

OPAN Webinar Transcript

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[Narrator]

Across Australia there's a network of independent not for profit organisations giving a voice to older people at every stage of their age care journey. Nationally, these organisations come together as members of OPAN, the Older Person's Advocacy Network. Whether you or a person you care for is seeking age care services, or is receiving age care services at home, or living in residential age 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 age care providers, meaning we are on your side. Nationally we also raise awareness of age care issues, taking your voice all the way to government. To be put through to your local, state, or territory age care advocacy service call OPAN's national support line on 1-800-700-600. Or for more information visit OPAN dot org dot AU. OPAN, the Older Person's Advocacy Network.

[Kyle Olsen]

Hello everybody my name's Kyle Olson, and on behalf of the Older Person's Advocacy Network I'd like to welcome you to this week's webinar,

Homecare Packages Q and A. Before we begin, in the spirit of reconciliation, the Older Person's Advocacy Network would like to acknowledge all past and present traditional custodians of country and elders of this nation. We recognise their connections to land, sea, and community, and the continuation of educational, spiritual, and educational practises of all Aboriginal and Torres Strait Islander peoples. Sovereignty has never been seated, it always was and always will be Aboriginal land.

Today's webinar is a follow-up of our previous webinar, which was Understanding Home Care Packages. Let's just have a look at what we covered. We looked at accessing and making the most of your home care package. We gave answers to the common concerns on home care package costs. We also discussed how you can raise issues with providers. And we touched briefly on self-managing your home care package. Now for those of you who may have missed the previous webinar, you will find it on our website by going to OPAN dot org dot AU slash videos. Look it's really an excellent starting point for those of you who are beginning your home care package journey. But that webinar actually generated literally hundreds of questions, many of them on similar themes. So whilst we won't be able to go through every specific inquiry today, we have split today's webinar into three main areas.

So let's have a look at what we'll be covering. Firstly we'll answer your questions on home care package inclusions and exclusions. We'll then look at the questions you sent through on the topic of fees and charges. And thirdly, we'll answer your questions about accessing different levels of care. We will finish today's webinar with our live Q and A, so if you do think of something you'd like to ask our panel or even hints and tips you'd like to share, please put them in the comment box which is under the

video, and we'll do our best to answer as many as we can in the time that we have. And just as a reminder, today's webinar is focusing purely on home care packages, but we will do a separate webinar on residential age care fees and charges early next year.

I'd also like to take this opportunity to point out that OPAN now has Aged Care financial Advocacy offices across Australia. These wonderful people support their advocate colleagues with specialist age care financial knowledge. So they can assist those of you who are wanting to access a home care package, as well as those of you who already have one, and maybe you've got specific questions or just need some extra assistance. It's a relatively new initiative that's being rolled out and funded by the Department of Health and Age Care. So remember you can speak to one of our advocates in your state or territory by phoning OPAN on 1-800-700-600.

Well it's now my great pleasure to welcome and introduce our wonderful panel of guests for today who are going to answer your questions. Gwenda Darling is on the age care council of elders. She's a recipient of our home care package and also a member of OPAN's National Older Persons reference group. Welcome Gwenda.

[Gwenda Darling]

Privileged to be here, thanks Kyle.

[Kyle Olsen]

Stephanie O'Halloran is the Director of the Home Care Operations section within the Home Care and Assessment branch at the Department of

Health and Ageing. Welcome to the panel Stephanie, thanks for your time.

[Stephanie O'Halloran]

Thank you Kyle, pleasure to be here.

[Kyle Olsen]

And lastly, joining us again is Heidri Brook, who is one of OPAN's financial advocacy officers working for ADA Australia, which is OPAN's Queensland member based organisation. Heidri thanks for coming in today. You gave so much valuable information last time, we wanted to get you in the studio so you could take people's questions directly.

[Heidri Brook]

Wonderful, thanks Kyle, appreciate it.

[Kyle Olsen]

Right, let's get underway. Look Stephanie to put everything into context for today in simple terms, can you please explain what a home care package is and who can apply for one?

[Stephanie O'Halloran]

Cool, a great question Kyle. So the Home Care Packages programme supports older people with complex care needs to live independently in their homes. It uses a consumer directed care approach to make sure

the support suits a person's needs and goals. The Home Care Package programme provides a coordinated mix of services. It can include help with household tasks, equipment such as walking frames, minor home modifications such as the installation of grab rails, personal care such as assistance with showering and bathing, clinical care such as nursing, allied health, and physiotherapy services. So there are four levels of home care packages from level one for basic needs to level four for high care needs. Eligibility is based on your care needs as determined through an assessment by an age care assessment team or age care assessment services in Victoria. So to qualify for the assessment you must meet some needs and age requirements such as you are over 65 years or older, or 50 years if you're Aboriginal or Torres Strait Islander, or if you're on low income and homeless or at risk of being homeless and age 50 years or older or 45 if you're in that category, an Aboriginal and Torres Strait Islander. So it is important to note though, if you think you only need a low level of support, perhaps only one or two services, you may not need a home care package and you might not qualify. In this case you might be more suited to our entry level programme which is the Commonwealth Home Support Programme.

[Kyle Olsen]

That's great. Look you touched on this, but can you give us an overview of the application process?

