

# OPAN Webinar Transcript

**Title** Getting the services you need: Support at Home

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**Video Link** [opan.org.au/video/webinar-support-at-home-2026](https://opan.org.au/video/webinar-support-at-home-2026)

## Panellists

- **Kyle Olsen**  
Presenter  
Older Persons Advocacy Network (OPAN)
- **Susan Trainor**  
Assistant Secretary, Contributions & Accommodation Reform Branch  
Department of Health, Disability & Ageing
- **Steve Sellen**  
General Manager, Home Care  
Anglicare
- **Jane Sullivan**  
Financial Advocacy Officer  
Elder Rights Australia (OPAN VIC Member)

## Webinar resources:

### OPAN

- Information, tools and resources to help older people speak up  
[OPAN Self Advocacy Toolkit](#)
- Past webinar  
[Support at Home: costs & fees](#)
- Explore more information about the new Aged Care Act  
[New Aged Care Act information](#)

### Department of Health, Disability & Ageing

- Pricing for Support at Home  
[Online resource & links to pricing guides](#)
- Consumer protections for Support at Home  
[Fact Sheet](#)
- Learn about the new Aged Care Act  
[New Aged Care Act](#)

## **My Aged Care**

- Your guide to ongoing Support at Home services  
[Download booklet](#)
- Find-a-Provider Tool  
[myagedcare.gov.au/find-a-provider](https://myagedcare.gov.au/find-a-provider)
- Support at Home fee estimator  
[myagedcare.gov.au/support-at-home-fee-estimator](https://myagedcare.gov.au/support-at-home-fee-estimator)
- Financial hardship assistance page  
[myagedcare.gov.au/financial-hardship-assistance](https://myagedcare.gov.au/financial-hardship-assistance)

## **Aged Care Quality & Safety Commission**

- Raising a complaint  
[Raising a concern or complaint - Fact sheet](https://agedcarequality.gov.au/making-complaint)  
[agedcarequality.gov.au/making-complaint](https://agedcarequality.gov.au/making-complaint)
- Statement of Rights  
[Statement of Rights - Fact sheet](#)
- Aged Care Quality Standards  
[Information & links](#)

## **Services Australia**

- Services Australia  
[servicesaustralia.gov.au](https://servicesaustralia.gov.au)
- Aged Care claim for financial hardship assistance  
[Link to form](#)

[Announcer]

Across Australia, there's a network of independent, not-for-profit organisations giving a voice to older people at every stage of their aged care journey. Nationally, these organisations come together as members of OPAN, the Older Persons Advocacy Network.

Whether you or a person you care for is seeking aged care services or is receiving aged care services at home or living in residential aged care, our network of advocates are here to help you. Understand your rights. Resolve any issues you may be having with your provider. Help you

express your needs and concerns. And we can help you access services you are entitled to.

Plus, our support is free and confidential, and we're independent from both government and aged care providers, meaning we're on your side. Nationally, we also raise awareness of aged care issues, taking your voice all the way to government.

To be put through to your local, state or territory aged care advocacy service, call OPAN's National Support Line on 1800 700 600, or for more information, visit [opan.org.au](http://opan.org.au). OPAN, the Older Persons Advocacy Network.

[Kyle Olsen]

Hello, my name's Kyle Olsen from the Older Persons Advocacy Network, or OPAN for short. I'd love to welcome you to this week's webinar, "Getting the Services You Need: Support at Home."

Before we begin, in the spirit of reconciliation, the older Persons Advocacy network acknowledges the traditional custodians of country throughout Australia, and their connections to land, sea, and community and acknowledge the Gadigal from the Eora Nation on whose lands we are on today.

And we pay our respects to elders, past and present, and extend that respect to all Aboriginal and Torres Strait Islander peoples joining us.

For most older people, home is where they want to be. It's where independence, routine, and connection to community all come together. And with the right support, staying at home is absolutely possible.

Now, the Support at Home programme, which commenced on the 1st of November 2025 as part of the New Aged Care Act, was designed to make that support more accessible, more personalised, and easier to navigate. Now, it brings together a range of services that older people may need to live independently at home.

Now, these are organised into three categories, clinical care, which covers nursing, allied health, and other health services, independent support, which includes personal care, transport and social connection, and everyday living support, which covers things like domestic assistance, meal preparation, home maintenance, and modifications.

Now, there's also funding available for assistive technology. Now, this is equipment and aids that help older people stay safe and independent at home, as well as short-term pathways for people needing restorative care or who are approaching the end of their life.

Now we're a few months in, and then with any major reform, the experience on the ground has been mixed. Here at OPAN, we've been hearing directly from older people about the challenges from understanding what they're entitled to, the process of finding a provider, and understanding what they'll be asked to pay.

Now we've been actively raising these concerns with governments, and we're seeing some early progress. For example, older people identified as higher priority are now receiving their funding allocation within four

weeks, which is down from eight. But there's still a lot of work to do, and those challenges are exactly why we are here today.

So whether you're an older person trying to make sense of the system, a family member supporting someone through it, or someone working in the sector, these are exactly the kinds of questions and concerns that we're gonna be unpacking.

