

# Community Care

Options and costs for home care services



Award-winning care that connects, inspires and enriches lives every day.



#### Margaret's community connection

For Margaret, being supported to stay connected and engaged with her local community in Grafton, having access to transport to get into town and finding practical solutions so she could continue her jewellery-making hobby means the world.

Rebecca, Whiddon's Grafton Community Care Coordinator, the Grafton care team and Margaret have been able to work together to come up with great solutions, and Margaret's able to live safely and independently in her own home, with the support she needs through her Home Care Package.

# Why choose Whiddon:

- Our hourly rates for services and Care Management are highly competitive so you get more for your money
- ✓ You'll have access to a wide range of high quality services to support you at home.
- ✓ Invoicing is on actuals, meaning that you pay for what you use
- We ensure that you have at least 80% of your Home Care Package funds to use on services, rather than administrative overheads.
- You're supported by qualified, experienced and friendly care workers and have a dedicated and regular team.
- ✓ Travel costs to your home to provide services are included in our fees.
- You're well supported, with annual reviews of your goals and regular and ongoing care planning.
- ✓ We are here to help and can liaise with MyAgedCare and Medicare on your behalf
- ✓ You'll receive priority access to Whiddon Retirement Villages and can access Respite Care at Whiddon homes.
- ✓ Our Care Coordinators and Scheduling Team are available 7 days a week.

# What is Community Care?

Community Care is a range of flexible and personalised services to support you to live safely and independently at home.

You may be looking for a little extra help with housework, transport or personal care, or for specialist health care and registered nurse visits. These services are provided by our dedicated, qualified and experienced care workers who visit you in your own home.

The services that you access can be paid for in a number of ways, depending on your eligibility — from using your Home Care Package to paying privately, or even supplementing your Home Care Package with additional services to ensure you're receiving the support you need.

Whiddon Community Care offers a range of different

government funded and private services. The type of services you can access depends upon your needs, preferences and eligibility for government funded services.

We meet with you and your family to discuss your circumstances and, working together, we tailor a package of care and services to your individual needs and preferences.

# This brochure outlines the different services available. These include

- Home Care Package fully managed
- 2. Home Care Package self managed
- 3. Private Services

Read on to find out about each of these service types.





# Ask us about help at home

J 1300 738 388M hello@whiddon.com.au





## Home Care Packages with Whiddon

Whether you want everyday care and help around the home, or transport services to help you stay connected to your community, at Whiddon, you're in the driver's seat with your Home Care Package.

Our team understand that your goal is to continue living safely and independently at home, while also remaining connected to the things that matter most to you. We're here to support you to achieve this goal, and it all starts with really getting to know you and understanding how we can help you live the way you want to.

Our approach to care is to partner with you, and the family or friends you wish to be involved in your care, to build a personalised and flexible care plan just for you.

We ensure that you have at least 80% of your Home Care Package funds to use on services, rather than administrative overheads.

Talk to our team about Home Care Packages and the Whiddon difference today!

What you'll receive when your Home Care Package is with Whiddon:

- Care Calls as a Whiddon customer you can access 5 calls per week, free of charge.
- Lower on-charges for your purchases and additional services, like Allied Health & outsourced specialty services.
- Affordable care management to ensure you're supported by our expert Coordinators.
- ✓ Dedicated and regular care workers.
- Access to our Community Coordinators and Scheduling Teams who support you with your care, service bookings and changes.
- ✓ Invitations to join Whiddon social programs held by Community Care.
- Support, access & organise respite care at our nearby Residential Homes.
- Priority access to Whiddon Retirement Villages and support to organise your move.
- Assistance to access additional support equipment or assistive technologies.
- No additional costs for staff to travel to your home.

### Package Management Fee

This is a monthly charge that includes the following support services:

- ✓ Initial setup of your package
- ✓ Regular wellbeing checks
- Administration support
- Ensuring high quality care and service delivery
- Supplier payments
- ✓ Monthly billing and account administration
- Liaising with MyAgedCare and Medicare regarding your funding
- Working with you to appropriately manage your assigned package funds

| Package Levels |                                    |
|----------------|------------------------------------|
| Level 1        | Home Care Package: \$150 per month |
| Level 2        | Home Care Package: \$250 per month |
| Level 3        | Home Care Package: \$450 per month |
| Level 4        | Home Care Package: \$650 per month |

#### Care Management for Home Care Packages

Care management is an important service that is part of your Home Care Package. It includes coordinating care and services that ensure the goals you set in your care plan are being met.

