

OPAN Webinar Transcript

Title Understanding Home Care Packages

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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 aged 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 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 are 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. OPAN, the Older Persons Advocacy Network.

[Caroline Baum]

Hello, and welcome to this webinar. Understanding home care package costs. I'm your host today, Caroline Baum. This may seem like a dry bureaucratic kind of subject, but actually it's about providing the best, most reliable, most trustworthy care for the people we really care about in our lives, whether that's our grandparents, our parents, our partners, and friends. And what could be more important than that?

I'm here in two personal capacities. One is as a carer for my 94-year old mother, and the other is as the ambassador for the Older Women's Network. And we do a lot of advocacy around issues to do with aged care at the Older Women's Network. So if you're a woman and you're over 55 and you haven't joined yet, please join us.

I think that one of the things that often adds to the sort of difficulty of navigating this space, is that we do this often in a time of crisis and emergency, when suddenly we have to make lots of decisions very fast, we aren't equipped with all the information. And there's nothing worse than trying to understand a complex issue like home care packages and their costs when you are stressed. So I congratulate those of you that have come here today, preemptively so that you can learn in a calm way about what's available and how to make it work for you.

So to begin, in the spirit of reconciliation, the Older Person's Advocacy Network, would like to acknowledge the traditional custodians of country throughout Australia, and their connections to land, sea and community. And we also pay our respects to elders past and present and extend that

respect to all Aboriginal and Torres Strait Islander peoples who are joining us today.

Today's webinar has come about through support from the Department of Health and Ageing, which has funded OPAN, the Older Person's Advocacy Network to support and educate older people to better understand their home care and aged care fees. OPAN's member organisations around the country, now have financial advocacy offices in place with specialist knowledge and training to provide that financial information, and you're going to be meeting a couple of them in a moment. And if you want to connect with your local aged care package, the number to call is a really simple one to remember. It's 1800 700 600.

Okay, so by the end of this webinar, I hope that you will have a much clearer sense of how home care packages work, and how to find the right one for your needs. And you will also know where to go for further information. There are a massive number of you joining us today, and we received over 200 questions from you, which just shows the level of interest on this topic and the level of need for kind of clarity. We won't be able obviously to cover all of those questions today, and we do note that also many of the questions that we got from you, relate to the reforms that are currently happening in aged care. And we won't be able to discuss those reforms today, but be assured that OPAN will host a webinar in the future on aged care reforms to keep you up to date. So today we are focusing on what's happening right now.

So what are we going to discuss in this webinar today? So we'll be covering; accessing a home care package and making the most of your home care package, answers to the common concerns on home care package costs, raising issues with providers, how to self-manage your

home care package, and answer some of those questions that have already come through. And then at the end, I'm going to leave about 15 minutes for a live Q&A, so please put your questions in the chat, and we'll get to as many of those as we can. We would prefer that you ask questions in the chat. Please don't post comments about your previous experience, because we want to be as helpful as we can in the time that we've got.

So now it's time for me to introduce our panel. Joining us from Perth in Western Australia, is Kate Thomson, who is a financial advocate from Advocare, hi Kate, and she's part of OPAN's Western Australia member organisation. Also based in Western Australia, We have Leslie Forster. Hello, Lesley. A member of OPAN's, National Older Person's Reference Group. She receives and self-manages a home care package. And Lesley is also committed to ensuring that home care package recipient's voices are heard and that their rights are respected. So a very important consumer advocate there. In Brisbane today, we have Heidri. Hi Heidri. Heidri Brook is a senior practitioner and financial advocate with Aged Care and Disability Advocacy Australia. And also in the room with me today, I welcome Jane Floyd, who's a home care specialist with the Aged and Community Care Providers Association. Thank you to all of you for being with us.