[Stephanie O'Halloran]

Yep, okay so the entry to accessing Australian government subsidised age care is my age care. And the phone number is 1-800-200-422. So you have the slide on your screen. The first step is you register with my

age care that is you or your authorised representative. And in some circumstances your GP might make the referral on your behalf. The next step is there's a screening assessment by my age care. They determine, do you need further assessment? If you do there's two assessment workforces. Number one is the regional assessment service. They're going to assess for the Commonwealth Home Support programme, that's the entry level programme I just spoke about. The next is the age care assessment team or Age Care Assessment Services in Victoria. They will do a comprehensive assessment, and that's to assess for programmes such as the home care packages, but also Short-term Restorative Care Programme, Transition Care Programme, Residential Permanent, and Residential Respite. Now back to the home care packages. Number three, you'll receive approval of a home care package level by that a cat if they deem that you are eligible. And that will be one, two, three, or four. Next you will go on the National Priority System. So the National Priority system, you will receive a letter from the secretary advising you that you have maybe three, six months to access your package, or even sooner if the age care assessment team has assessed you as being high priority and a level four. Next step after that you will receive another letter where the secretary advises you that you've been assigned a home care package, and then you can access my age care to find a provider in your region to support you.

[Kyle Olsen]

Right.

[Stephanie O'Halloran]

To cater to your needs.

[Kyle Olsen]

Yeah and that's what we're gonna talk more about now. It is quite comprehensive, and there is a lot of work to be done in getting through those steps. So speaking personally as someone who has just gone through the process of assisting my parents apply for a home care package, as Stephanie has said, my age care is your first port of call. And their team are ready to assist. But I also strongly recommend that if you need any assistance with your application, if you have any questions, or even if you just need clarification with something, 'cause it can be a bit confusing sometimes, please call OPAN on 1-800-700-600. And you'll be able to speak to one of our aged care advocates from your state or territory who'll be able to support you through the process. So someone who has used their services, I can't recommend them highly enough. But Gwenda you've been on a home care package for a few years, how do you use your package to support your needs?

[Gwenda Darling]

Kyle I use my package so that I can stay at home with quality of life, whether it's for personal care, cleaning, gardening. But I use my support workers so I can go out and maintain social connections. I spend a lot of my package on transport, living in a rural area, a lot of my package goes in transport. But I also deserve a life, so I use my package so I can go to the markets and a worker accompanies me. We sometimes go out for lunch. But it's mainly transport for medical appointments and then I add the shopping onto it. But without the package I would not be able to age well at home. And it's the little things that count. It's making the bed my way, it's doing things the way I want, and it's that freedom of choice.

[Kyle Olsen]

Absolutely, and I think that's a wonderful point that you've made that they're tailored for an individual's needs, wants, and desires.

[Gwenda Darling]

That's right.

[Kyle Olsen]

Thank you very much Gwenda. Heidri in the intro I mentioned you are one of OPAN's financial advocacy officers who works for ADA Australia in Queensland. Can you tell us more about your role as a financial advocacy officer, and also some of the common issues that people come to you with?

[Heidri Brook]

Yeah sure. Yeah so we are pretty new. There's a bunch of us that started this year. And as financial advocates we really specialise in the knowledge of fees and charges and the financial information coming to home care packages and residential aged care. Common issues that we get for home care packages, main one is commonly understanding the fees and statements and how that all works and what the charges are. A second one that we address a lot is the means tested care fee. If it applies to you, how does it work, how is it calculated, and is that something that's gonna apply to your package as well? So that's probably our two main ones. We do also support in meeting with care

managers and providers to negotiate fees and discuss charges or seeing if we can get better clarity on statements. And yeah, just like I said, doing that bit of knowledge and and extra information. If we have to do further referrals or other information on further financial support, we can do that as well.

[Kyle Olsen]

Fantastic, and just as a reminder if you wanna speak to one of our HK advocacy officers just pick up the phone call OPAN on 1-800-700-600. Let's have a look now at some of the questions you sent through regarding home care package inclusions and exclusions. Stephanie, what can you use a home care package for? Look we've had queries that relate to things such as raised garden beds, custom-made recliners, electric beds, fridges, and even dentures. Can you break it down for us?

[Stephanie O'Halloran]

Thanks Kyle. So first of all, what can you use your package for? There's a great page on my age care, and we've produced that here today, which gives a high level understanding of what you can use your package for. So bathing, hygiene, grooming, meals, food preparation, home or garden maintenance, help with impairments or incontinence, cleaning laundry, and other chores, et cetera. As for your questions on raised garden beds, custom-made recliners, electric beds, fridges, and dentures, what I can say is that with an electrical adjusted bed or a custom-made recliner, it may be an appropriate use of funds, but it would also need to be directly linked to your identified care needs and goals, improve your health and wellbeing, be necessary for you to remain living safely and

independently in your home, and be able to be delivered in the package budget. Now as for dentures, they are an exclusion. The reason they're an exclusion is because the Australian government already funds state and territory governments to deliver public dental. What your provider can assist you with is to make an appointment with the public dental in your state or territory. In relation to the the fridge and the raised garden bed, the department's view is these are general income purchases, so again, they would be exclusions. The idea is the Australian government already funds the age pension to support you with general income expenses. However, the package can include support with light gardening and it can also support you with managing your personal affairs. So say if you couldn't afford the fridge, the provider could assist you to use a great tool on WW dot energy dot gov dot AU, which is a rebates and assistance tool. And that could be an option they provide you. Or they could connect you with local charities in your region.

