

# Aged Care At-Home Link

## Pathway to Aged Care Support



### YOUR GUIDE IN NAVIGATING THROUGH...

- My Aged Care (MAC) Registration
- Understanding MAC Assessments
- Commonwealth Health Support Programme (CHSP)
- Home Care Package (HCP) & Levels of Funding

“Guiding older Australians through My Aged Care and funding applications with ease.”

100% FREE Service

## Aged Care At-Home Link

**Aged Care At-Home Link** is a service initiative by **Right at Home Darling Downs**, offering a FREE and independent support service to assist seniors in the Toowoomba region and surrounding suburbs in navigating the aged care funding process. We help older Australians access support through the **Home Care Package (HCP)** program and the **Commonwealth Home Support Programme (CHSP)**, ensuring they receive the right level of care and services suited to their needs.

Our goal is to **simplify the journey** for seniors and their families by providing **easy-to-follow guides and a clear understanding** of available funding options, eligibility requirements, and how to access essential services that promote independence and well-being at home.



### How We Help:

“

We will guide you and your family through the **My Aged Care (MAC)** system, helping you understand the eligibility criteria and complete the necessary steps to apply for a Home Care Package (HCP) and the Commonwealth Home Support Programme (CHSP). We want to help you navigate the process with ease, ensuring you get the support you need every step of the way.

”

“

We will explain to you the different level of funding available through the Home Care Package (HCP) and the Commonwealth Home Support Programme (CHSP), and how each one can be used to meet your individual care needs. Our goal is to make it simple for you to understand how these funding options work and how they can provide the support you need to live safely and independently at home.

”

“

Once your Home Care Package is approved, you can choose your service provider, or we will introduce you to Right at Home Darling Downs as your trusted provider, ensuring you receive quality in-home care service tailored to your preferences and needs. At Right at Home, we are committed to delivering compassionate, personalised care that helps you live independently and comfortably in your own home.

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# Easing Aged Care Access

Your Path to Stress-Free Funding

## Introduction

### Why Do You Need Help from Us?

Navigating aged care funding in Australia can be overwhelming, with complex government processes, numerous funding options, and varying service levels. Many families struggle with the confusion and stress of not knowing where to start or how to secure the appropriate support. In fact, studies show that nearly 50% of seniors find the application process for aged care funding difficult, often leading to delays and uncertainty.

At Aged Care At-Home Link, we understand the challenges seniors face when applying for aged care funding and support. We know how important it is for you and your loved ones to receive the care you need without added stress. That's why we started this initiative - to simplify the process and provide a clear, stress-free path to accessing the right funding and services. This guide has been designed to offer easy-to-understand, step-by-step information to help you navigate aged care funding and secure the support you deserve.



Inform



Assist



Connect



**AGED CARE AT-HOME LINK**

SERVICING THE GREATER TOOWOOMBA REGION

# What is Aged Care Assessment?

An **Aged Care Assessment** is the first step in accessing government-funded aged care services. It helps determine the type of care and support you need to continue living safely and independently at home.

The government uses this assessment to decide if you are eligible for a **Home Care Package (HCP)**, which provides long-term support for seniors needing help with daily tasks, or the **Commonwealth Home Support Programme (CHSP)**, which offers entry-level assistance for those who need minimal support to remain independent.

For an HCP funding assessment, a member of the **Aged Care Assessment Team (ACAT)** will visit you to discuss your daily activities, medical condition, current home support, and ability to live independently. You can have a family member, friend, or carer with you for support.

After the assessment, you will receive a letter outlining which government-funded services you are eligible for, the level of care you can receive, and the next steps to access your approved services. This assessment is also a chance to ask questions and discuss your needs, ensuring you get the right support to stay independent at home.

Am I eligible for  
government aged care  
funding?

Yes, you are if you ....

...are Australian Permanent Residents

...have been diagnosed with reduced mobility.

