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How to get more aged care at home (and save money in the process)



You are not disadvantaged if you accept a lower level package, because your place in the queue is based on your date of approval. SHUTTERSTOCK

Given the choice between paying \$10 a week or \$72 for someone to clean for an hour, it is not surprising that most people choose the cheaper option – even if they can afford to pay more.

This is one possible cost difference between getting help via the Commonwealth Home Support Program (CHSP) and the Home Care Package (HCP) program, both of which have the same overall objective.

It is also one of the reasons why some people may be hanging on to the subsidised ad hoc services offered under CHSP rather than take up a low-level HCP – particularly if they have to pay an income-tested fee.

The CHSP is an entry-level program designed to provide small amounts of a single service or a few services to a large number of older people who need only a small amount of assistance or support to enable them to maintain their independence, continue living safely in their homes and take part in their communities.

CHSP often includes things like community transport, cleaning, meal delivery, meal preparation and help with showering.

Eligibility requires a care needs assessment, but there is no financial assessment to determine how much you should pay for your services under CHSP. The costs are negotiated directly with an approved service provider.

Many people could and do remain at home for years getting highly subsidised support services under CHSP while paying little.

More complex needs

The confusion comes when your care needs change and you need more help to remain in your own home.

In theory, as your care needs increase or become more complex you are directed towards the HCP system – a single coordinated package of subsidised services tailored to meet a person's care needs within a set budget.

As well as being asked to make a contribution to a package of \$10.32 a day, HCPs attract a (capped) income-tested fee for income above a \$26,660 threshold for singles or \$20,703 for couples.

The service providers charge administration and case management fees which come out of the care budget.

Given the choice of whether to pay more for possibly not much more help, there is often no real incentive to switch from the CHSP to a HCP. What's important to note, though, is that CHSP funding has restrictions around when certain services can be provided, and if you don't take up an approved HCP when it comes up you may have to wait a while before it's offered again.

Consumers will base their choice on their care and support needs, the value they place on specific services received and their ability to contribute to the cost of services provided, says Leading Age Services Australia (LASA) chief executive Sean Rooney.

Where the programs have similar objectives, it makes sense that consumer contributions should be consistent and fair, he says.

Levels of service

There are four levels of home care packages, but availability of each level is not meeting demand.

Council on the Aging Chairman Ian Yates shares the view of many that a level one package is hardly worth having. The \$12,037 annual budget equates to about one to two hours a week help after administration and case management fees. For this, a consumer is asked to contribute about \$3700 as a basic fee.

According to the Department of Health, 800,000 CHSP users spend an average of \$2600 a year. While about half use one CHSP service type (domestic, transport, personal), about 6 per cent use five or more.

Accepting a level two HCP (\$18,812) can be a borderline decision, depending on how well the CHSP services are operating, the support needed and what the person is contributing. The fastest growing demand is for level three (\$36,845). A level four package (\$54,842) is like a big carrot dangling for tens of thousands of people who have been assessed as needing this degree of help but have to wait.

Overall there are about 108,000 people in a national queue for funding to be released at some level. About 40,000 have an HCP but are assessed as needing a higher level. Even with the additional package rollout starting this week, the wait for a higher level package is expected to remain at 12 months.

Worth accepting

Meanwhile, Aged Care Minister Ken Wyatt is encouraging those people approved and waiting for a higher-level home care package to take up the offer of a lower level package, as many have done.

You are not disadvantaged if you accept a lower level package, because your place in the queue is based on your date of approval and priority, and will not change, he says.

He adds that you will not have to wait longer for a higher level package if you decline a lower level package and are using CHSP services, because your place in the queue is based on your date of approval and priority.

Under certain circumstances a person may be able to access additional CHSP services to supplement their home care package, which may

benefit those who choose to take up a lower level home care package while they wait for a higher level package to become available.

DRC Care Solutions founder and director Danielle Robertson helps people put in place home care services, both privately and through the government system.

She recommends to all her clients who can afford it, to start "fee for service" care while they wait. When the package is eventually released, you then can receive more hours, she says.

But her message is clear; don't rely on the government funding as it may never come through.

If you are offered a lower package, accept it and get into the system even if it isn't perfect, she says.

For those without the means to pay for care privately or who are forced to hang on by their fingernails until an adequate package comes through, their options are reduced to either the hospital system, residential aged care not necessarily of their choosing or homeless shelters, says Robertson. That is sobering.

Bina Brown is a Director of aged care solutions company **Third Age Matters.**

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