[Kyle Olsen]

Great, we will send that link out in a follow-up email with all of our other resources that we do talk about today. Thank you for that one, I haven't heard of that one before. But Heidri so much administration is online these days. Can funds from a home care package be used towards purchasing a tablet or a laptop so they can be used for this function?

[Heidri Brook]

Yeah, great question Kyle. So we do get that one quite often. From my personal experience as an advocate, we have had some positive outcomes with getting tablets purchased through home care packages. But as Stephanie mentioned, you gotta link that back, so when you speak

to your care manager or your home care provider, linking that back to your care plan, making sure that's part of your goals on your care plan, that it's part of you being able to contact family, being social, being able to stay connected.

[Kyle Olsen]

Stay independent.

[Heidri Brook]

Exactly, and managing your affairs online. So absolutely, making sure that's in there, making sure you've got the money available in the budget, and also showing that it helps you being safe, and like I said, staying that connected piece. So it's just putting it all together in that plan. Obviously if you have no luck and have tried that avenue, you can always contact an advocate and we can get involved to support.

[Kyle Olsen]

Thank you. Stephanie, a specific question for you. Do older people require an occupational therapists report for all equipment that they order, which is paid for by their home care package such as walker aids, beds, and so on?

[Stephanie O'Halloran]

Thanks Kyle, this is a common question we get, but at the department what we would say is that in some instances it may be appropriate for a health professional operating within their scope of practise to ensure

aids or equipment for fit purpose for the care recipient. So we don't specify which health professionals should assess for what item, but we expect the provider as part of their care planning obligations and responsibilities to use their clinical judgement to ascertain which health professional is suitable to assess for what. Now the cost of this assessment is either gonna be covered by your care management charges, or it may be a direct service against the package budget. But that needs to be agreed with the care recipient through the home care agreement and care plan. Now point of comparison though, there are programmes such as Department of Veterans Affairs Rehabilitation Appliance Scheme. Now for a walking frame, they recommend that either a physiotherapist, occupational therapist, chiropractor, osteopath, specialist medical practitioner, or GP could assess for that item. And then for an adjustable electric bed, they recommend either an OT registered nurse or physiotherapists. So if care recipients and providers are looking for a point of comparison, that DVA rehabilitation appliances scheme can be quite useful, and happy to share a link with you Kyle.

[Kyle Olsen]

Right, thank you. Thanks for that. So Stephanie, what's included or excluded for that matter, the same for all providers? And if so, can you explain how age care providers make the decision whether they're gonna include or exclude something?

[Stephanie O'Halloran]

In a nutshell, yes, it's all governed by the quality of care principles 2014 and the inclusions and exclusions. Now the department, we have guidance material through the home care packages programme

operational manual. And there's also a consumer manual. And that has a framework part nine, which providers and care recipients use to consider what can and cannot be included in their care plan. So that's part nine in the provider manual or in the consumer manual, page 62. And that consumer manual is available on my age care.

[Kyle Olsen]

Absolutely, so you can actually download a copy of the Home Care Packages programme operation manual if you'd like to read it that Stephanie was just referring to, by going to [health dot gov dot AU](http://health.gov.au), and searching for home care packages Operation manual. Heidri, is there any recourse or review if a provider rejects a request?

[Heidri Brook]

Yeah, and look this is again where advocates get quite involved. So our first point of call is we'll try and have that meeting with the provider and see if there's any way we can negotiate it, leaning back onto the the manual and seeing if we can show that it fits with the care plan and it matches all those things we mentioned earlier. If we still have no luck, an advocate or yourself we can support going to the age care quality and safety commission and putting the request in through there, and they will generally come back with a yes or no or saying yes that's reasonable or not reasonable.

[Kyle Olsen]

Great, that's good to know. But Gwenda, do you have any suggestions on how an older person can ensure that they get what they actually want?

[Gwenda Darling]

I've found that the best way is to be nice, be nice when you're asking for it, don't be overly aggressive. We believe that we deserve things and they are our right, and you catch more flies with honey than vinegar. But I also suggest that you call my age care. And when you speak to my age care, every time make sure you get a receipt number and the name of the person you spoke to.

[Kyle Olsen]

That's a great point yes.

[Gwenda Darling]

Thanks.

[Kyle Olsen]

Thank you for that. Look if you have any further questions about home care package inclusions or exclusions that you would like our panel to ask, please then type them in the comment box which is below the video. We'll do our best to answer them at the end of the webinar. But we do need to move on now to look at some of the questions, we got a lot of them we received regarding fees and charges. Heidri firstly, do all providers charge a daily fee?

[Heidri Brook]

It's nice easy one for me, no.

[Kyle Olsen]

Okay.

[Heidri Brook]

So yes they don't have to. It is the government says to charge that they can charge but no, not all providers have to and some don't.

[Kyle Olsen]

But there are a lot of other fees and charges that do vary, which we need to talk about.

[Heidri Brook]

Absolutely.

[Kyle Olsen]

But there is so much variation between the fees and charges. How do you know which provider is giving you the best value?