...are persons over the age of 65+ or 55+ if you are aboriginal or Torres Strait Islander

...have been experienced a change in family care arrangements.

...have noticed a change in what you can do.

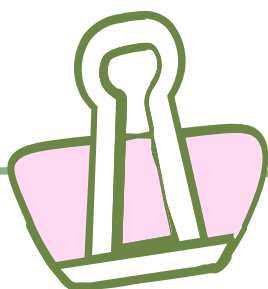
...have been diagnosed with medical condition.

...have noticed a change in your memory or what you can remember.



**Note:** Even if you're not currently eligible for government-subsidized services or not looking to access them yet, it's a good idea to register. If your circumstances change, registration will make it much easier and faster to access the support you need.





**Before calling My Aged Care, you have to gather the necessary details:**

- **Personal Information** - your full name, date of birth, address, and Medicare number.
- **Nominated Representative (optional)** - if someone will assist you with your application, have their full name, date of birth, and address ready.
- **Health & Support Information**
  - ✓ **Current Health Conditions** - Any medical conditions, disabilities, or mobility issues.
  - ✓ **Current Support Received** - Family assistance, private carers, or other services used.
  - ✓ **Daily Living Challenges** - areas where help is needed (e.g., showering, cleaning, transport, medication.)
- **Household & Living Situation**
  - ✓ Living alone or with family/friends?
  - ✓ Type of home (house, unit, retirement village, etc.)
  - ✓ Any safety concerns at home (falls risk, accessibility issues)?
- **Financial Information for Home Care Package applicants**
  - ✓ Income & pension details (if applicable)
  - ✓ Centrelink or DVA details (for income assessment)



While **Commonwealth Home Support Programme (CHSP)** has subsidised fees, **Home Care Packages (HCP)** may require a financial assessment by Service Australia (Centrelink) to determine if you need to contribute to the cost of care.

**TIPS:**

It's best to call My Aged Care together with your Nominated Representative (if you choose one). This allows them to assist with assessments, updates, and service requirements, making the process smoother - especially if you are ever unable to manage it yourself.



### What happens Next?

By this stage, you have been deemed eligible for government-subsidized aged care services, and the next step is to undergo an assessment through My Aged Care. You just need to wait for the scheduled assessment from the assessor, who will either be from the **Regional Assessment Service (RAS)** or the **Aged Care Assessment Team (ACAT)**. The time frame for this assessment can vary, but you can typically expect to wait between 1 to 4 weeks for a scheduled appointment. This assessment will help determine the level of care and support you need.

When undergoing an assessment, be prepared to provide important medical and health-related information, such as:

- Doctor's Reports and Medical History.
- Hospital Discharge Summaries
- Prescriptions and Medications
- Details of Diagnosed Medical Conditions
- Mobility and Physical Functioning
- Cognitive and Mental Health Considerations
- Dietary and Nutritional Needs
- Social and Emotional Support Needs

My Aged Care will arrange an in-home assessment with assessment services.

- **Regional Assessment Services (RAS)** - is an assessment service that is responsible for conducting face-to-face assessments for older Australians seeking support through the Commonwealth Home Support Programme (CHSP). They assess basic support needs for people who need low-level assistance to remain independent.
- **Aged Care Assessment Team (ACAT)** - is an assessment service that is responsible for conducting face-to-face assessments for older Australians seeking support through the Home Care Packages (HCP). They assess people with more complex care needs.

How long does the assessment process take?



Your ACAT assessment should occur within 30 days of submitting a request online or by telephone (depending on demand).

The assessment itself takes around 1-3 hours, depending on care needs, and will usually take place in your home. An assessment outcome letter will typically be sent within a week of your assessment date.



## What to Expect During and After the Assessment?

During both **RAS (Regional Assessment Service)** and **ACAT (Aged Care Assessment Team)** assessments, the process is designed to evaluate your care needs and ensure you receive the most appropriate support.