Now, the way you begin your journey, when this is your concern, is through the My Aged Care portal. I'm sure most of you know that already. My Aged Care is the single entry point to the aged care system in Australia. And Jane and I were talking about this before, and Jane thinks that this may in fact be unique in the world that you have this kind of single entry point. And then from there you get all the different services sort of outlay to you. When an older person requires assistance or

experiences a change in their circumstances, they or their representative can contact My Aged Care. For older people needing support or considering support for the first time, My Aged Care undertakes a screening process to determine the appropriate assessment pathway for that older person. And we'll get some more detail on that from our panel in a moment. If you would like the number for My Aged Care and you haven't called that before, it's 1800 200 422.

So now let's put some questions to the panel. And also just a reminder that you have plenty of time to submit a question through the chat function, and we will try and get to those towards the end of the discussion. Heidri, I thought we might start with you actually. And perhaps you could just outline for us, what a home care package is and who therefore.

[Heidri Brook]

Yeah, sure. So a home care package is a government funded support for older Australians to access affordable care and services at home. The aim of a home care package is to support you to stay at home as long as possible. And a home care package is there for individuals who need a bit more support than what they would normally get on a Commonwealth home to support programme. It's the next step up from that Commonwealth Home Support Programme.

[Caroline Baum]

Can you tell me a little bit more about the assessment process and how that works. Initially, am I right in thinking that that's done over the phone?

[Heidri Brook]

Yes, it is. So you would contact My Age Care and they will get all your details, register your information. And from there, they will assess and decide if you require a home care package, and from there, they will organise an assessment after that.

[Caroline Baum]

And that's the assessment that we know as an ACAT assessment, am I right?

[Heidri Brook]

Yes, that's right. So ACAT stands for Age Care Assessment Services, or if you are regionally, there'll be a team called RAS, Regional Assessment Services, and they'll come out and complete that assessment with you and home or on the phone.

[Caroline Baum]

That assessment usually, from experience, I seem to remember it takes, it's quite detailed, and it takes sort of about an hour or can take a little bit more. And is that done by a social worker?

[Heidri Brook]

So with the assessment, what normally happens is, yes, they ask for about an hour, hour and a half time and you will receive a letter stating what to have at that meeting, it might be some identification and things

like that. And they are completed by, they're called an allied health professional in the team, so it could be a nurse, social worker, occupational therapist, it just depends on the allied health professional.

[Caroline Baum]

And once you've met that person through the assessment process Heidri, is that the person who becomes sort of like your case manager and you refer back to that person and you have a relationship with that person? Or there isn't that continuity?

[Heidri Brook]

No, you would normally complete the assessment. The assessment team's phone numbers would be on there if you have to contact them, but generally you'd go back to My Aged Care if any further reassessments need to be completed.

[Caroline Baum]

Okay, now there are several levels of home care packages. So maybe you could just walk us through the different levels.

[Heidri Brook]

Yeah, sure. So there's a level one to a level four. So a level one is the lowest one, and a level four is the higher bracket. And depending on what the assessment outcomes are, it depends on what you'd be approved for the levels. They will cover off areas. So there's a couple of different areas they look at. Your social support required, your health

requirements, if there's been any physical support, medical requirements and any complex health impacts. And all these areas will be assessed and looked at to determine what level you'll be receiving.

[Caroline Baum]

Once the home care package has been approved, what happens next? 'Cause I think there's been a lot of media attention, hasn't there, on the waiting times for these packages. But can you give us an idea of whether there's a particular long waiting time for a particular level of package depending on what level of care you need?

[Heidri Brook]

Sure, so like I said, so firstly, you compromise care, then you get assessed, and then you receive this, they call it approval letter. So once you've been approved for your level through the assessment, the approval letter will explain to you what level you've been approved for. And it also tells you what priority are on the national waiting list. At the moment we've been advised that the wait list times are between three to six months. However, it can be a bit longer depending on what level support you need. If you need a level four, sometimes you might be waiting a little bit longer. If you've been assessed at high priority on that wait list, you might find that you'd be coming in closer to one or two months for getting that package actually assigned to you.

[Caroline Baum]

And just one other thing that just occurred to me there Heidri, can you dispute or challenge the level of your assessment? So if you think, "No

medium isn't right for me, I'm a high," or if you think, "No, I'm not..." Can you dispute that?