[Heidri Brook]

Yeah, absolutely. Look absolutely true, there's lots of different fees and things to look at, it's not just the daily care fee. We use a really great little tool on the my age care website which we'll bring up on your screen. So if

you just type in my age care dot com dot AU find a provider, on this little tool here, what you do is you would enter some of your details like what level home care package are, the area you live in, and if you've got any specifications. And what that will do is it will bring up a option to click compare. And when you select you can compare up to about eight different providers at a time. So what you'll do, you select all those details and it'll come up with your list of three at a time there. And you would, we've just got some blank names in there. It will have the provider's details, their address, contact details, everything there. And then we start getting to the the meaty part of it I guess, which one of the sections they talk about quality. So if there's been any issues previously with the provider that's been flagged that we'll mention on there. So that's quite an important section to look at. It will also mention home care package support, so what levels that they support in. As you can see in this example all three support levels one to four in this example. And then as you keep scrolling down through the tool, then we'll start coming to the actual fee section. So you'll see it will mention there the daily care fee, and you'll see one provider there charges and two don't on this comparison tool. So that's a nice easy way to look at that. And then you start getting into a bit of the nitty gritty with some more of the charges. So you'll see there's the care management fee. And some there that will show if the provider lets you self manage or not. And also they'll include their part of their care management fee, how many hours of that care management they expect that will be covered in that section. Then it delves into some further support. So we'll talk about package management fees, staff travel costs. And if you select that little show more costs it will really get into details like what they charge for their care workers, their assistance, any handling fees, things like that.

[Kyle Olsen]

It's very comprehensive isn't it?

[Heidri Brook]

Yeah, absolutely.

[Kyle Olsen]

So it's more than just the daily fee that you need to be taking into consideration here.

[Heidri Brook]

Absolutely, a tool that we suggest to use as well as so you can look at all these details is the option to go and get a budget done by your provider. And the provider can put together an example of what your services would look like for a month with them. And that would give you an end of figure.

[Kyle Olsen]

I think we've got an example, let's have a look at it as well.

[Heidri Brook]

Yeah, absolutely.

[Kyle Olsen]

I think this is a fantastic idea because you can look at it on my age care, but until you see exactly what charges you will incur for the services you need, there's a lot of variations still. So just talk us through this, I'd just like to spend a bit of time on this.

[Heidri Brook]

Yeah, absolutely. So normally at the start I will say package budget and it will have your details, and it'll show what level funding you are receiving from the government. So if this will be a level four, this example, and also how much the government contribution is and if there's any additional supplements and so forth. Then you would mention to them I would like this many hours of a support worker doing showering support, I would like to gardening, all the sort of services you would like. And part of that it will also include the management fees and any other travel costs, things like that. So at the very end there you'll be able to see what you are gonna be left over with at the end of the year in your package if any, and what you'll be left over with per month. So that's a really great way to have a quick little snapshot I will be coming in at at under budget per year this provider.

[Kyle Olsen]

That's a great thing to do 'cause that's really gonna give you an indication of what it is gonna cost you for the services that you are requiring.

[Heidri Brook]

Exactly.

[Kyle Olsen]

That's fantastic. Look just as a reminder, you can firstly compare providers though of course by going to my age care dot gov dot AU dash find a provider. Heidri, we had many questions on a similar theme where people were saying their funding was simply being chewed up in fees, meaning that there was little or no money left over for the services that they required. Some people even said they went as far as cancelling their services as the fees were so exorbitant. What would you suggest someone does if their package is simply being eaten up in fees?

[Heidri Brook]

Yeah, look as a financial we get quite involved in this space often. So our first point of call again is we we'll meet with the provider to see if there's any way we can negotiate in some of these fees. If you have no luck with that and there's no budging on the charges, it's definitely start maybe looking elsewhere. And again that's where you can look at some different providers, have an idea of what your budget is with your current one, and they're meeting up with some other providers and getting some ideas of what it's gonna cost. And also, some people, it might not be the funds but that they really want would like a worker that can show up at regular times and things like that. So that also comes into play when you're meeting with new providers, making sure you've got your key questions there and what's important to you. And then it's again if you have like say an advocate can evolved if you're getting too overwhelmed with that whole process, and we can support and finding a new provider. There is also the option of self-management. Some people really find that self-management has been able to reduce their costs

and they have a lot more freedom in picking providers and services for that. It's not for everyone but some people really enjoy that option as well. So yeah, self management's definitely an option there.

[Kyle Olsen]

Yeah, well Gwenda, you you self-manage your home care package. What have you heard about this, about excessive fees being chewed up from your own experience, but also through the National Older Person's Reference Group? What would you recommend?

[Gwenda Darling]

Well I've had five years with managed providers, and I've been self-managing now for four years Kyle. And the reason I self-manage is mainly so I can choose those goods and services that I need within guidelines. But the fees that are being chewed up, I have a local provider that charges 48% of the package and then I personally only pay 12% of my package. So and you sometimes providers do add extra fees that you've gotta look out for. They charge 10% on invoices, so in actual fact less your initial admin fee is still paying about 20%. So it's really important to look at the add-on fees providers are charging.

[Kyle Olsen]

Yeah, that would come through in the budget that they would do Heidri wouldn't that?

[Heidri Brook]

Yes, yes and definitely asking as well because sometimes like I said, the invoice processing, and not until it's external invoice that they say oh now you get your 10% handling fee or things like that yeah.

[Kyle Olsen]

We also made an important point that you're not actually locked in with a provider, you can change. But we did receive a question where a person was charged for case management and admin fees after cancelling their contract within three days of signing. Stephanie, what can someone do about fees when a contract is cancelled?