So, coming up, first, we'll take a top level look at the journey to Support at Home, from applying through to receiving services, including selecting a provider. We'll then focus on understanding service agreements.

We'll be covering areas such as pricing, budgets, statements, and co contributions. Now, this will be followed by developing your care management plan. Now, as part of that, we'll also discuss how to go about varying, transitioning or terminating your agreement or plan.

We're then gonna move on to financial hardship assistance and all that you need to know about eligibility and how to apply.

Lastly, we'll cover how to raise a concern, including answers to some of the common issues which have been raised by you. Now, we'd also like to hear from you as we wrap up with our live Q&A.

Now, to help us navigate all of this, I'd like to introduce today's expert panel. Now firstly joining us remotely is Susan Trainor, the assistant secretary, Contributions and Accommodation Reform Branch at the Department of Health, Disability and Ageing.

Next up, to offer a provider's perspective, please welcome Steve Sellen, who's general manager of Home Care at Anglicare.

And finally, please welcome one of our network member advocates, Jane Sullivan, who's a financial advocate at Elder Rights Australia, which is OPAN's Victorian member.

Thank you to all of you for joining us. Now, if you are watching live and you have a question, please do share those with us. To do this, firstly click on the join icon at the top right corner of the video. Then enter a name and click on Join audience, and then the Q&A icon. Now this will open up a panel where you can type and submit questions. Please keep in mind that this is a huge topic, and we won't be able to answer everyone's question, but we do capture all questions submitted to help inform our advocates and our conversations with government. So please do send them through.

And of course, if you registered to view this webinar, you'll receive a follow-up email with all the resource links that are shown today.

Now, finally, if you need further support or are having issues with your government-funded aged care services, OPAN's network member advocates are here to provide free, independent, and confidential support. You can access them by calling the Aged Care Advocacy Line on 1-800-700-600.

## **Journey to Support at Home**

Right, I'd like to get started by, first of all, taking a quick look at the journey to getting Support at Home.

Now, Susan, can you briefly take us through the overall journey for someone who may be applying to receiving services, should they be eligible?

[Susan Trainor]

Absolutely. So the first place we would encourage people who are thinking about needing aged care services for the first time is to visit the My Aged Care website to learn about what services might be available, and then to register through that My Aged Care website that will help you to be able to get an assessment.

So an assessment organisation will contact you to arrange a date and time for that assessment, which will usually be carried out in your own home by that as assessor. Once you've had an assessment, the next step will be that they'll go away, do a little bit of work with us, and you'll hear from the government to let you know about whether you have been approved and about that whether you are eligible for a priority allocation as you mentioned before, Kyle, around those people who are getting that four-week priority or whether you are in a different category. When you are then able to access a package, the government will notify you when your funding is available and you can begin the journey of finding a provider who meets your needs, who is able to offer services in your local area.

We encourage people to visit the My Aged Care website. Again, at that point in time. You can search by your postcode or your suburb to find out what providers offer the sorts of services that you are approved for and that you would like to receive in your local area.

Beyond that, you'll need to enter into a service agreement. So that's a sort of the agreement with the provider that talks about things like what services you're going to receive, what you may pay for them, how frequently you'd like those services. And then once you have entered into that service agreement, it's time to tell Services Australia and this is an ongoing thing. So if you're a pensioner, you don't need to tell Services Australia this. But if you are not a pensioner, Services Australia will need information about your income and assets to help understand what you will be paying for your services in Support at Home.

And then finally, as an ongoing thing, you'll develop a care management plan and how you're going to spend your package budget with your provider. That's something that you'll do when you first begin receiving care and something that you'll manage over time as your needs change. So you don't set up your package once and then it's fixed forever.

If your needs change or you realise what you've set up isn't quite right, you review that regularly with your provider and update your services as you go through the Support at Home programme.

[Kyle Olsen]

Thank you, Susan. That's great to see. But in this webinar, we're now gonna focus on the steps from once you've had funding allocated with the next step being selecting a provider, then entering into a service agreement. Now, Steve, you are a provider. Can you help us understand this? What is the role of a Support at Home provider when it comes to

someone receiving care in their home and how does that relate to the government funding allocation?

[Steve Sellen]

Yeah, thanks, Kyle. It is a bit of a journey as we've just seen, and it can be a bit overwhelming. And so, hopefully, by this point, there's a bit of a light at the end of the tunnel. And as a provider, our role I think is in the name, we're here to serve, and hopefully we can use that light to make clear what the next steps are.

And so the funding can be very confusing, and I think we're gonna have a visual to help understand that. And the provider at this point should helpfully articulate what sort of services can be provided under the funding. And so 10% goes towards the care management for the provider.

I like to call the care management the glue between services so that the clinical services, the independent services, and the everyday living services all are stitched together and work well together. And so that's where a bulk of the funding goes, 90%.

And so, as the provider, we'll be working through that journey sometimes before the allocation of funding. It's important to note that there's a difference between being approved for the funding and allocated the funding.

Allocated is when it is actually available to be used, and that is when the provider comes and can really explain what it's gonna look like on day one of service, a couple of weeks after, and that sort of thing.

