

Frequently Asked Questions

There are many things to consider when deciding on a home care provider to assist with the management of your **home care package**. Below are some answers to common questions. However, if you have other questions please do not hesitate to contact us on 9790-0555 or call into our home care office located in the Health and Welfare building (next to the post boxes).

1. What is a Home Care Package?

Answer: A Home Care Package is a coordinated and flexible package of services funded by the Commonwealth Government tailored to:

- help you stay in your own home for as long as possible
- offer you choice and flexibility in the way your care and services are provided to you at home.

2. How do I get a Home Care Package?

Answer: As a first step, you need to call My Aged Care on 1800-200-422. You will be asked questions over the phone to help determine your needs and care arrangements. This takes at least 10 minutes. You will need to give consent so, if you are contacting MAC on behalf of the one who will have the home care package, they will need to be with you to give their consent. You will also need to have your Medicare card number handy. Anyone with genuine care needs is able to refer themselves to My Aged Care (1800-200-422) for a home care package assessment.

3. How will I be assessed?

Answer: After My Aged Care have performed the telephone screening process, they will then refer you to ACAT (Aged Care Assessment Team) who approve eligibility for a Home Care Package as well as entry into residential care (either for permanent or respite care).

A member of the ACAT will contact you and schedule a visit in your home (or whilst you are in hospital, if needed) and ask you some questions about your lifestyle and your health needs to determine the best care option(s) for you. At the end of the assessment, the ACAT member will advise you of what level home care package you will most likely be approved for (if any) and what will happen next.

4. What is a Home Care Provider?

Answer: A home care provider is required to assist with the management of your home care package. It may be a not-for-profit or private organisation with the sole purpose of helping you manage and steer your home care package, arranging the services you require to remain independent at home. There are many providers to choose from. The choice is completely yours so it's best to compare.

5. Aren't all Home Care Providers the same?

Answer: No! While all Home Care Providers provide the same service (assistance in managing your home care package), their general practices as well as the services they make available to you may vary. For example, what is their fee structure? How do they provide their services to you? What is their ratio of care manager to consumer? Where are they located?

6. What if I already know that I wish to have Cumberland View Home Care as my Home Care Provider?

Answer: Great! When you have reached the front of the National Prioritisation queue, My Aged Care will notify you in writing that your home care package has been assigned to you. Your Referral Code will be located at the bottom of Page 1 of this letter. Just provide us with this Referral Code and we can begin claiming your home care package funds immediately.

7. How much will having a Home Care Package cost?

Answer: It really depends on 3 things:

- your determined Income Tested Fee (not applicable to full-pensioners)
- who your Home Care Provider is
- how much of the home care package funds you utilise

All part-pensioners and self-funded retirees are required to pay an Income Tested Fee as determined by Centrelink. This is based on your total income; what Centrelink deems you are able to contribute which is deducted from your Home Care Package subsidy. Full pensioners are not subjected to the Income Tested Fee. Our Home Care Manager will assist you through this process. Level 1 and 2 Home Care Packages are not well suited to self-funded retirees because the maximum ITF barely leaves you with any subsidy. However, a Level 3 and 4 Home Care Package may very well suit a self-funded retiree.

Your Home Care Provider may ask you to pay a Basic Daily Fee which is simply added to your home care package funds. The Australian Govt. have put a cap of \$9.97 per day on the Basic Daily Fee. Cumberland View Home Care do not make this fee mandatory and will only ask you to begin contributing to your package if you are using ALL of the home care package subsidy.

8. What if I am not eligible for a home care package or wish to purchase assistance privately?

Answer: We have many sources that we can refer you to. Just contact our Home Care Manager, Trent Thomason for assistance on 9790-0555.

9. What makes Cumberland View Home Care different from other Home Care Providers?

Answer: Cumberland View Home Care is a relatively small, private home care provider compared to some of the big names that have been in the industry a very long time. This enables us to have a much smaller client to care manager ratio which means much better individualised service. Also, being a smaller provider means that we are able to make changes quickly based upon the individual needs of our clients (no red tape).

We do not make the Basic Daily Fee mandatory but rather determine one's need and ability to pay. Our monthly Core Advisory and Admin costs covers all of the assistance from our Home Care Manager that you will ever require as we do not charge for additional hourly 'care management.' If you are a Cumberland View Retirement Village resident, Cumberland View Home Care is ideal because we are located within the village.

10. Does a Home Care Package affect my pension at all?

Answer: No.

11. How long can I keep my Home Care Package with CVHC?

Answer: For as long as you are able to remain living at home independently.

12. What if I exit my home care package (for any reason); what happens to any funds I didn't use?

Answer: Any unspent subsidy is returned to the Australian Government. Any unspent contribution that YOU may have made will be refunded to you. Your home care provider is able to retain an Exit Fee (ours is \$500) which is deducted from any unspent Govt. subsidy amount upon exiting the home care package. This will be outlined in your Client Agreement. You will not have any out of pocket expense(s) when you exit your home care package.

13. What if I already have a home care package with a different home care provider but I would like Cumberland View Home Care as my provider?

Answer: You can switch! Not only that but any unspent funds you have accumulated in your home care package with the other provider will follow you as well. The first step is to notify your current home care provider of your intention to change home care providers. Then, you must give consent for this to happen with My Aged Care on 1800-200-422. My Aged Care will then issue you with a new Referral Code to give to your new home care provider.