[Heidri Brook]

You can contact My Aged Care again and have a talk to them and see if we can get reassessed if you believe that your health needs have changed or maybe there's been some medical information that wasn't taken into consideration, and that will be discussed with that ACAT or that RAS assessment team.

[Caroline Baum]

And when you were talking there about the wait times depending on which category, is that impacted by whether you are living regionally or remotely, are these services harder to reach or to access rather, in certain parts of the country?

[Heidri Brook]

Look, I think in some areas, if you are a bit rural, yes, it will impact depending on how many packages are available in that area. So technically you are just waiting for one to come up. So that can sometimes take a little bit longer if you are rural.

[Caroline Baum]

Okay, okay, now if you are not receiving the aged care pension, can you still get a home care package?

[Heidri Brook]

Yes, absolutely. So the government has income and asset levels, and depending on if your income and asset levels are over the brackets that they provide, you might be asked to contribute towards your care. This can be done... So there's an actually a really great calculator on the My Aged Care website, that can help you estimate what your contribution might be. So if you have a little look on the screen, there is a link to the calculator. And how it starts off with the calculator is you would be selecting home care package, so not the residential aged care part. And then they'd be asking about your living situation if you've got a partner and if they're living with you. And then the next part is it will ask you to fill in your income and your asset information. So again, an advocate can help you find out. And there is some information on the My aged Care website, breaking down what's considered income and what's considered assets. Once you've clicked that estimation button, it will come up at the bottom for you and you will be able to select what of level package you are, so level one to four, depending what you've been approved on. And that will explain to you what will be considered your part to contribute towards your daily care.

[Caroline Baum]

Okay, so in that, you mentioned assets, and I just wanted to ask you, 'cause this has come up quite a lot. Is your home included as an asset in this process of assessment?

[Heidri Brook]

Yeah, this is a very common question. So for home care packages, it is not. It could be a different situation for residential aged care, but for a home care package, if you still live in your home, it doesn't count.

[Caroline Baum]

Okay, now we get to the kind of gnarly bit where you as the consumer have to kind of do quite a lot of homework. And I must say, I found this bit quite intimidating to navigate. So, once you're assigned a home care package, what do you do then?

[Heidri Brook]

So again, you'll get a letter. So there'll be a letter that comes to you that's stating that you've now been assigned your home care package. And on that letter, it will tell you the level you've been assigned, and it will also at the back end of the page, explain to you how much funding that includes on that package, and then also you'll be receiving a referral code. So that referral code will be provided to your home care provider once you have found someone, and it will also give you a date on when you have to get your provider. So it's genuine with about 56 days to find a provider, if for some reason that you can't find someone in that time, you can call My Aged Care to ask for an extension as well.

[Caroline Baum]

Yes, I've done that, so that does actually work. I do remember that that's a very valuable thing, that extension, 'cause you can get sort of a little bit swamped with sort of trying to find somebody. So Jane, this brings me to you, what should you do to find a provider?

[Jane Floyd]

Well, the My Aged Care website is pretty fantastic. You can go there and find a provider is on the top of the screen of the My Aged Care website. And you there's a dropdown list that you put your post code in, and then you can select what type of service you're looking for, and you'd be selecting the home care package level. You can also ring up My Age Care, and ask them to tell you that themselves. They can tell you which providers are in your area. And look, there's another good thing about the tool, is that there's a comparison tool. So you can look at not just one provider, but you can compare a number of different providers when you're doing that.

[Caroline Baum]

Okay, so I guess that that's where it can get quite confusing, is sort of sorting out which is going to be the right one for you in terms of what are some of the basic things to look for when you are trying to choose a provider, if there are many in your area, for example?

