



# A Relative's Guide to Home Care

[mayflower.org.au](http://mayflower.org.au)

## **INTRODUCTION**

If you have an elderly parent or other ageing family, they may be reaching the point at which they can no longer do everything they need to care for themselves.

It can be extremely difficult for older Australians to let go of their home and their independence.

Many family members find themselves struggling to meet the needs of their ageing relatives and still attend to the needs of their job and families. It can be difficult to manage the care of a parent along with all of your other responsibilities, particularly if you don't live nearby, and you may have been wondering how to broach the topic of assisted living.

Fortunately, there's a stepping stone between full independence and either moving into a retirement living property or seeking aged care in a nursing home. In-home care can help bridge the gap between what your loved one can do for themselves and what needs to be done for them, to keep them living comfortably in their own home.

## **BROACHING THE TOPIC OF HOME CARE**

It can be challenging to get your parents or older relatives to sit down and talk about topics like needing help with daily tasks. By framing your discussion in a positive way, you can show them that in-home care is a way to safeguard their independence, not take away from it.

Make sure they know that needing a little bit of help isn't something to be ashamed of. Explain how engaging a home care provider isn't a threat to their way of life; instead, they will be there to smooth the way, so your loved one can stay living in their home longer.

If you are encountering resistance, consider getting your family member's doctor involved to give their opinion. If the suggestion for in-home care comes from a medical professional, it may be better received. Most older Australians trust their doctors, and will see such a third party as being "on their side".

Overall, the goal isn't to "win" an argument, but to help your loved one see how home care can be a benefit. Stay calm, fact-based and non-judgemental, and share information without condescension.

Once your parent or relative realises that the alternative to home care could mean giving up their independence or placing an unrealistic burden on your own shoulders, they are more likely to accept the idea of getting a little help.



## **HOME CARE OPTIONS**

Today, there are a number of home care options available to help older Australians maintain a high quality of life in the comfort of their own home.

Finding the right home support can be a confusing and stressful process. This guide aims to help you in understand the options, so you and your loved one can find the best support possible.



## 1. COMMONWEALTH HOME SUPPORT PROGRAMME (CHSP)

This is an entry-level package for older people who need some basic assistance with daily tasks. It is often used by people recovering from an illness or who just need some help with shopping for groceries, gardening or cleaning the house.

If your loved one is able to mostly manage on their own but needs just a little support, this program could be right for them. Under the programme, older Australians will receive a government subsidy for the services they need, but will also be asked to contribute to the cost of their care, if they can afford to. This programme is most commonly provided by local councils.

### HOW TO APPLY

A face-to-face assessment will determine eligibility for the Commonwealth Home Support Programme and ensure that the right elderly support services are made available. These services can include help with housework, meal preparation, personal care, nursing care, and more.

You can apply for an assessment at [myagedcare.gov.au/assessment](https://myagedcare.gov.au/assessment) or by calling My Aged Care on **1800 200 422**. The application can be completed on behalf of a family member or friend, or by your loved one themselves.

## 2. HOME CARE PACKAGES (HCP)

Home Care Packages provide a greater level of support to stay at home. Some people start with the Commonwealth Home Support Programme and then move onto a Home Care Package, while others are assessed for a Home Care Package from the start.

**The benefit of a Home Care Package is that the home care provider will work with your loved one to:**

- **Choose care and services that best meet your relative's needs and goals; and,**
- **Manage their care and services.**

Once a Home Care Package is approved, you and your family member can then choose a local in-home care provider, like Mayflower, and identify how to best spend the package funding. The service provider coordinates and manages services on the family's behalf.

These services can range from help with basic daily tasks like shopping, cleaning, and meal preparation to more intimate help like bathing and dressing. They can also include skilled nursing services, or modifying a bathroom to provide safety amenities as directed by a health professional.

Home Care Packages can even be utilised to provide respite care for you or another family member who is a caretaker for your loved one. This can help you get some time away to take care of other responsibilities and decompress.

## FEES AND FUNDING

There are four levels of home care packages to help meet different care needs. Each level provides a different funding amount from the Federal Government. The funding contributes to the total cost of your loved one's service and care delivery. It is also expected that they will contribute to the cost of their care, if they can afford to.