[Kyle Olsen]

So that funding model that we saw on the screen would be the same for all providers,

[Steve Sellen]

Same for all providers. Every provider has their slightly different approach within that, but it's the same funding model, right.

[Kyle Olsen]

Thank you. That's a great help. So now it's time to find a provider that has the services I need in my area and to establish a service agreement. So Jane, I'll bring you in here. Can you talk us through the next steps here? And do you have any tips for people on how they can make the most of their allocated funding, or we could call it a budget? Can they, for example, shop around?

[Jane Sullivan]

Yes, Kyle, absolutely. They would start with the Finder Provider tool, which is currently undergoing some review. Then it would be a case of finding the provider, speaking to My Aged Care, and getting assistance with navigation to a particular provider in their area.

And this is where advocacy can also provide assistance where the participant is struggling to find a provider. They can contact us and we can support them through that process as well.

[Kyle Olsen]

Is there a review site where you can research different providers and what people say about them?

[Jane Sullivan]

There is the Finder Provider tool as I mentioned, and then there's also the self-advocacy toolkit where people can look into that process themselves and look at their rights and what they're entitled to as far as contacting a provider and getting their care plan and all of the processes set up for how they would like their care to be taken.

[Kyle Olsen]

That's great, Jane. Thank you for that. But while we're on this topic, I'd like to kick off with what we're gonna call a quick fire round of questions. Now these are based on pre-submitted webinar questions, which were made at the time of registration.

The first one, and just for all of our panellists, if we can have quick answers please. "I don't live in a city and I'm having difficulty finding providers in my area." Susan, what would you say to that?

[Susan Trainor]

Yeah, absolutely. As Jane's mentioned already, the My Aged Care website is a great resource to help you identify who the providers are that service your area.

But if you are finding that providers don't have the capacity to accept your referral and you can't get services immediately, it is an option to discuss subcontracting arrangements with your chosen provider, which would allow you to use someone who's not actually, who's not the provider to deliver those services whilst you're waiting for there to be a dedicated provider available.

[Kyle Olsen]

Okay, thank you for that, Susan. And the next one. "There are long wait lists for the services I need and also this just ties in with it. Services I need are not available in my area." Jane, what would you say to the people in this situation and what are their rights?

[Jane Sullivan]

So, obviously, every participant has a right to service. So again, speaking to their provider in the first instance and obviously contacting advocacy where they're not winning with their provider, but seeking the My Aged Care website as well for assistance with navigation and contacting My Aged Care even over the phone to look at services that are available in their area.

[Kyle Olsen]

Thank you, Jane. Right, we're gonna move along now.

## **Understanding Service Agreements**

Let's say you've had your funding approved and you've found a provider who offers the services you need in your area. Let's now take a look at understanding service agreements.

All right, Steve, can you explain what this is and what people should expect to see in this service agreement? And also, what are the provider's responsibilities here?

[Steve Sellen]

I'm glad I've got more than 45 seconds.

[Kyle Olsen]

Yes.

[Steve Sellen]

But not much more. So the service agreement is between the recipient and the provider, and it should clearly outline what the provider can do or will do. Importantly, what it will not do. And certainly every service agreement will support the rights of the older person as is enshrined in the act, and that's really important to note.

And so it is a legal though, and so it does cover things like cancellations, how to change provider or end services, what your rights or responsibilities are as a recipient. And importantly, if there is a complaint or something goes wrong, how to go about that.

[Kyle Olsen]

Thank you for that, Steve. Now, Susan, speaking of pricing, since Support at Home was introduced on November 1st last year, providers have been able to set their own prices.

How can older people make sure that the prices shown in their service agreement are actually fair? And there's also, we've heard, talk of pricing caps coming. Can you share more on that too, please?

[Susan Trainor]

Absolutely, Kyle. So Support at Home, just like Home Care Packages programme before it, providers set their own prices for the services that they offer. They do need to include everything about delivering that service in that price. So they cannot charge separate administration fees or any... We've heard some reports of providers charging little top up sort of thing.

The full cost must be embedded in that service price. We do have on our website a fact sheet that includes a price guide. I think we've got a graphic of it here. This is based on survey data of providers from before Support at Home commenced about what their indicative prices for different services would be. And that can show people the sort of the median and then the low and high prices from that survey of what looks like a reasonable price for each service.

It's important to know that providers must charge reasonable prices. And if you believe that the price that you're being charged for a particular service is unreasonable, you can contact the Aged Care Quality and Safety Commission to investigate that further. So I think we'll have their contact details coming up.

And then in terms of that price cap point, you're right. From the 1st of July this year, the government will set price caps to apply to Support at Home services. Providers will still have the flexibility to charge prices lower than the caps, but not higher than the caps. More information about this will be provided in the coming months.

[Kyle Olsen]

Thanks, Susan. That that's good to know. But whilst I've got you, I've heard of a term interim funding. What does that mean and who might that apply to?

[Susan Trainor]

So interim funding is where a participant receives a part of the value of a package.

Interim funding is an allocation of 60% of the total funding of the budget for a person's classification. The intent of interim funding is to make it that a person can begin to receive services as soon as possible.