[Jane Floyd]

I think the first thing would be, if costs are a concern, you can do a cost comparison and then you might wanna start with the ones that are less fees and then go to the ones with high fees, ring them up, see if they answer the phone. That's a good way to find out if you're gonna get good customer service or not. And have a chat with them about what they're offering and maybe somebody will come to the home and talk to you about the types of services and the types of workers that they have, the

types of provider they are. We've got a range of providers from full service to other providers who do the self-management, so.

[Caroline Baum]

Okay, yes, we'll come back to self-management. So one of the other questions that came through for Kate actually is, what happens if I need support right now? 'Cause it's all very well thinking about this. It's quite a sort of long term and quite slow process with its various different stages. But if you are in a kind of emergency, what happens?

[Kate Thomson]

Yeah, so best for an emergency is to call My Aged Care. They might be able to provide you with some short term support options. So we've got the Commonwealth Home Support programme and we've got some other short-term funding depending on your suitability.

[Caroline Baum]

Right, so there's definitely a way that one can be sort of rescued if you like, in a time-sensitive crisis situation. Let's look at some of the other concerns that some viewers have had around home care packages. This is a question for Heidri from Sian, about waiting list times. And they've blown out quite a bit, haven't they? I suppose that may well have been due to COVID, which obviously exacerbated a lot of problems. More funding coming into home care packages presumably means trying to shorten those waiting times quite considerably, am I right?

[Heidri Brook]

Yeah, so I would say last year we saw the wait times were between, they would almost say nine to 12 months to get a home care packages signed. There was a whole bunch of funding and packages provided from the government at the start of the year. I think it was about 70,000, which we have seen the wait times coming quite a bit down since those packages have been released. So I would say that, like I said, My Age Care is saying about three to six months at the moment, maybe for rawly, it might be between the six to nine months at the moment.

[Caroline Baum]

Oh well that's good news. What about, this is a question for you Kate, from Tanya, "How can seniors from diverse backgrounds be supported to access home care package support, particularly from CALD communities?"

[Kate Thomson]

So there are lots of services. It's also the translating interpretive service that would be able to assist you. And some home care package providers may actually have support workers or staff who also come from a CALD background and they will be able to assist you with those differences.

[Caroline Baum]

Fantastic. Jane, Tony wants to know, you mentioned there, home care provider fees, package fees, admin fees, what do they cover, and how much do they vary?

[Jane Floyd]

Well, there's one upfront fee, which is the package management fee. And look, that's probably between 30 and 15% of a home care package depending on the provider. That fee then is to manage the package financially. So the statements, getting the money from the government, reimbursing the costs, et cetera. And also quality assurance, that fees to make sure that the providers meeting all their compliance obligations. There's a care management fee as well, but that's like a nursing, the cost of nursing, et cetera. It's a service fee, and a care manager is a bit like having your own GP and they will support you to connect you to the services that you need. So that's the beauty about a home care package, is in Commonwealth Home Support Programme. You don't have a dedicated care manager, but when you move into the home care packages, you get a dedicated care manager who can support you and connect you with the services, and see if you need more services, or different services, or change services, that's the benefit of a home care package.

[Caroline Baum]

Right, that's fantastic. Now this is a question for Lesley from Kishori, about administrative costs. "How can you avoid or reduce those administrative costs?"

[Lesley Forster]

It's very difficult, because the administrative costs are set by the providers. They have the right to set them for themselves. What you can

really do is look across all the potential providers and pick one that has costs that perhaps suit you best. Cost isn't the only consideration when you are taking up a home care package, you're looking for some provider that meets your needs and suit the way you feel about being served. So it's not all that possible to make the cost and need less self management helps with that, and that you have much more control over how you spend your money, how you use the allocated hours and how you air plan up, I guess. And one thing I do know is the primary reason people won't accept help is partly because of costs. And there's no need particularly to worry about that with the home care package, but it's really important to have a sense of control over your own life. And I am just so passionate that if you can self manage, please look into it. Doesn't matter where you live in Australia, self management's done online. And it can save you money if you choose the self manage provider that suits you best.

[Caroline Baum]

Yes, we might come back to that actually. What other tips has the panel got for addressing concerns about costs? Heidri, what's your suggestion?