### ACAT Assessment - (Higher-Level Care Needs)

#### During the Assessment

The ACAT Assessor typically a doctor, nurse, or allied health professional, will conduct a detailed evaluation of your more complex care needs, asking about:

- ✓ **Personal Care** - do you need significant help with bathing, dressing, grooming, or toileting due to physical or cognitive challenges?
- ✓ **Mobility** - do you require assistance with moving around (e.g., using a wheelchair, getting in and out of bed or a chair)?
- ✓ **Continence** - Do you need help managing continence or using incontinence aids?
- ✓ **Cognitive and Mental Health** - Do you experience memory loss, confusion, or conditions such as dementia or depression?
- ✓ **Complex Medical Needs** - Do you require regular nursing care, medication management, or therapy?
- ✓ **Home Safety** - Are there safety concerns in your home (e.g., risk of falls, inability to manage daily tasks)?

#### Outcome of your ACAT Assessment

Once you receive your Home Care Package (**CHSP**) funding approval, you will be assigned a package level based on your care needs:

- **Level 1-2** - Basic to low-level care needs (may also be recommended for CHSP in some cases).
- **Level 3-4** - Higher-level care needs requiring more intensive services.
- If home care is no longer suitable, residential aged care may be recommended.

#### What do you need to do if you need an Urgent Support?

If you need urgent support while waiting for your assessment approval, you can:

1. Call My Aged Care (1800 200 422) - they may arrange interim services.
2. Access CHSP providers - some offer short-term, fee-based services.
3. Seek Private Care - Engage private home care providers if immediate support is needed.
4. Consult your GP or Health Professional - for medical referrals or additional support.
5. Apply for Carer Gateway (1800 422 737) - for respite care if a carer needs assistance.
6. Call 000 in Emergencies - if your health or safety is at risk.



## What to Expect During and After the Assessment?

### RAS Assessment - (Lower Care Needs)

#### During the Assessment

The assessor, typically a nurse or allied health professional, will ask you detailed questions about your daily living. They will assess how well you manage on your own and whether you need help with any of the following:

- ✓ **Mobility** - do you need help with walking or using mobility aids (e.g., walker, cane)?
- ✓ **Personal Care** - Do you need assistance with basic personal care tasks such as bathing, dressing, grooming, or toileting?
- ✓ **Household Tasks** - Do you need help with light cleaning, meal preparation, laundry, or shopping?
- ✓ **Transport** - Do you need assistance with getting to appointments or running errands?
- ✓ **Social Support** - Are you isolated or would you benefit from help with social activities or connecting with others in your community?
- ✓ **Medication Management** - Do you need help organising or remembering to take your medications?

#### Outcome of your RAS Assessment

Once you receive your **Commonwealth Home Support Programme (CHSP)** funding approval, you will be able to access entry-level support services to help you remain independent at home. These services may include:

- Domestic Assistance (e.g., cleaning, meal preparation, laundry)
- Personal Care (e.g., assistance with bathing or dressing)
- Transport Services (e.g., getting to appointments or social activities)
- Social Support (e.g., connecting to community programs or companionship)

#### What do you need to do if you need an Urgent Support?

If you need urgent support while waiting for your assessment approval, you can:

1. Call My Aged Care (1800 200 422) - they may arrange interim services.
2. Access CHSP providers - some offer short-term, fee-based services.
3. Seek Private Care - Engage private home care providers if immediate support is needed.
4. Consult your GP or Health Professional - for medical referrals or additional support.
5. Apply for Carer Gateway (1800 422 737) - for respite care if a carer needs assistance.
6. Call 000 in Emergencies - if your health or safety is at risk.



## What is Income Assessment?

An **Income Assessment** is a process conducted by Service Australia (Centrelink) to determine how much you may need to contribute towards your Home Care Package (HCP). It looks at your income from pensions, superannuation, investments, and rental properties to decide if you need to pay an income-tested care fee.

If you need to contribute a certain amount based on your income. This process ensures that government funding is shared fairly, with those who have higher income contributing more towards their care.