We know it's not the full budget based on what they've been assessed as eligible for, but it reduces the delay between when a person is approved and when they begin to receive some care.

And the remainder of that budget, that remaining 40% will be allocated as soon as funding is available. You'll need to do all the other steps as you would normally for that interim funding package of 60%. And then when the remaining funding is allocated, revise your care plan and your individualised budget with your provider to make sure you're making the

full use of what is available to you. That may mean your service agreement needs updating at the time the full package is allocated.

[Kyle Olsen]

Thank you for that, Susan. Now, Steven, we are hearing lots of feedback from people concerned about pricing of care costs. Can you actually just share from a provider's perspective on this?

[Steve Sellen]

Yeah, sure. I think, as a provider, we've always tried to take a cost-based approach to our pricing before Support at Home as well. And so leading up to a price review or or setting those prices, there are lots of consultations that happen both with clients but importantly also with financial accountants and people that can review what we're spending our money on.

We also take a very transparent approach to that. And so we actually include a breakdown that I think is gonna come on the screen in our price list that's available on our website. And so that is just an indicative view of what it is for a care worker.

And so, over half of what is paid goes to the care worker, either as a direct cost for that time that they spent in the home or for training and getting there and important costs like fuel at the moment, but then also the management and coordination, quality and compliance so that we can fulfil our obligations as a provider. And then of course, lastly, we've also got business and system costs up there or margin. And that's to count for things that perhaps are unexpected.

We're currently experiencing an increase in fuel costs. And so, as a provider, we're making sure that we can look after our care workers and treat them fairly in that. And so we don't pass that on as a price, but we need to allow for that when we set prices.

[Kyle Olsen]

Thank you, Steve. And Susan, back to you now. We're gonna move along to co-contributions. How do these work? What do they apply to? And actually how are they calculated?

[Susan Trainor]

Sure, Kyle. So, the co-contributions under Support at Home are set as a percentage of the price of the service that you received. And they're set based on, for each individual, based on two different criteria.

One is the type of service that a person receives, and then the other is about a person's what the government core capacity to contribute. So that is in Support at Home based around, very heavily around the age pension system.

So the co-contributions are lowest for a person who is a full rate age pensioner, and then we have a transitional group, we call it tapering in government language for part pensioners, and those who are not pensioners but are eligible to hold a Commonwealth Seniors Health Card, and then the highest rates are for self-funded retirees who have an income. That means they're not eligible for the Commonwealth Seniors Health Card.

We then categorise these further based on whether something is in that clinical supports list, that independent service list or that everyday service list that we talked about a little earlier.

For all participants in Support at Home, the clinical supports are fully funded by government. No one will make any co-contribution towards those. There's then a middle tier for independent services and then the highest co contributions are for those everyday living services like the cleaning, gardening, and domestic assistance.

[Kyle Olsen]

Thank you, Susan. Can you just clarify something for me? With the co-contributions, how do they... Are they applicable for people who are on grandfathered packages?

[Susan Trainor]

So we do have slightly different treatment for the grandfathered home care packages, which is where a person who transitioned into the programme on November 1 will continue to receive the same level of services as was indicated by their home care package programme budget until they need to increase their package.

We do have a thing called the no worse off principle though, which is based upon whether a person was either receiving a home care package or approved for a home care package on or before 12 September 2024, which is the date that the new Aged Care Act was introduced to the parliament. And under those arrangements, we have lower co-contribution rates that ensure effectively, if we compare how

much a person pays in co-contributions compared to what their previous daily income tested care fee was under the Home Care Packages programme, the amount they pay is the same or less than they were paying under the Home Care Packages programme.

And I will put in a spruik for our fee estimator on the Support at Home website here. So if you go to [myagedcare.gov.au](http://myagedcare.gov.au), there is a fee estimator that will help you understand before you begin receiving services what Services Australia is likely to calculate your co-contribution rates as. So whilst we, in our means testing world, Services Australia requires you to provide them some information, this is a quick calculator that most people can use in about 10 minutes.

You'll need information about your income, your assets, your pension status. And then once it calculates your co-contribution rates, if you know something about the service prices that a provider will charge, you could then actually use it to estimate what those co-contribution rates turned into in the number of dollars that you will need to pay for a particular mix of services under your package budget.

[Kyle Olsen]

That's great. Thank you, Susan, for clarifying that. But we've actually also got a great past webinar looking at Support at Home costs and fees. You can see the details to check that out on your screen right now.

Okay, while we're on service agreements, I'd like to jump into another short quick fire round of questions based on pre-submitted questions made at the time of registering for today's webinar. So once again, quick answers please.

The first one. "The service agreement I was sent was over 60 pages long and some parts written in legal jargon that I don't understand. I don't have access to a printer or an easy way to read it on screen. What can I do?" Steve, what would you say?

[Steve Sellen]

I'd like it to be shorter too, And I think sometimes the length is to try and provide clarity. I would actually use this opportunity to test the provider that you're discussing with and see how they respond to these questions and that probably actually tells you more than what's in the contract itself in how willing they are to listen and work with you.