[Heidri Brook]

So as Lesley mentioned, it's not always cost, but it is a handy place to start. I sometimes will tell people, if you're meeting with providers, get them to do a budget for you for that month, which will be what it would cost to have your services with them. So you might say, "I would like two hours of showering support a week, I'd like cleaning once a fortnight, I would like meals on wheels," things like that. And they'll be able to put it all together and give you a figure of what that you might have left over

at your package at the end of the month, or if all your funding is spent. And then with a couple providers, you can look at all of them at the end of the month and see across the month, what it would look like with each provider to give you a bit of a clear picture.

[Caroline Baum]

Okay, what about you, Kate, what's your top tip?

[Kate Thomson]

Yeah, I would be asking about any one-off fees. So some providers might charge you a set up fee, and that can range from a couple of hundred dollars. And also you wanna ask about exit fees. If you were to move the provider, would you also be charged to do that? So really look for those one-off fees as well.

[Caroline Baum]

That sounds like a really good tip. Back to you Lesley, talking about the self-managed aspect, what tips do you have for people who live outside metropolitan areas and have difficulty finding services?

[Lesley Forster]

I actually live in a rural property on my own in a small community. The way that I have got around finding workers, especially with self management, is to put an advert on Facebook to say, "I'm looking for somebody," and describing what the position is like. I don't mention aged care packages, I simply put it in as an ad that I'm looking for a cleaner, a

garden or whatever person I'm looking for. The other thing that's been helpful here, is that a couple of us have got together and formed our own little group and it's very informal, but we share workers and we share problems and issues and talk to each other. Also I'm the co-admin of a Facebook group that support people. So if you can get your networks together, think about who you know that might make a good worker for you and approach them, it's not too hard to set them as a sole trader, or put them on a platform that-

[Caroline Baum]

That's a great idea, that's a great idea, thank you. Jane, what other concerns have you found that people have had about this aspect of managing their home care packages, both in terms of the fees and say consistency, or continuity of service? So I know a lot of older people, for example, want to form a relationship with one person who comes as their carer regularly. That's very difficult to guarantee, isn't it? Because people do shifts.

[Jane Floyd]

Yeah, I think these days it's a bit hard, because we have workforce shortages. And it's something to be mindful of when you're looking for a provider, to make sure that the services are there and available, someone's available to do those services. But just the other tip about finance and administration costs, it's really important to ask your provider about it. If you get your statement and you don't understand it, and it looks like there's lots of fees here and what are all these fees, ring up your provider, ask them to explain it to you, and they'll be very

welcoming in making sure that you understand what you're being charged for and what's involved in that packaged.

[Caroline Baum]

That's right, absolutely. 'Cause that's what we're coming to next in fact, it's understanding statements. So Kate, I'm just wondering whether you can talk us through one of these statements.

[Kate Thomson]

Yeah, sure. So every month you should be provided with a statement from your provider that shows you what subsidies and income you've received, and then also what expenses have been made for the month. Every provider's statement may look slightly different, however, they will all contain the same information. So we have a statement here on the screen as an example. So here is your account summary, and there is an overview of the month. Going down, we have that breakdown of the subsidy, any supplements you may receive and any contributions you may make. And we also have our services, and there are admin fees of care and package management, so that shows you what you've paid for the month. Following this, we have all the details. So you've got your items purchased, there's rental equipments, through how much you're paying, what date you've received your services and the total cost of what that was. And your provider will list everything there for that month. At the end you should have a remaining balance left. So this one is showing that the person has just over \$9,000 and that is what is available for you to spend for the next month and going forward.

[Caroline Baum]

Fantastic, thank you. Okay, now we're going to move on to the when, why and how to self-manage your home care package. And this is something that suits some people more than others, but it's something that we got a lot of questions about. So Lesley, back to you, you self-manage as we said, you do that in a group with a group of friends, I really love the idea that that's how you pull your kind of resources and your wisdom. I'm just wondering, what are the benefits and what are the downsides? How much time do you have to spend on self-managing?