[Stephanie O'Halloran]

Okay, interesting case study Kyle. So important for everyone to remember that when a person enters a home care agreement, they're agreeing to the charges that the provider will make to the home care package fund. But as with any contract, the agreement is subject to consumer law. And the department encourages care recipients and their nominees to visit the Australian Competition and Consumer Commission's website at double WW dot A triple C dot gov dot AU to review information a person's right when entering into a contract. With the case study you've just mentioned, I would suggest that they first have a discussion with the provider, and raise with them why am I being charged fees for no service? Because it doesn't seem right, particularly given people have rights under consumer law. Now if that is not fruitful, then they can have a chat to OPAN, they could chat to Heidri here, or they could take the matter to the Aged Care Quality Safety Commission, or Heidri could assist them to take the matter to the Aged Care Quality

and Safety Commission. But definitely your consumer rights are still valid with the home care packages so programme.

[Kyle Olsen]

Thank you for that. So just as Stephanie said, you can download and read a copy of the A triple C guide, Home Care - a Guide to Your Consumer Rights by going to A triple C dot gov dot EU and just doing a search for Guide to your Consumer Rights. We have received a number of questions about the changes to the Social and Community Services Award, which is known as the SCHADS Award, where age care workers are now rostered for a two hour minimum shift. However many people of course only require a worker for less than two hours, but are being asked by the provider to pay the maximum amount. Heidri can a provider do this? And what should someone do if they find they are being charged the maximum amount without requiring the full two hours work?

[Heidri Brook]

Yeah this has been an absolute hot topic the last couple months. So the government has brought out, the Department of Health have brought out a document to give some guidelines along that, which will pop up on this screen if people wanna have a bit of a read. Some key points in that guidelines, they did mention that the idea of the SCHADS Award doesn't mean you have to have the two hours with one client, they can be split up between multiple clients so you can do half an hour and half an hour and an hour. And the idea would be that there's better roster management from the provider side, so they're managing the rosters and making sure people are lined up to do those shifts. The document also says that people, it has to be clearly communicated with the clients,

so the home package participant, and it has to be in their service agreement and signed for. So that's some really clear guidelines. In practise we are seeing this happening though a bit, and this is where it's really important getting a hold with a an advocate. We are feeding this back to the department where we're seeing providers doing this and trying to negotiate and making sure that this is clearly communicated to them that they have actually signed for this service agreement and so forth.

[Kyle Olsen]

That's great. Now if you would like to read the fact sheet on the impact of changes to the SCHADS Award for home care packages programme, then go to [health dot gov dot AU](http://health.gov.au) and search for impact of changes to the SCHADS Award. Gwenda what have you heard about this, or have you got any creative ways to solve this issue?

[Gwenda Darling]

I've had people who've been impacted because they can no longer afford to have a shower day. And every Australian's entitled to a shower day, but with the changes--

[Kyle Olsen]

'Cause if they charge the full two hours, don't they?

[Gwenda Darling]

Yes. And on weekends. But it's really really important for people to remember Kyle, that if you don't sign a new service agreement with your provider, they cannot enforce the two hour service on you. It's up to them to work out with their workers to meet the SCHADS Award needs. That as a consumer you are covered by your state consumer laws, Fair Trading, or VCAT. And you if you don't sign a new service agreement they have to honour the existing service agreement.

[Kyle Olsen]

As I see Stephanie nodding her head in agreement there and Heidri there. That's great news to know, thank you for that insight. Look let's have a look now at a couple of questions on accessing different levels of care. We received a few questions on respite care actually, what it entails, what it is, and what people's options are. For instance, if their carer is in hospital and they need support to remain safely at home. Stephanie can you provide an overview of what the respite options are for people receiving home care?

[Stephanie O'Halloran]

Yes I can Kyle. So there are multiple options and they will vary based on your location and service availability. So number one, you have residential respite, and that's assessed for by the age care assessment team. So residential respite is in an Australian government funded residential care service. Now if you enter residential respite, your home care package will be suspended, although some fees still may be payable. What I mean by suspended is your home care account balance will still accrue unspent funds, but you won't have to pay basic daily fee to the home care provider. However you may have to pay basic

daily fee and any other fees to the residential respite provider, and that can't be funded by your home care package. So that's number one, residential respite. Number two, you have respite options available through the Commonwealth Home Support Programme. Now the Commonwealth Home Support Programme is assessed by the regional assessment services, also accessible through my age care. So clients on a level one to four home care package where their individualised budget has been fully allocated, and a carer requires it, they may access additional planned short-term respite services through the CHSP. But because it's already an Australian government funded programme, the co-payments cannot be paid using HAP funds, it has to be a private co-payment. So that's option number two. The next one is private respite. So private respite, your funds can be used to pay for a private entry into respite care if there are sufficient funds in the package, but the cost of this must be balanced against the care needs and goals of the care recipient. So it's not a good idea to pay for private respite if it then impinges on your ability to access other care and services through your HCP when you return to the community. It's also important that when accessing private respite the arrangements do not become long stay or permanent. And we would characterise long stay or permanent as longer than 84 days. But then finally, option number four, if a carer becomes sick or injured and cannot continue to care for their loved one, carer gateway is available on 1-800-422-737.

[Kyle Olsen]

Thank you for that. See that there are some options. Gwenda, did you have anything you wanted to add to that?

[Gwenda Darling]

I think first of all we need to acknowledge how important carers are and how valuable carers are in caring for their loved ones at home. Having acknowledged, that carers also deserve a break. And currently as far as I know, there's only two days a year through Carer's Gateway for carers at home. But in residential care you can place your loved one in residential care for a couple of weeks and go on a holiday and know that your loved one's being well cared for.