[Kyle Olsen]

Okay, great tip there. Thank you. One more. We've got, "I'm struggling to get adequate responses from providers within the 56-day timeframe. My time is running out and I feel pressured to sign. What can I do?" Jane, what's your advice?

[Jane Sullivan]

Well, certainly not to sign anything until you are certain of what you're signing, but also to request an extension. There is an extension available of 28 days.

## **Developing your Care Management Plan**

[Kyle Olsen]

Great, thank you very much. Thank you, Jane. Right, we're gonna move along. We've seen that a service agreement acts as the contract between an older person and a provider, which details services, costs, and rights. Now, the next step then is to work together in developing your care management plan.

Steve, can you share more about this part of the process? What is it? What should people expect when it comes to developing their care management plan?

[Steve Sellen]

It's a really important part of the process where a service agreement might be a template. The care plan is definitely personalised. Our team that perform this function or people I call care partners, and so really it is about articulating the goals and the needs of the person that's going to be receiving care, and then how those needs can be met in a way that can meet the goals, that can support the person how they want, and so really that becomes a dynamic document.

It can be reviewed as much as it needs to be with someone that has quite a complex care plan that might be quite regularly where the needs are somewhat simpler then that might be as far out as annual but no less than that.

And it's an important part of the process to continually make sure that the needs of the person receiving care are met.

[Kyle Olsen]

So I would imagine then that the care partner plays quite an important role in the procedure as well as in developing that relationship.

[Steve Sellen]

Yeah, really important role. That is one differentiator between different providers. Every provider has a different approach to care partnering or care management. There are some providers that offer full care management. There are some that specialise in self-management or use an app to kind of navigate care, and we know that we need all of these sorts of providers 'cause everyone's needs-

[Kyle Olsen]

Absolutely. Yeah. Great. Thank you very much. Jane, do you have any tips or other considerations to add for this part of the process?

[Jane Sullivan]

Well, certainly, people have a right to get the services that they need, so speaking to their provider is always very key. Understanding what it is that they're getting into, and also using the self-advocacy toolkit again.

One of the common things that we hear from older persons is, "I don't wanna create any problems. I don't wanna have any issues with my provider." But you do have a right to speak up. So to get clarity on the things that you need is very, very important. And where you feel perhaps you're not able to do that yourself, this is where advocacy can support.

[Kyle Olsen]

Wonderful. And the self-advocacy toolkit is available on the OPAN website. Now let's move into varying, transitioning, and terminating a service agreement. Steve, can you share with us what the process is should someone need to vary aspects of their service agreement?

[Steve Sellen]

Certainly the important step is to contact and discuss it with the provider if already under a service agreement, then the care partner. And, again, it's another key way to see how the provider is supporting and partnering with the person.

An important part around that is probably around the types of services that are received and certainly providing clarity. And as we've already said, if we're not comfortable to sign an agreement or to change, then that is well within the right of the person receiving care. And so the purpose of the service agreement is to be clear.

And if we can't get that, then we might need to look at another provider or something like that, but we have to be clear at that stage, especially in 60 pages.

[Kyle Olsen]

Yeah, absolutely. Look, Jane, if someone's not happy with what's going, what would you suggest for them?

[Jane Sullivan]

Yeah, absolutely. Again, the self-advocacy toolkit is key in this. If you're not familiar with it, certainly go to the OPAN website. But again, this is where speaking to the provider, getting clarity on what is available and what my rights are as far as getting the services.

The Statement of Rights is very clear on that, getting the services that you need. So speaking to the provider and then, again, approaching advocacy where you're not winning with your approach with the provider.

[Kyle Olsen]

Jane, we often hear that a lot of older people don't wanna make a fuss.

[Jane Sullivan]

Correct.

[Kyle Olsen]

What would you say to them?

[Jane Sullivan]

I would say please speak up. You're not creating a fuss by asking for what you need. That's something I tell older people every day, all day. You are not creating a problem by asking for what you need. So please do speak up.

And if you feel that you haven't got the ability to do it yourself, this is where advocacy can really support and this is what we do. Yep.

## **Financial Hardship Assistance**

[Kyle Olsen]

Thank you. Thanks, Jane. We've been getting questions and hearing concerns from older people around increased provider fees, higher contributions, and getting fewer hours of support, and ultimately concerns about not being able to afford it.

So let's now take a look at what happens if someone is looking to apply for financial hardship assistance. But coming to you first, Susan, what can someone do if they can no longer meet their co-contributions?

[Susan Trainor]

So, absolutely, the first point I want to make is if you are having difficulty meeting the co-contributions don't give up your package. There are options available to you.

Of course, as we talked about earlier, all of those clinical supports are fully funded by government. So there are a range of services that you will never pay a cent towards in your Support at Home package that can continue to be available with no co-contribution. With those that do have a co-contribution though, we have what's known as a financial hardship assistance arrangements under both Support at Home and residential aged care. These are administered by Services Australia, but

we would recommend starting at the My Aged Care website for more information about what you need to know before applying.