[Lesley Forster]

Well, you manage your life every day anyway, let's face it. And something aged people have got is time. One of the problems is as you age, other people can and think you're incompetent. And I have got a really crappy body, but I've got a great brain, and I wanna keep using it forever. And the best way I can use it is to give myself the best possible life, and to make use of all these wonderful things we are offered in Australia. So, I don't want other people deciding for me when I have a shower, because it fits in with their schedule. I don't want other people saying you, "I'm sorry, you can't go shopping on Tuesday, you'll have to go Wednesday 'cause everybody's booked up." And I want to form a relationship with my carers and support workers. And they become more like friends. So I know who's coming, I know when they're coming, I can direct what they do. And it's so much better than having a big organisation that's got to fit you in with a schedule of 100 other people, and they turn up and they're busy around and they're gone. Quite often, my workers stay on longer than they're paid for. Quite often we go out for coffee, we forget the time, and they'll charge me for two hours, and we've been out for four.

[Caroline Baum]

Wow.

[Lesley Forster]

But it's a lovely warm relationship. And once you get up and running and you find the people who will support you, it's amazing how much better your mental health is when you're not constantly ringing up and saying, "Why didn't my person turn up on Monday?" And, "I want my shower at 10 o'clock, I don't want to get up five o'clock in the morning because that suits you." The really wonderful way of having a package that feels good, and that takes away that thinks that you're just an old person chucked on the scrap pee, and everybody thinks they're coming to do wonderful kind of things for you.

[Caroline Baum]

That's a beautiful, beautiful, eloquent way of really making the case for self-management there. And I love the fact that really what you're talking about there is agency. You are talking about wanting to make decisions that suit you and are not suiting someone else's idea of how they have to manage their schedule and their staffing arrangements, but it's not for everybody. So Heidri, what do you have to say about people thinking about self-managing? What are some of the... We've talked about the pros there, are there any cons?

[Heidri Brook]

Yeah, look, I think Lesley makes a really clear point there. It really is depending on what's important to you, if you enjoy that independence, you would like to have your own schedule and be able to organise your own supports, then absolutely self management might be the way for you. However, if you don't really have the time or energy or don't wanna have to be scheduling or finding work, or having to post onto Facebook to try and find workers, or go into sites or platforms to go have a look for workers, some people are quite happy just finding one place, having a care manager that they can just ring up and organises everything for them. Some people don't want to have to worry about that as well. So I think it just depends on what's important to you. Would you rather be able to just ring someone that can do that, or do you want that independence and organise it yourself?

[Caroline Baum]

Jane, what's the trend? Is there a trend towards more self management or is there more of a trend towards, "I want the one stop shop and I want to not have to do any of it?"

[Jane Floyd]

I think a lot of people are interested in self management, thanks to Leslie's promotion, they wanna know more about how to do that. A lot of people try it and then they find it really difficult to do. Look, there's \$1.7 billion of unspent funds, estimated. So people aren't spending their whole package, and there's a lot of unspent funds and people would know that in their statement, how much unspent funds. So if there's a lot of unspent funds, why are people spending it? And sometimes that's because you need a care manager to help you access those services

and bring all those packages of services together for you so you get the most out of your package. Sometimes with self-management, because you can't manage it adequately, or you can't find the care worker, or the care worker doesn't turn up and then you've gotta find a new one, just having someone do all that for you just maximises your package, I think in a better way than probably self-management would be.

[Caroline Baum]

That's really interesting, that's a really good point. Kate, can a family member or a friend manage the home care on my behalf? Can I designate someone to do that?

[Kate Thomson]

Yeah, definitely. If the older person wants to choose or nominate a friend or a family member, they can certainly help manage that package and maybe take some of that administration side away, making sure though the older person is still making the decisions and still happy with what they're receiving, but that person might be able to take the load off with posting ads on Facebook or pulling different workers. So definitely a good option to think about.