## Income Assessment for HCP Clients

### 1 Full Pensioner

- No income-tested care fee applies.
- The government covers the full subsidy for their assigned HCP level.
- They may still be required to pay the basic daily fee, though some providers waive or reduce it.
- Services Australia already has their financial details, so no further income assessment is needed.

### 2 Part Pensioner

- May need to contribute to their care costs through the income tested care fee.
- Services Australia (Centrelink) assesses their additional income (beyond the part pension) to determine their contribution.
- The government adjusts the subsidy accordingly.

#### The income-tested care fee for Part Pensioner is:

- Up to \$6,543.66/year (\$25.61 per day) for those with moderate additional income.
- Up to \$13,087.39/year (\$51.21 per day) for those with higher additional income.

### 3 Self-Funded Retiree

- Must undergo an income assessment to determine their contribution.
- If their assessable income exceeds the threshold, they will be required to pay the maximum income-tested care fee of up to \$13,087.39/year (\$51.21 per day).
- This fee is capped at a lifetime maximum of \$78,524.69

Since self-funded retirees do not receive the Age Pension, they must submit an Aged Care Calculation of Your Cost of Care (SA456) form to Service Australia (Centrelink) for assessment.



## What Will You Need for Your Income Assessment?



To complete an Income Assessment for your Home Care Package (HCP), you will need to provide detailed financial information, which will help determine your potential contribution toward the cost of your care.



### Existing Payments

You'll need to provide information on any current payments you receive, such as:

- **Services Australia (Centrelink/DVA payments)**, including government pensions like the Age Pension or Disability Pension.
- This ensure that Services Australia can accurately assess your income from government sources.



### Income Sources

You must list all sources of income you receive, including:

- **Pension Payments** - any regular payments you get from the government.
- **Annuities** - regular payments from an investment, typically from superannuation.
- **Business Income** - if you own a business, provide details of any income generated from it.
- **Trust Dividends** - payments you receive from investments in a trust.
- **Investment Property Income** - Earnings from rental properties you own.
- **Rental Income** - income from leasing out property or land.
- **Income from Shares** - earnings from investments in stocks and shares, including dividends and capital gains.



### Non-Primary Residence Assets

Services Australia will also assess the value of your non-primary residence assets, including:

- **Bank Accounts and Savings Account** - Details of your savings and current accounts.
- **Superannuation** - the balance in your retirement savings account.
- **Cars, Boats, Caravans** - any vehicle or recreational items of value you own.
- **Stocks, Bonds, Shares** - the value of any investments you hold.
- **Investment Properties** - Details of any properties you own that are not your primary residence.
- **Gifts** - if you've received any large gifts or transferred assets, you may need to provide this information.



### Liabilities

You will need to disclose any financial obligations you have, such as:

- **Aged Care Payments** - Payments for other types of care or services you may already be receiving.
- **Credit Cards** - any outstanding credit card debts.
- **Personal Loans** - details of any loans you've taken out for personal reasons.
- **Outstanding Medical Bills** - any unpaid medical expenses.
- **Outstanding Household Bills** - regular unpaid bills like electricity, gas, or water bills.

## How Do You Organise Your Income Assessment?



To organise an income assessment for aged care fees, you have to follow these steps:

1

### Complete the Service Australia / Centrelink Form

Begin by filling out the Aged Care Fees Income Assessment Form (**SA456**). This form is essential for determining your income and eligibility for aged care services.

- You can request a paper copy of the SA456 form by calling Service Australia / Centrelink on 132 300. Alternatively, you may be able to complete the form online through the Centrelink website if you're registered.

2

### Submit the Form and Required Documents

Once you've completed the form, ensure it is signed and submit it to Service Australia / Centrelink. Along with the signed form, you will need to provide all required supporting documentation. These documents are crucial for the assessment process, and missing documents may delay your application.