It is important to try to take the time to understand whether you think you are eligible before you apply. Because whilst it's the case that your provider cannot ask you to pay co-contributions while your application is being considered, if you apply and then ultimately are found to be not eligible, the provider can ask you to back pay for the services that you received whilst the application was underway, which can lead to people incurring quite a large debt. So we encourage people to take the time to understand whether they're eligible.

And then those eligibility criteria are based really around three things. The first is that you've had a means assessment for Support at Home. So if you're a pensioner, that's all taken care for you by Services Australia, using your pension as information to determine your co-contribution rate.

For self-funded retirees, that involves telling Services Australia about your income and assets. So they could determine your co-contribution rates. For most people, that that will have happened. You will have done that when you first began receiving services under Support at Home. The second rule is that you have to have not gifted more than \$10,000 of your assets in any of the last five years.

This is basically the rule that applies already for age pension purposes. So we wanna make sure that it's about your current circumstances. And then the third element is an assets test.

So making sure that you have what we call unrealizable assets, which sounds very tricky, but basically it means assets that you can't turn into cash to pay your co-contributions. That can be something that you are a co-owner of and so you don't have control over being able to sell it, or it can be something that you've been trying to... Something like where you've been trying to sell it for, genuinely trying to sell it and you cannot find a buyer.

There can be circumstances where that can be counted as unrealizable as well. If you meet those criteria, then the process is to apply via the Services Australia Hardship Assistance Form, which if you search Services Australia Aged Care hardship.

It's basically the first result that comes up. That will ask you a range of questions to confirm about your assets as well as about what we call your essential expenses. So essential expenses include a whole range of things from food, housing, utilities, bills, your ongoing health costs outside of Support at Home. And really what we're looking at is to establish whether or not you will have, once you've met your aged care costs, 15% or less of the aged pension leftover.

So it sounds very confusing, and that form really does step you through all the things that you can count towards considering whether you're eligible for hardship. We encourage people to make sure that you think about everything in that essential expenses bucket because the more information you can provide Services Australia about those, the easier it is for them to properly consider your application quickly, and give you an outcome. And then if you're found eligible, effectively, Services Australia will then change your co-contribution rate based on what they found you can afford.

And for some people, that might be a 0% co-contribution for something. For others, it might be something part of the way between what your means assessment suggested you should pay and a zero rate.

But I think I just wanna come back to that most important point of don't make the first move be giving up your aged care entitlements. Keep your package and explore your options, and that My Aged Care website is a great starting point for that.

[Kyle Olsen]

That's great. Thank you so much for that, Susan. Jane, what do older people need to be aware of here and what are the options should someone not be successful?

[Jane Sullivan]

Yeah, I think it's very important for older persons to remember that it's not a one-size-fits-all. Every person's situation is unique, and so what affects me is not gonna be the same as my neighbour. So it is really important about checking the information on the website as Susan has mentioned, and checking your eligibility and exploring the options that are available once that is established, being very specific with the information that you provide to Services Australia so they can give you the correct outcome on that information. And again, advocacy is available for support in communicating with Service Australia where an older person doesn't feel confident to do it themselves, 'cause it can be quite overwhelming to deal with all of that.

## How to raise a concern

[Kyle Olsen]

Thank you, Jane. Look, while I've got you, we're gonna move along to our final topic, how to raise a concern. And we've heard advocates can help, but what are the steps you recommend someone should take if let's say they're not happy with the service provider or if they're having problems with how their services are being delivered?

[Jane Sullivan]

So again, I can't emphasise the self-advocacy toolkit enough. A lot of older persons that I speak with just need information. So once they have that information, they're ready to fly and able to look after their own concerns where they feel perhaps they need a bit of support contacting one of the OPAN member bodies around the country.

All the advocates are more than happy to support them in that complaint or that process of speaking to their provider, speaking to My Aged Care. But certainly just speaking up, that's the main thing, that they have the right to speak up and not to remain quiet and suffer in silence.

So if the participant has already spoken with the provider and they're not getting the result that they're hoping for, then they can also contact the Aged Care Quality and Safety Commission. I believe the details are coming on the screen. And if they need support with connecting with the commission, advocacy can also support there.

[Kyle Olsen]

Great. Thank you. That's good to know. Now before we move on to our live Q&A and while we're on this topic, I'd like to have one last quick fire round of questions. As before, these are based on pre-submitted questions during registration of this webinar. So panellists, once again, please keep your answers as short as possible.

Okay, first one. "My garden maintenance people are not keeping appointments at the agreed day and time. Is that a fair expectation?" Steve, what would you say to them

[Steve Sellen]

Here in Sydney, we've had a deluge. I haven't mowed my lawn for the last three weeks. And so, certainly, in that example, maybe it depends on the context.

That might be more reasonable than say changing times or people around personal care or medication, which is obviously not. And so we've just talked about raising a concern, and so speak to the provider, and see where we can go from there.

[Kyle Olsen]

Good tip. Thank you. Next one. "I don't want different people coming into my home. Do I have the right to request the same support worker consistently?" Jane, that one's for you?

[Jane Sullivan]

Yes, again, the Statement of Rights is very clear on that, that older persons do have the right to have the services that they need. So again, it's a matter of speaking to the provider and saying, "Look, I'm really not comfortable with having all these different people coming into my home. So please can we make a plan here to have the same carer coming in?"