## GOVERNMENT SUBSIDIES FOR HOME CARE PACKAGES

| PACKAGE LEVEL | SERVICE LEVEL           | YEARLY FUNDING | FORTNIGHTLY FUNDING |
|---------------|-------------------------|----------------|---------------------|
| Level 1       | Basic care needs        | \$9,026        | \$346               |
| Level 2       | Low-level care needs    | \$15,887       | \$605               |
| Level 3       | Intermediate care needs | \$34,550       | \$1,317             |
| Level 4       | High-level care needs   | \$52,337       | \$2,000             |

There are three types of fees you loved one may be asked to pay:

- A basic daily fee which is set by the government. The current maximum daily fee is \$10.85 per day. Some providers, including Mayflower, do not charge this fee.
- An income tested care fee. This is an additional contribution some people need to pay based on their financial situation. Full pensioners do not have to pay this fee. Part pensioners may pay up to \$5,667 per annum and self-funded retirees may pay up to \$11,335 per annum.
- Additional fees are any other amount your loved one may agree to pay for extra care and services that wouldn't be covered by their Home Care Package.

You can get an estimate of your loved one's likely fees by visiting [myagedcare.com.au/fee-estimator](https://myagedcare.com.au/fee-estimator). Mayflower can also provide guidance on what they may need to pay.



## HOW TO APPLY

The first step in accessing a Home Care Package is to request an assessment. You can apply for an assessment at [myagedcare.gov.au/assessment](https://myagedcare.gov.au/assessment) or by calling My Aged Care on **1800 200 422**. The application can be completed on behalf of a family member or friend, or by your loved one themselves.

Mayflower is also available if you would like some support contacting My Aged Care. We can make a referral for an assessment on your loved one's behalf and help them plan for their assessment. If your loved one has a preferred service provider, such as Mayflower, let My Aged Care know. They will then keep us informed when the package becomes available, so we can help your loved one start organising their care plan.

The My Aged Care assessment will be conducted by a health professional, who will assess your relative's health, medical, physical, psychological and social needs. The assessment will determine if they are eligible for a Home Care Package and which package level best meets their support needs.

## TIPS FOR THE INTERVIEW

During the interview process, be completely honest about your loved ones needs. Don't downplay the amount of care they need out of embarrassment, or not wanting to be a "burden". Instead, make a comprehensive list of the things they need help with.

This can help ensure that the package assigned to them funds enough care to make a real difference in their day to day lives, and relieves you of the need to shoulder all of the responsibility. A financial assessment will also be completed, to determine what (if any) contribution will need to be made to the cost of care.

Also, convey how urgent your loved one's need is, and the lack of other resources or help. Once the assessment is complete, My Aged Care will send your loved one a letter advising if their Home Care Package is approved. They will then be placed on a national waitlist and notified when their package becomes available.

It typically takes anywhere from three to twelve months for the initial funding to go through. By communicating if you are unable to provide what they need in the interim, and showing a need for quick relief, you may be able to shorten the funding waiting period. It's best to apply as soon as possible once you realise your loved one needs assistance.

Phone Mayflower when you receive your approval letter and we can guide you through the next steps. If require support services in the meantime, let us know and our friendly team will arrange this for you with private funding.

### 3. PRIVATE HOME CARE

Private Home Care provides tailored support for older people who want to keep living independently in their own home, on a fee for service basis. Different to a Home Care Package because it's not Government subsidised.

If your loved one is waiting to get Government funded services approved, Private Home Care is a great way to get immediate support. It's also great for people who are in a stronger financial situation, don't meet the eligibility requirements, or would prefer not to get assessed.

Private Home Care can be arranged on a short term or ongoing basis, seven days a week, 24 hours a day. It can be particularly useful if you are caught off guard, possibly following an unexpected hospital admission.

As no assessment or subsidy is required — the help arrives immediately. Private Home Care can also be paired with your loved one's Home Care Package, ensuring that they get the very highest levels of care.

At Mayflower, Private Home Care is delivered to people living at home in the community, in our residential aged care facilities as well as our retirement villages in addition to the services they currently receive.



## **WE'RE HERE TO HELP**

Whether your loved one needs help with spring cleaning or a ride to book club, our professionals can meet their needs and yours.

Mayflower has been providing tailored care and support services to older Australians for more than 60 years.

Contact us today to find out how we can help you and your loved one navigate your changing circumstances with grace and dignity.



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