[Kyle Olsen]

Thank you for that. Heidri did you wanna add anything to that topic before we move on?

[Heidri Brook]

I guess just the financial, the space we can definitely support as well if there is hardship in that area of people finding they don't have funding for the respite. Sometimes people go into respite from hospital and they still have rent to pay, and bills, and cost of living's going up, so that's definitely something that can be supported by an advocate as well, help looking in that space if they need some support.

[Kyle Olsen]

Thank you. We also had a number of questions submitted around palliative care and waiting lists. Stephanie, what options are available for people who need that level of care but haven't had assessments yet or are on a waiting list?

[Stephanie O'Halloran]

Cool, thanks for that Kyle. So with community palliative care services the age care assessment team does not assess for that type of care. So that type of care is either gonna be a referral from your general practitioner, or your specialist medical practitioner, and it's going to be through state territory government funded services. There is a directory available on the Palliative Care Australia website. But in saying that, age care can be a compliment to palliative care services. And so there is always options. You can get a RISE assessment for Commonwealth Home Support programme, or an ACAT assessment, that's the aged care assessment team. They can assess for home care packages, but they can also assess for the short-term restorative care programme and the transitional care programme, or residential respite or permanent residential if suitable. Also the department of also recognises the importance of home care workers working with a palliative approach, and the department funds as resources such as the paly aged website and and other training to support home care workers. So they can offer dignified care for those who are at end of life.

[Kyle Olsen]

Thank you. Stephanie, Gwenda?

[Gwenda Darling]

If you are caring for somebody who is palliative make sure you contact your primary health network and check what palliative care is available on weekends because it's a primary health network who ultimately is

providing the palliative care, and we need to know what's available on weekends for our loved ones.

[Kyle Olsen]

Very important, thank you for that. Look once again we've received many questions from you during today's webinar. Thank you for sending them through. We're now gonna dedicate the rest of today to answering your questions in our live Q and A. Right, the first question is for you Stephanie, it's from Cisca. Can you get a home care package when you've got Veterans Affairs help?

[Stephanie O'Halloran]

Yes you can, however, the services should not be duplicated. So if you have a home care package the provider needs to work with you and the care plan to ensure you're receiving discreet and different services to what's available through DVA. Because of that exclusion in the quality of care principles that the HCP can't fund services that are available through other programmes.

[Kyle Olsen]

Perfect, thank you. Gwenda, a question for you from Poe. I am told by my age care that I will get my level three home care package in three months but have been told to look for service providers now. How should I proceed? Does she wait or does she start looking?

[Gwenda Darling]

That's good news 'cause it means a package is coming. And you do need to start looking, and you do need to discuss if they have staff available. A lot of providers have actually closed their books, so you need to go to the my age care website, see what services are available in your area, speak to the providers now, and also discuss fees and charges.

[Kyle Olsen]

As we were discussing today.

[Gwenda Darling]

But it's really important to confirm that they have staff available to service your needs.

[Kyle Olsen]

Very important to have the staff, also to compare those fees and charges. Shop around and make sure that you're getting what you need for the right price. Okay let's have a look, question for Heidri, people in our area struggle to find any home care package or service providers to provide care. With service organisations telling them they have inadequate staff to take on new clients. What should we advise these people to do? And Gwenda Ill come to you after as well.

[Heidri Brook]

Yeah this is tough. And look, certain areas where we live in North Brisbane there's definitely been a few providers that close their book, so that little pool's getting smaller and smaller. Look I guess yeah, it's a bit

difficult. I think getting your name on some of the list with some of those providers, making sure you're on the wait list at least if something comes available. As we discussed earlier, sometimes self management is the option where you find I think in our previous webinar we had Leslie talking about how she went into finding her support staff and things through Facebook and Mabel using some platforms like that and being able to do that and finding her own workers. And then you are not as dependent on what the providers have got available but using your own pool. But yeah, it is definitely tough. And again, advocates can really support to try and fish around and see if we can contact some more providers to see if there's any more available.

[Kyle Olsen]

Thank you Gwenda.

[Gwenda Darling]

And whether you're with a fully managed provider or a self-managed provider and you find someone who is suitably qualified, has their ABN police check insurance, encourage your provider to sign them on. And that's a way we can get more people into the workforce to meet the needs of consumers.

[Kyle Olsen]

Great idea. I had a question for Heidri from Sue, what can you just go over what is the difference between the Commonwealth Home Support programme and the home care package we're talking about, and is the application process the same?

[Heidri Brook]

Yes okay, so as Stephanie mentioned a bit earlier, so the Commonwealth Home Support also known as CHS, but that is like the entry level one. So if you might only need one or two services and what you normally get you will call off my age care, they will organise the regional assessment services or RAS to come out and do an assessment. Sometimes they do it over the phone. And you will get a list of codes that will be your approvals for cleaning, gardening support, transport, things like that. And you can choose different providers for these. So whoever's got availability under those codes. You will contribute a small part yourself towards that service. So they might say cleaning an hour will be 11 dollars or something like that. So that's the Commonwealth Home Support. The Home Care packages is considered a bit of a step up. So when you needing a bit of extra help, bit more than what the Commonwealth Home Support will provide, that one is done through that age care assessment services. So the ACAST team. And again they will come out and visit you or do the assessments over the phone, and that one is from the level one to four. And depending on where you sit and what needs you are, you'll be assessed. And that's different allocation of funding for each of those packages.