[Kyle Olsen]

Great, thank you for that. Next one, "I have an existing service provider who I trust and use to self-manage. How can I continue using them under Support at Home?" Susan, that one's for you.

[Susan Trainor]

You can absolutely continue to use the same provider as you were before Support at Home commenced, and self-management is an option that's available under Support at Home.

So participants can organise their own services, including choosing workers, scheduling supports, and managing spending. You do need to have a self-management arrangement agreed with a registered provider and set out in your care plan.

And it is important to note that you can only use, still only use your funding for the services approved under the Support at Home service list and within your support plan.

[Kyle Olsen]

Thank you Susan. The next one we have. "The services I'm getting don't match up with what I'm being charged for. What can I do?" Jane?

[Jane Sullivan]

Yeah, again, it's talking to your provider and looking at what the original agreement was. If you've signed a certain agreement and the price has now changed without notice, that's definitely something that the provider needs to look at. And again, where you're not winning with the provider, you can contact advocacy and, where necessary, we can support a complaint through to the commission.

[Kyle Olsen]

Wonderful. It's great to know that that support is there. Thank you, Jane. Our second last one. "My provider imposes so many OH&S limitations in relation to cleaning that it's not worth them visiting. I need them to clean where I can't, such as down low behind furniture, under rugs, or up high. What can I do?" Steve, what would you say?

[Steve Sellen]

It is an important obligation that we have as a provider to keep our workforce safe and keep on delivering services, but that does need to be balanced with what the services we can. And so again, raising a concern, we're going through the same answer a couple of times here. It is an important thing to discuss with the provider if the care plan needs to be updated. We have talked about it's important to say what we will do but also what we won't do and the way we can work and make sure that there's clarity ready there.

[Kyle Olsen]

And expectations.

[Steve Sellen]

And expectations.

[Kyle Olsen]

Thank you. Thanks, Steve. And our last quick fire question. "Can you get Support at Home if you live out of town? How far out can you live before you are ineligible?" Susan, this is an interesting one.

[Susan Trainor]

Is an interesting one. So eligibility for Support at Home is based on you being age 65 years or older and based on whether you've had applied for and had that assessment we talked about right at the start and being approved for Support at Home services. While it may be harder to find a provider in regional, rural, and remote parts of the country, there's no limit on how far out of town you can live and remain eligible for Support at Home. Everyone living in Australia who meets those criteria and has been approved is eligible.

[Kyle Olsen]

Thank you, Susan. That's really interesting. It's good to know. All right, thank you to all of our panellists for that. We're just about ready for our live Q&A.

But before we dive in, we at OPAN would like to acknowledge concerns raised around Support at Home, including showering, wait times, how the algorithm determines eligibility, funding allocation, and concerns around application prioritizations. Please know that while we did not cover those in today's webinar, we are aware of those concerns and we are actively advocating on those issues, raising them with government.

### **Live Q&A**

Right, let's now move along to our live Q&A. Thank you to everyone who submitted questions. You may notice that some are being archived as they come through, but rest assured that we are receiving them all and are working hard behind the scenes to collate them and feed them through to my iPad here. Now we're gonna answer as many as we can in the time that we have. So, panellists, once again, respectfully, I'll just ask you to keep your answers as short as possible so we can get through as many as we can. We do have a lot.

Jane, the first one is for you. What are the ramifications of not signing an agreement for Support at Home?

[Jane Sullivan]

Yeah, so person does need to sign an agreement at some stage within that 56-day period unless they get the extension. Otherwise, as Susan explained earlier, they won't be able to use that funding because it does need to go through a provider.

[Kyle Olsen]

Thank you. Susan, the next question is for you from Joanna. Can we manage it ourselves? Money is made available and we find our own services maybe through Mable or other sites.

[Susan Trainor]

I can't speak about websites or any of those particular details, but, yes, self-management of your Support at Home package is an available option. If you have a registered provider, talk to them about getting your self set up in your agreement for self-management.

[Kyle Olsen]

Thank you. Jane, do they still have to have a provider manage the funds for them?

[Jane Sullivan]

Yes.

[Kyle Olsen]

Is that's correct?

[Jane Sullivan]

Yep.

[Kyle Olsen]

Okay, thank you. Steve, next question for you. It's from Elle. Where do you see a fully monitored personal alarm service being funded under the ongoing monthly fee?

[Steve Sellen]

Wonderful question. I'm sure it needs to be in the care plan. I think it's under independent services. Susan might also be able to help expand on that, but...

[Kyle Olsen]

Susan, do you have any more information on that where they would find information about a fully monitored personal alarm service being funded.

[Susan Trainor]

So it could be that that is actually part of our assistive technology and home modifications pathway. The co-contributions for them are at the same level that independence category that Steve just mentioned, but there's a lot of information about the assisted technology and home modifications funding that is available to Support at Home participants on our website.

[Kyle Olsen]

Right, thank you very much. Jane, the next one is for you. What is the financial hardship form number for respite in residential aged care?