At Whiddon, we have a minimum amount of Care Management that each Home Care Package client requires per month. Many clients choose to add additional Care Management to provide additional support.

| Care Management per month |                   |  |  |  |
|---------------------------|-------------------|--|--|--|
| Home Care Package Level 1 | 1 hour per month  |  |  |  |
| Home Care Package Level 2 | 2 hours per month |  |  |  |
| Home Care Package Level 3 | 3 hours per month |  |  |  |
| Home Care Package Level 4 | 4 hours per month |  |  |  |







# Self-managed Home Care Packages with Whiddon

Self-managing your care is a great option for people who want and are able to manage their services. At Whiddon, we ensure that all of our clients, whether they self-manage or have their services managed by our team, are in the driver's seat with full control over your care and services.

How you self-manage can be flexible, depending on your circumstances, needs and what you're comfortable with. If you elect to self-manage your Home Care Package with Whiddon, you'll:

- Receive the level of Care Management that you direct, while understanding that every package requires a small amount of management
- Have greater choice and control over the day-to-day management of your package, including organising your own external services (e.g. lawn mowing, physiotherapy)
- ✓ Direct access to our Scheduling Team to book your Whiddon services

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<sup>\*</sup> Please see our rates card for costs.

## Care Management for Self-managed Home Care Packages

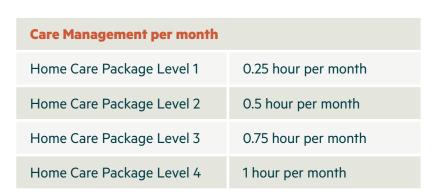
Care management is an important part of your Home Care Package, even for clients who self-manage their package.

At Whiddon, we have a minimum amount of Care Management that each Home Care Package client requires per month. The amount required for self-managed packages is much lower than Whiddon managed

packages and ensures that we are still able to support you with regular care reviews and other important services.

Many clients choose to add additional Care Management to provide additional support as and when they need it.







## Private Community Care Services

All community services are available on an ad-hoc basis from \$56 per hour, with a range of services to meet any of your needs. Alternatively, for those who are waiting for a Home Care Package allocation, or would like to structure their services on an ongoing basis, we have a selection of private packages.

#### **Private Services Packages**

|                                      | Starter<br>Package | Essentials<br>Package | Comprehensive<br>Package | Pre-paid<br>Package |  |
|--------------------------------------|--------------------|-----------------------|--------------------------|---------------------|--|
| Hours of service available per week  | 2                  | 4                     | 6                        | 5 hours total       |  |
| Hours of service available per month | 9                  | 17                    | 26                       | ¢250***             |  |
| Cost per month                       | \$430              | \$850                 | \$1500                   | \$250***            |  |

#### **How do Private Services work?**

At Whiddon, private services can be accessed in two ways: on an as-needs basis, or through one of our private packages with different costs and hours of services available to you based on the level you pay for.

#### **Private Packages with Whiddon**

- Total flexibility with the types of services you access, with the added bonus of a number of exclusive offers.
- Specialised assistance through Care Management to support you to live well at home. At Whiddon we include a small component in your private package as a standard service.
- Dedicated and regular care workers.
- Assistance with MyAgedCare while you're waiting for your Home Care Package (if applicable).

- Travel costs to your home to attend to your services are included in your package, so you won't be billed for these additionally\*.
- Access to Whiddon's Community Coordinators and Scheduling Teams who support you with your care, service bookings and changes.
- Invitations to join our exclusive social programs run by Community Care.
- Access to respite care at our nearby Residential Care Homes\*\*
- Support to access accommodation at a Whiddon Retirement Village, along with payment options on how you can pay for your Private Services to reduce your out-ofpocket expenses.
- Assistance to review your home to ensure you're living in a supportive and safe environment.

<sup>\*</sup> Kilometre charges for outings & transport apply.

<sup>\*\*</sup>Additional costs (see page 2)

<sup>\*\*\*</sup> Based on ordinary hourly rate

- Assistance to access additional support equipment or assistive technologies, including recommending options to you and helping you access these\*\*
- Assistance with transport to ensure you are able to attend your appointments and access your community when you want to.