[Kyle Olsen]

And can the Commonwealth Home Support Programme be used let's say as a bridging programme while still waiting for your home care package to start?

[Heidri Brook]

Yeah absolutely, we see that a lot where you'll get some approval codes in the meantime until you're on the wait list for packages and some people can even still use their level two home care and still have some Commonwealth Home support as well. So up to level one and two can do that.

[Kyle Olsen]

Ah interesting, thank you for that. A question for Stephanie from Barbara. Can a provider refuse to purchase a client's safety product from their client's preferred supply in favour of their own choice?

[Stephanie O'Halloran]

Good question, so I think with this particular scenario, the care recipient and the provider would need to work together through the framework, which I mentioned before, which is part nine at the Home Care Packages operational manual. And through working together looking at that framework, the provider can then explain their rationale as to why they do not want to use that supplier. Now if there's a justified reason then hopefully both parties agree. If there is an a justified reason, well then it opens the door to having that purchase facilitated by the provider.

[Kyle Olsen]

Thank you. Another one for you Stephanie from Ramilla, are culturally appropriate aspects considered to enable migrants to participate in aspects that help them feel more comfortable such as translated services plus cultural supports?

[Stephanie O'Halloran]

Yes, and in fact when you receive your letter from the secretary advising you that you've been assigned a home care package, it should include a little pamphlet with the translational information service. And that can be used by your provider to assist as a translation service. Very important when you're doing the home care agreement. So if the provider makes use of that then you know you should be even par when you're negotiating that. And then similarly, a provider should support you to access culturally appropriate care, whether that be with a personal care worker who speaks your language or dialect or supports you through transport to visit important cultural events.

[Kyle Olsen]

Thank you for that. Yes please.

[Gwenda Darling]

Can I just say, it's also really to remember, it's important to remember there is an Aboriginal interpreting service available as well.

[Kyle Olsen]

Thank you for that. A question for Stephanie from Maria. Can the cost of medications that are not on the PBS be claimed via the Commonwealth, sorry, the home care package?

[Stephanie O'Halloran]

They cannot, they are exclusions, and the reason being the Australian government already funds a multi billion dollar medicine programme, and there would be reason why certain medications are not funded through the pharmaceutical benefits scheme. It would be based on decision-making by the Pharmaceutical Benefit Advisory Council, or it may be the sponsor of that pharmaceutical chose not to list that medication on the PBS for various reasons. Or it may be because the Therapeutic Goods Administration has not approved the efficacy of that drug. So no, it would be an exclusion. However, the Home Care Packages Programme does cover medication management, so that support to take your medications.

[Kyle Olsen]

Thank you. Question for you Heidri. It's quite difficult to pay income tested daily fees. I don't get an age pension from Centerlink and have health problems. My wife also has health issues. Can these fees be waived for me?

[Heidri Brook]

Look there is a process where you can apply for hardship, and there is a hardship application form which financial advocates can assist with. If we can show there is potential fees and things like that that's making it really difficult to pay that extra contribution, then yes you can apply for that. But yeah, other than that, that's the main point of point of call.

[Kyle Olsen]

Thank you, Gwenda.

[Gwenda Darling]

I'm finding that a lot of people when they receive their letter and they have to find out they have to pay and contribute, they saying I'm not taking up the package. It's really important to remember that say you're getting a level two, you're getting 1,250 a month, if you're being asked to pay 600 a month contribution you're still 650 extra for care. And it's really important to work sums out.

[Kyle Olsen]

That's very important, thank you for that.

[Heidri Brook]

I was just gonna say as a fine point, as financial advocates we actually sit down and work out those numbers and go oh this is what it would cost you privately, this is what it's gonna look like with the home care package, this is with your means test the fee, so you can kind of make a bit of an estimated, a good decision on what you think will be best suited for you.

[Kyle Olsen]

Thank you. A question for Stephanie from Tatiana. Is annual assessment by a registered nurse mandatory for people who receive a level three or level four home care package and assessment to be paid from the package funds?

[Stephanie O'Halloran]

So care planning is a mandatory requirement for providers. Providers have obligations under, again the quality of care principles 2014 to the age care standards, and that they must care plan. However, how they undertake that care planning will be discussed with the care recipient. So we don't specify that it has to be a mandatory 12 month assessment. If the provider has chosen that approach they need to explain that rationale to the care recipient, why that is of value to them and their care, and how it helps to maximise their care needs and goals, and document that in the home care agreement. And then similarly as for the charges, that may be covered by care management charges, but if the annual assessment by the nurse is above and beyond the work that they're doing for the care management, then the provider can negotiate with the care recipient for a direct service charge for that particular service.

[Kyle Olsen]

Okay, thank you for that. Gwenda, a question from Maka. If a person on a home care package is house bound due to a disability they are restricted on using the home care package for social outings, is there any assistance to help them socialise or pursue hobby interests at home?

[Gwenda Darling]

Absolutely. I often have a support worker play me game of Scrabble to try and keep the neural pathways going. Your support workers that you

choose to work for you or come in can actually provide social input. And you can even have two at once, there's no rules to say you can't have two support workers at once. And you can actually perhaps play a decent game of cards or something and you're getting that social interaction even though your housebound.

[Kyle Olsen]

That's wonderful, great idea, thank you for that. Another one for you Gwenda from Karen. Continence states, if a client is utilising these privately prior to their home care package commencing, can we utilise the home care package for them or do we need an incontinence assessment in all cases?

