

Understanding Your Support at Home Charges

Where Your Money Goes and How Client Contributions Work

At Ashand Care and Services, we understand that many Support at Home clients and families are carefully watching how their funding is used. We also understand that provider charges can sometimes feel confusing or concerning, especially when you are trying to make your budget last.

We believe clients have the right to understand what they are paying for. That is why we aim to be open, transparent, and fair about our pricing.

This newsletter explains:

- What the hourly service rate covers
- How client contributions work
- Why the full hourly rate is not provider profit
- How your Support at Home budget is used

What is the hourly service rate?

The hourly service rate is the amount charged for a service provided to you.

For example, under our current Support at Home Pricing Schedule, weekday Community Access is charged at \$90 per hour. Transport, if required and agreed, may also be charged separately at \$1.20 per kilometre.

This means a sample weekday shift may look like this:

Community Access: 3 hours x \$90 per hour = \$270

Transport: 20 km x \$1.20 per km = \$24

Total service cost: \$294

This total amount is the cost of delivering the service. However, this does not always mean the client pays the full \$294 out of pocket.

What is the client contribution?

A client contribution is the amount the government may ask you to pay towards some types of Support at Home services.

Your contribution is not decided by Ashand Care and Services. It is determined by the Australian Government based on your income, assets, financial assessment, and the type of support you receive.

Some clients may pay a small contribution. Some may pay more. Some may not pay a contribution at all, depending on their circumstances and the services they receive.

Which services may have a client contribution?

Under Support at Home, services are generally grouped into three categories:

- Clinical Supports
- Independence Supports
- Everyday Living Supports

Clinical Supports, such as nursing care, are fully funded by the government. Clients do not pay a contribution for clinical supports.

Independence Supports and **Everyday Living Supports** may require a client contribution. This can include services such as personal care, social support, community access, cleaning, laundry, gardening, and meal preparation.

Example: Client contribution on a weekday community access shift

Let us use the same example:

3-hour weekday Community Access shift: \$270

Transport for 20 km: \$24

Total service cost: \$294

Depending on your government-assessed contribution rate, your out-of-pocket amount may look different.

If your contribution is 5%

Client contribution: \$14.70 | Government contribution: \$279.30

Total service cost: \$294

If your contribution is 25%

Client contribution: \$73.50 | Government contribution: \$220.50

Total service cost: \$294

If your contribution is 50%

Client contribution: \$147.00 | Government contribution: \$147.00

Total service cost: \$294

Important: Your contribution is not an extra fee

Your client contribution is not an additional fee added on top of the service cost. It is your share of the total service cost.

For example, if the total service cost is \$294 and your contribution is \$14.70, the remaining \$279.30 is paid from your government Support at Home funding.

The provider does not receive \$294 plus your contribution. The contribution forms part of the total payment for the service.

Where does the service fee go?

When you see a provider charge, it may look like the full amount goes to the provider as profit. This is not the case.

The service fee helps cover the real cost of delivering safe, reliable, and compliant care. This may include:

- Support worker wages
- Superannuation
- Workers compensation
- Insurance
- Payroll processing
- Staff recruitment
- Staff onboarding
- Training and competency checks
- Rostering and coordination
- Travel coordination
- Progress notes and documentation
- Quality and safety monitoring
- Incident reporting and follow-up
- Client communication
- Compliance with aged care standards
- Care management input
- Clinical oversight where required
- Software and documentation systems
- Phones and communication systems
- Audit preparation and quality systems
- General business operating costs

These costs are part of making sure services are delivered safely, respectfully, and responsibly.

Why the full hourly rate is not provider profit

For example, if a 3-hour weekday community access shift is charged at \$270, the provider still needs to pay the support worker's wages, superannuation, insurance, workers compensation, administration, rostering, documentation, training, compliance, and quality monitoring.

If transport is involved, the provider may also need to reimburse the worker for approved kilometres or vehicle use.

This means only a portion of the hourly rate remains after direct service costs. The remaining amount helps cover the systems, staff, and safeguards needed to operate a safe and compliant care service.

Why compliance and quality systems matter

Support at Home providers must meet aged care quality and safety requirements. This includes keeping proper records, managing risk, supporting client rights, responding to incidents, monitoring staff performance, and making sure services are delivered safely.

At Ashand Care and Services, we do not believe in simply sending a worker and walking away.

Quality care includes:

- Planning
- Communication
- Safe matching of staff
- Clear documentation
- Monitoring of client needs
- Follow-up when things change
- Respect for client choices
- Support for families and representatives
- Staff supervision and accountability

These behind-the-scenes tasks are important because they help protect clients, workers, families, and the wider community.

Our commitment to transparency

We understand that every dollar in your Support at Home budget matters. Our commitment is to:

- Be clear about our fees
- Explain what is included in your service
- Discuss charges before services begin
- Help you understand your contribution
- Help you understand your budget
- Review your supports when your needs change
- Provide safe, respectful, and reliable care
- Answer questions openly and honestly

If you are unsure about a charge, your statement, your contribution, or your remaining budget, please contact us. We are happy to go through it with you.

We are here to help

Our goal is to help you feel supported, informed, and confident about your care.
If you have questions, please speak with our team.

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