3

### Wait for Initial Fee Notification

After submitting the form and documents, you will receive an initial fee notification. This advice will be valid for 120 days, unless there is a significant change in your circumstances (such as change income or financial situation). If your circumstances change, you will need to inform Services Australia and may be required to resubmit documentation.

4

### Timeframe for Completion

The income assessment process typically takes 4 to 6 weeks. However, depending on the complexity of your situation or the volume of applications being processed, it could take longer.

For further information visit:

<https://www.myagedcare.gov.au/eligibility-and-assessment/acat-assessments>





# APPROVED

# Home Care Package

## Level 1

**Level 1** is for individual with basic needs. This level provides minimal support to help with daily activities and maintaining independence.

## Level 2

**Level 2** is for individuals with low-level care needs. This level includes a broader range of support, such as personal care and household chores.

## Level 3

**Level 3** is for individuals with intermediate care needs. This level includes a broader range of support, such as help with personal care, household management, and social engagement.

## Level 4

**Level 4** is for individuals with high-level care needs. This level provides comprehensive, ongoing support for individuals with complex care needs, including 24/7 assistance for daily activities and health management.



## What the Government Pays

### Level 1 - Basic Care Needs

\$10,687.20 per year

### Level 2 - Low Level Care Needs

\$18,793.85 per year

### Level 3 - Intermediate Level Care Needs


\$40,905.55 per year

### Level 4 - High Level Care Needs

\$62,013.50 per year

# Choose the Best Home Care Package Provider



 **07 4592 8204**

Let me tell you why I decided to go with Right at Home Darling Downs for my care and support services - it's been the best decision I could've made. Here's why:



## Care That's Tailored Just for Me

They listened carefully to my needs and created a plan that's tailored just for me.



## Compassion Caregivers

The caregivers are not only skilled but genuinely care about my well-being, which makes all the difference.



## Local Expertise

As a locally support provider, they understand the community and provide care that's relevant and personal.



## Comprehensive Services

From nursing and personal care to domestic assistance, they offer a wide range of services to support my independence.



## Reliability and Trust

I can always count on them to show up on time and provide high-quality, consistent care.



★ 4.9



**Right at Home Darling Downs**  
**Clients Rating**

# What services are most important and why Right at Home Darling Downs should be your first choice for support?

Depending on the Home Care Package level you are assigned, services may include any of the following:



## Personal Care

- Showering
- Dressing
- Continence Management



## Home Care

- Household Cleaning
- Laundry
- Gardening & Maintenance



## Meal Prep

- Shopping
- Cooking
- Meal Delivery Service



## Social Support

- Social Activities
- Companionship
- Transport Assistance



## In Home Nursing

- Nursing Visits
- Wound Care
- Care Planning
- Medication Management

## Right at Home Darling Downs

Where Care Feels Like Home

For more information, call 07 4592 8204 or visit their website to schedule a consultation

# Making the Most of Your Home Care Package Budget

When it comes to spending your Home Care Package funds, the choice is entirely yours! Your Home Care Package Provider will help tailor a mix of services to create a personalised care plan that fits your needs perfectly. This is your very own “individual care budget,” designed with flexibility in mind.

You have the freedom to adjust your budget at any time. If you'd like to increase one type of service or reduce another, your provider will work with you to make it happen. It's all about ensuring you get the care you deserve, the way you want it.

Plus you'll receive a clear and detailed itemised statement every month, showing exactly how your funds are being spent. This includes all services provided, their costs, and any administration or case management fees - keeping you in the loop and fully informed. Your Care, Your Way!

## Flexible Private Care from Right at Home Darling Downs

If you're not eligible for a Home Care Package or waiting for funding, Right at Home Darling Downs offers private in-home care services, including gardening, cleaning, transport, and health support. You'll receive tailored care to suit your needs but be aware that the full cost will be your responsibility, as there is no government subsidy. It's a flexible solution for your care needs.

 **Call Now** **07 4592 8204**