[Gwenda Darling]

I believe, and Stephanie will clarify this, that if you're a level three or four and you are using the continence aids programme, you can get some assistance but you cannot on level one and two, is that correct?

[Stephanie O'Halloran]

If their continence aids payment programme, I'd have to take that one on notice.

[Gwenda Darling]

I do think that the Continence Aids Programme is available to everybody on a healthcare card who needs continence needs. But I do believe if you're on a level three and four you can no, it's the other way around,

sorry if you're on a level one and two you can get assistance through the package, but a level three and four you can't. I'm sorry to mislead you on that one.

[Stephanie O'Halloran]

Oh, sorry about that. I think our guidelines specifically say if you're on a level three or four and if continents aids is in your care plan, well then you can't duplicate what's available.

[Gwenda Darling]

That's right.

[Stephanie O'Halloran]

Through the Continent's Aids Payment Programme yeah.

[Kyle Olsen]

All good, thank you for that. If you do want any further clarification please just pick up the phone, call one of our advocates who will look into it for you and give you the information that you need on 1-800-700-600. I've got a question for you Heidri from Megan. I need respite from being a carer. My parent rents privately and is on a level three home care package. Respite will cost my parent out of pocket on top of private rent. Are there any options to cover the respite fee?

[Heidri Brook]

Yeah, good one. Yeah that does often pop up with some families absolutely. Look, like I said, there is a hardship application you can put in for the respite. And part of that will be showing the rent they've gotta pay, and the household costs, and things like that, which is making it difficult and that the pension, their income's going towards the rent. So that's definitely an option. There is some carer gateways and things that will also fund some respite. I know they're a bit different in each state, but some carer gateways will allow for the carer to have a certain amount of respite funded a year as well and cover that daily care fee of the residential respite. But absolutely, yeah you can look at that financial hardship space.

[Kyle Olsen]

Just about the hardship application, what is the process for that? What should they do?

[Heidri Brook]

Look, again there is a form, so you can look that up, it's called financial hardship residential age care. And you can tick respite or permanent care. So for this case it would be respite. And part of that form is the trickiest part of that would just be showing you have to attach statements showing the bills you've gotta pay like your rent, if you're paying medication, all those sorts of things that's make chewing up into your income. So it's attaching all of those statements and things like that. If you're having difficulty, again contact an advocate, financial advocates are there to assist.

[Kyle Olsen]

Great yeah.

[Heidri Brook]

Or fees, financial information services can also assist with that on Centerlink. And you can apparently apply on my gov as well, if you're registered online you can put the paperwork in on there as well.

[Kyle Olsen]

Thank you very much. Stephanie, just going back to incontinence, washing machines, dryers are allowable as section nine if diagnosed with permanent and severe incontinence. Can white goods like these only be purchased if this diagnosis is received?

[Stephanie O'Halloran]

So white goods is contentious. So whitewoods should be a general income purchase. I have heard of cases where a person has been in hardship and the provider supported them to access the white good. However the first path needs to be the provider supporting that person with their personal affairs. So you know what options are in the community to access that white good through a charity, or that energy dot gov dot AU rebate assistance tool that I referenced before. And I know in some jurisdictions white goods might be subsidised for those living in public housing.

[Kyle Olsen]

Thank you. Just a question that's popped into my head. Gwenda, what happens if you don't use all your funds at the end of the year? Do they roll over to the following year?

[Gwenda Darling]

Currently they do, the government hold them. Can I just say, there's also NILs loans, do not forget the no interest loan scheme. You go to one of your local charities, some veneers or sellers, and you can get a no interest loan scheme to purchase your white goods.

[Kyle Olsen]

Thank you, thank you. Question for Heidri from Carol. How did you work out how many hours support you need? So I think she's talking about you were doing the budget.

[Heidri Brook]

Yeah, that's a good question Carol. Look I guess, again having those conversations with the provider and that's where getting a bit of a budget. So when you're having that initial meeting, and this is where sometimes starting three months before you've got your packages signed is a good amount of time because you can sit down and say, I would like this much hours, I would like this, this, and they'll be able to say, that can fit, or no that's too much, we'll have to scale back. So it gives you a bit of an idea, and it's kind of working from there. But I think just starting off with a bit of an idea of what you think would support yeah would be a good workplace to start.

[Kyle Olsen]

Great, thank you for that. Look unfortunately that's all we have time for today. I would like to thank all of our panel for joining me in the studio and for sharing such valuable information. Thank you very much to all of you. We'd also like to thank you for joining us and also for the questions you sent through. All the links and resources shown today will be shared in a follow-up email for those of you who registered to watch today.

Now very importantly, after listening to today's webinar, if you have any further questions or need assistance in applying for either the Commonwealth Home Support Programme or for the Home Care Package programme, then I strongly encourage you to pick up the phone and speak to one of OPAN's professional age care advocates by calling 1-800-700-600. And please also take a look at some of the other events happening around the country and across the Older Person's Advocacy Network by checking OPAN's website and social media. Now today's webinar will be on OPAN's website in the coming days along with all of our past ones. So if you missed something or you know someone who should watch it, please do tell them, as we'd love to be able to help them.

Now our next webinar will be on Tuesday the 8th of November, and we'll be discussing what you need to know for better care. It really is another important topic so we really do hope that you can join us for that one. Till then, stay well, stay connected, but most importantly, look after each other. Goodbye.

[Narrator]

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