[Jane Sullivan]

Actually, on the top of my head, I don't have that information, but I'm happy to put that in the FAQs later. [[Doc link here](#)]

[Kyle Olsen]

Okay, we'll get that through to you, John, in the FAQs coming on out after the webinar. We'll post it out. Daniel has sent a question in. This one's for you, Susan. Who is governing the reasonable amounts a provider can charge for services? We've got some providers charging and doubling the charge to the client for a service that is being brokered to them.

[Susan Trainor]

So the Aged Care Quality and Safety Commission are responsible for investigating complaints about what we call... So prices must be reasonable is a requirement under Support at Home. If you believe that a specific price or number of prices that your provider is charging are unreasonable, I encourage you to contact the Aged Care Quality and Safety Commission for them to investigate that further.

[Kyle Olsen]

Thank you very much. Steve, a question has come in from Ray. What if I'm not ready to sign a service agreement after the 28-day extension?

[Steve Sellen]

Great question. As we've said before, don't sign the agreement if we're not ready. Perhaps an interim agreement might be able to sign or verbal agreement while we're still working through the context. But yeah, it's gotta be a case-by-case scenario.

[Kyle Olsen]

Thank you very much. Jane, a question from Greg. How long does the financial hardship process take?

[Jane Sullivan]

It's an individual case by case. Again, unfortunately, I can't emphasise enough the financial side of things is always an individual basis. Everybody's situation is unique. So Susan could probably sort of speak to the Services Australia side. But every eligibility, every process up to applying to Services Australia is unique. So it's difficult to actually say a specific number of days.

[Kyle Olsen]

Okay, thank you. Susan, a question's come through from Kelly. Is there flexibility in using their funding allocation? For example, use adequate funding for transport. Some people are isolated, they may need to visit their doctor, et cetera. They may need this service more than other services. Is this possible?

[Susan Trainor]

People have flexibility in how they use their package within the services that they have been assessed and approved as eligible for. We do know that transport in particular is something that where the price of it can vary quite a lot based upon where you are and of course where you are trying to get to.

And so whilst we have talked about things like the reasonableness of prices that providers advertise, there are factors around where providers are allowed to charge a different price and transport because of those sorts of different distances we're talking about is one of those areas where there is some variation to allow for that.

[Kyle Olsen]

Right, and our last question that we have for today is for Jane. It's from Kathy. What can you do if you disagree with the level of support after assessment? Dad has been assessed as level one but needs are much higher. Assessor indicated the algorithm often doesn't produce the right care level.

[Jane Sullivan]

Yes, as you've probably seen in the media, and we won't go into it 'cause it's a very involved subject, but the algorithm is somewhat problematic at the moment. So it is a case of reassessment if that is needed. Perhaps there was something missed in the first assessment so they can contact My Aged Care and arrange for a new assessment.

[Kyle Olsen]

Thank you very much. anything you would like to add, panellists, before we wrap it up for today? Any final messages that you have. Susan, any final messages for people watching?

[Susan Trainor]

Look, I think I was just gonna jump on that question that Jane mentioned before around hardship applications.

The best advice we can give people in terms of if you are trying to get your application considered in a timely way is to make sure you've completed the entire form. And when it asks you to provide, I think there's four pieces of evidence you now need to provide to demonstrate the things that you've said in the form.

The best piece of advice to get that done in a timely way is to make sure that you've completed everything in the form and you have provided all of those pieces of evidence at the start. Services Australia is able to get most applications processed within about four weeks, most of the time, when they have all that information. It's when they don't have all of that information that we start to see it take a little bit longer.

[Kyle Olsen]

Thank you. Steve, any last messages for our viewers?

[Steve Sellen]

I think an important theme ask or a theme from today of the ask providers is to be clear. I think that's what people should expect from us

as a provider. And then the other theme, I'm going the other way, is to raise concerns. So clear from a provider point of view and to raise concerns so that we can discuss them.

[Kyle Olsen]

Sounds like communication is the key. And Jane?

[Jane Sullivan]

Yes, I would agree with Steve as well that, again, the commonest thing that we hear from older persons, "I don't wanna create a problem." And I can't emphasise enough. You're not creating a problem by asking for what you need, so please, please speak up, use the self-advocacy toolkit. Where you feel you need support, advocates around the country are waiting to assist you.

[Kyle Olsen]

Thank you so much. Well, unfortunately, we are coming to the end of our webinar for today. I would like to extend a big thank you to our guests for joining us to share their knowledge and their insights. So thank you Susan, Steve, and Jane.

And as always, if you register to view this webinar, you'll receive a follow-up email with all the resource links mentioned today. Now the webinar will also be available on the OPAN website in the coming days. And if you'd like to find out more about our past webinars and what's coming up, please sign up for our newsletter.

Our next webinar is coming up on Tuesday, the 26th of May. Where we're taking a closer look at complaints, including how to go about raising and importantly resolving them. We'll send out a registration email shortly after Easter with more details.

Now, of course, if you have any questions, do not hesitate to reach out to one of our network member advocates. And you can see contact details are on your screen right now. It's been a pleasure to be with you.

I'm Kyle Olsen. Stay well, stay connected, but most importantly, look after each other. Goodbye.

[Announcer]

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