#### What can I access as part of these packages?

You're able to access any services from the following: domestic assistance, housekeeping and laundry, light gardening, accompanied transport (travel kms additional cost), social support and shopping, personal care and support, home respite.

You're also able to access care through a Registered Nurse, however additional fees may occur or your available hours will change as this is a specialised clinical service.







# Home Care Packages: Understanding the costs and your contributions

As a recipient of a Home Care Package from the Australian Government, it's important that you understand the funding that you receive, how the different fee components work and what they mean for you and your care.

#### **Home Care Packages**

There are four levels of Home Care Packages available in Australia. Each level provides the consumer with a different amount of funding to contribute to the cost of their care.

A Level 1 Home Care Package provides a low level of funding, designed to support you with a few hours of care and support per week. A Level 4 Home Care Package is the highest available and is designed to support someone requiring a high level of care and support to stay living at home.

The funding amount provided by the Australian Government for each level of Home Care Packages changes regularly the latest rates can be found on www.myagedcare.gov.au

#### **Basic Daily Fee**

The basic daily fee is set as a percentage of the single aged pension. The full rate changes based on your assigned package level:

**Level 1** - 15.68% = \$9.45 per day

**Level 2** - 16.58% = \$9.99 per day

**Level 3** - 17.05% = \$10.27 per day

**Level 4** - 17.50% = \$10.55 per day

This fee is calculated at a daily rate, however consumers pay the fee for every day they have a government assigned Home Care Package. This means that you pay the Basic Daily Fee 7 days per week, even if you're only receiving services on a Monday, Wednesday and Friday.

The amount that you contribute through the Basic Daily Fee contributes directly to your services - this additional contribution to your funding can mean an extra hour (or more) of services for you.

#### **Income Tested Care Fee**

If your income is above a certain amount, the government requires you to contribute to the cost of your care package. This Income Tested Fee is based on an individual assessment by Centrelink and will vary based on your income. It is currently capped at a maximum of \$30.25 per day\*. Annual and lifetime caps will accrue if this fee is applicable to you, meaning that once you reach your annual or lifetime cap you no longer need to pay.

If you pay on Income Tested Care Fee, the government's subsidy reduces by the same amount. The amount you pay through an Income Tested Care Fee stays the same, regardless of your package.

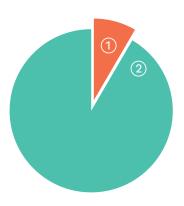
# Case study 1: June Fully subsidised Home Care Package

June is an 83 year old woman living at home who receives a full pension. She receives a Level 3 funded Home Care Package. This means that the government subsidises the full cost of her care through a Home Care Package worth \$33,174 per annum.

June also contributes \$3,748 per annum through her Basic Daily Fee. This means that June is 'topping up' the value of her package and can access a few more services. With her Basic Daily Fee, June's package is worth \$36,923 per annum.

# Case study 2: Max Partially subsidised Home Care Package

Max is a 90 year old man living at home receiving a Level 4 Home Care Package. Max receives a partially subsidised Home Care Package as he has some assets and Centrelink has determined that he needs to pay an Income Tested Care Fee. Max's annual income is above \$27,232 but below \$52,634 so he pays an Income tested Care Fee of \$15.12 per day and his Government subsidy reduces by the same amount from \$50,286 to \$44,779 for a L4 package.



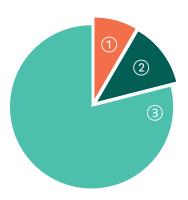
#### 1. June's contribution

\$3,748 per annum \$144 per fortnight

#### 2. Government contribution

\$33,174 per annum \$1,275 per fortnight

= **Total amount** to spend on care and support to stay at home \$36,923 per annum \$1,420 per fortnight



#### 1. Max's contribution

\$3,850 per annum \$148 per fortnight

#### 2. Max's Income Tested Care Fee

\$5,506 per annum \$211 per fortnight

#### 3. Government contribution

\$44,779 per annum \$1,722 per fortnight

**= Total amount** to spend on care and support to stay at home \$54,136 per annum \$2,082 per fortnight

<sup>\*</sup>These costs are estimates only and are subject to change depending on government rates. Numbers are based on Home Care Package subsidies in 2019 and are intended as an example only.

# Notes

# Contact us

- **J** 1300 738 388
- ► hello@whiddon.com.au whiddon.com.au
- Connect with us on Facebook
- Find helpful resources whiddon.com.au/yourlife



