- They've been diagnosed with a medical condition
- They can't get around as easily anymore (reduced mobility)
- There's been a change in the amount of care that family can provide
- They've had a recent fall or hospital admission.

WHAT SERVICES ARE COVERED?

My Aged Care covers a range of services through the Commonwealth Home Support Programme and the Home Care Package. Services include:

- Meals and food preparation
- Personal care such as showering, dressing and grooming
- Nursing care, including help with medicines and Telehealth
- Household and garden chores
- Home modifications such as installing ramps and rails
- Community transport and social support
- Respite care
- Homelessness support (Commonwealth Home Support Programme only).



HOW FOCUSED HEALTH CARE CAN HELP

Focused Health Care is an Australian leader in home care services because of our client-centred ethos and our high service standards.

We are run by Registered Nurses, meaning our business operates from a deep understanding of patients' medical, nursing, and emotional needs. As an agile, family business providing high-quality clinical care, flexible services, and the personal touch, we're a positive change in an aged care system that's often too rigid to meet people's needs.

We can help your family through the process of applying for My Aged Care funding because we understand the system well.

Once the funding comes through, we can provide the services your parent or loved one needs to live in the comfort and familiarity of their own home. We try hard to match clients and carers who are a good fit for one another and we send the same few carers to help build rapport and a relationship.

Please call us today on 1300 201 351 or 0499 487 728.

HOW DO WE APPLY?

You can check whether your mum, dad, or a loved one is eligible for My Aged Care funding by calling 1800 200 442 or by applying online at <https://www.myagedcare.gov.au/assessment/apply-online>.

It takes about 20 minutes to complete an application (you'll need their Medicare card). You'll be asked some questions about why your parent needs care and what kind of help they need. You'll also be asked to arrange a time for an over-the-phone assessment.

Your parent's application will then be processed. There can be long delays here, unfortunately. Eventually, you'll find out whether they'll receive subsidised services and how much the subsidy will be. There are two programmes, depending on your parent's level of need: the Commonwealth Home Support Programme and the Home Care Package.

You've recognised that your mum, dad, or a loved one now needs some help to continue living safely in their own home. How do you pay for that help, though? Usually, it's through My Aged Care.

COMMONWEALTH HOME SUPPORT PROGRAMME

If your parent only needs entry-level support (meaning just 1 or 2 services per fortnight), then they'll probably use the Commonwealth Home Support Programme.

This is for people who are:

- 65 years or older (50 years or older for Aboriginal or Torres Strait Islander people)
- 50 years or older (45 years or older for Aboriginal and Torres Strait Islander people) and on a low income, homeless, or at risk of being homeless.

HOME CARE PACKAGE

A Home Care Package is designed for people with more complex care needs. It's a coordinated approach to receiving services at home if your mum or dad needs help with many daily tasks or needs a high level of care.

There are four levels of Home Care Packages, each reflecting a different level of care needs (and therefore attracting a different amount of funding).

Level	Type of Care	Funding
1	Basic	Approx. \$8,750 per year
2	Low	Approx. \$15,250 per year
3	Intermediate	Approx. \$33,500 per year
4	High	Approx. \$50,750 per year

HOW MUCH WILL MY PARENT HAVE TO PAY?

These are subsidised schemes, not fully funded ones. That means there will usually be a gap between the money provided by the government and the true cost of the services.

The government usually expects older people to contribute to the cost of their care if they can afford it (there is support for people who can't). A Centrelink Income Tested Fee Assessment is required to be completed.

For the Commonwealth Home Support Programme, your parent will usually need to pay the gap between their subsidy and their provider's fee. This may be a few dollars if it's a simple service or much more if they need an expensive service like complex home renovations.

For the Home Care Package, your parent's contribution may be in the form of a basic daily fee (around \$10 per day), an income-tested care fee (your parent will receive a letter from Services Australia if they have to pay this), or additional fees if your parent would like other services that are not covered by the Home Care Package.

CAN WE CHOOSE OUR PREFERRED PROVIDER?

Yes. There are many organisations providing in-home aged care and we recommend that before you choose you compare their services, fees and approach. You're choosing people who will be coming into your mum, dad, or a loved one's home regularly so it's important that you pick a high-quality service with a positive attitude towards older people.

Focused Health Care offers high-quality in-home care led by Registered Nurses. We don't take you for granted; instead, we offer relational, flexible, customised care that supports your independence.

FREQUENTLY ASKED QUESTIONS

Does it affect my parent's pension?

No. The My Aged Care subsidy is paid directly to the service providers and does not affect your parent's pension.

Will we have to chip in?

No, you don't have to. Any financial assessments that are made are based on your parent's financial situation, not yours. Many families do help to pay for services in various ways but that's your choice depending on your circumstances. It's not a requirement.

What fees do providers charge?

That varies from one provider to another. It's important to get a quote for services so you understand the fees before going ahead.

Where does the subsidy money go?

My Aged Care subsidies are paid directly to your parent's chosen care service provider. That means your parent or loved one may only be charged the gap fee between the true cost of the services and the subsidy. It's easier than keeping track of the funds yourself.

Your parent or loved one will receive a monthly statement showing how their funds are being spent.

Our ethos and the quality of the service we provide is what makes people choose us. When you come to us, we work through the funding you've been given and we decide together how best to spend that funding.

What if my parent can't afford to contribute?

If your parent is in financial hardship and can't afford to contribute to the cost of their care, then talk to their care service provider.

Many providers have policies in place to support people on a tight budget. A financial hardship form can be submitted to Centrelink for approval.

How do I choose a provider?

You can search for providers on the My Aged Care site. When searching for providers it's important to compare services, costs and approach before you pick. Think about whether an organisation:

- Provides the services your parent is eligible for
- Is affordable
- Has capacity now so your parent is not on a long waiting list
- Has high service standards
- Has a positive attitude towards older people and staff who are pleasant to spend time with
- Has highly skilled clinicians on board to assist (eg. Registered Nurses).

How do we get started?

If you choose Focused Health Care, we begin by meeting your parent or loved one in their home and developing a care plan based on their expressed needs and funding.

We'll establish a clear service agreement between your parent or loved one and us that outlines the services we'll provide, when we'll provide them, what they'll cost and how to make changes if you need to.



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focusedhealthcare.com.au