[Caroline Baum]

It's interesting, isn't it? 'Cause all of this does presume the kind of digital literacy and the use of social media platforms, and I know a lot of people on the pension who are not connected and who found the isolation of COVID particularly hard to manage because of that. And we are assuming a lot here about doing everything online, and I think one of the

nice things about the home care packages that we've been talking about, Jane is, I get a sense that this is still very much, you can pick up the phone, you can talk to someone, and you don't have to navigate everything through online platforms.

[Jane Floyd]

Absolutely. And I think that everyone should be getting educated about what the system does. And that's helpful for everybody because then you've got someone to talk to. And having a provider there who knows the system back to front is gonna really be advantageous for you in getting the most out of your aged care.

[Caroline Baum]

Lesley, just to go back to you, I mean, you're obviously a really passionate advocate for self-management, and I can see why, you're obviously a very independent person, and you like to do things your way, and within your community of friends and neighbours, you've established something of a fantastic kind of network there. But where can people go to learn more about how to self-manage? Is there a website? What did you use or what do you recommend to people?

[Lesley Forster]

Before I answer, can I add that you're not completely alone when you're self-managing. You do have a provider, and they will support you with everything you need, and guide you through sending out your care plan, finding workers, things like that, if you need it. So you are not alone. The way Jane was talking, it sounded like you were like the NDI, you're kind of

on your own, but you're not. You've got really good support. And some self-managed providers are wonderful and they're very supportive. So please don't let that stop you doing it. The other thing is, not everybody needs to form a group. I talk about forming group, but you can do it on your own, lots of people do. The other thing is that we have a self-managed home care package Facebook page that provide support to 800 people. It's wonderful, we all share the information, and that's the best way to learn about how to use a package. When you go to My Aged Care and the other systems, they are baffling to us, because they're written by younger people with no lived experience of a home care.

[Caroline Baum]

Good point.

[Lesley Forster]

And the way they're written isn't clear enough even for people who are helping somebody, who literate and have a good understanding and they really need looking at. Also the mixture of providers is confusing. So you need to really do your homework, but best of all, if you can talk to other people with a home care package, you're going to learn a lot more, especially long term people like myself and the other 800, in fact another 80 in another group that are supporting each other. One thing that needs to happen is, older people need to understand, they might not have computer literacy now, but it's so easy to learn. And you can get an iPad out of your package and you get some of the teaching to use it, and your life becomes a lot more interesting. So don't just suddenly think, "I'm too old to do anything." I've had to learn a lot, even being on these seminars.

[Caroline Baum]

No, no, you answered it. You've answered it, that's absolutely fine. Now, Jane, I wanted to ask you, this is very much how I go about things as a consumer, and I think it's very much become the trend. Everything in our lives now is rated, with numbers of stars and reviews that we can look at online. So where do you go to look for independent reviews of service providers?

[Jane Floyd]

I think you can start with your friends. Lesley has a network, fantastic. Find out who are your friends or your relatives, are they getting any services, are they happy with their services as well? And look, you could do your research online. There is a rating system coming out for home care in the future, so that would be helpful, a star rating, but under development at the moment. But I think that's the best place to start, is people in your own network.

[Caroline Baum]

So as with everything else in life, word of mouth. It's always that isn't it? What about changing providers? Because that is something that people do want to know about.

[Jane Floyd]

Yeah, look again, if you wanna change providers, I would talk to your own provider first and tell 'em that you're considering changing. And if you've got problems and issues and concerns, raise them, talk to them about

them. If you wanna do a bit of negotiation about fees and charges, do it, because they don't want to lose you, they want to keep you. You're a valuable customer to them. But if you do want to change, if you do wanna look at a another provider, I think then you'd go onto My Aged Care, find a provider, look who's in your area. But be warned that we do have workforce shortages, so you might risk not being able to get all the services that you might have in your current provider.

[Caroline Baum]

And when you want to switch, what are the sort of contractual obligations that you may or may not be faced with?

[Jane Floyd]

Yeah, look, it is very easy to transfer.

[Caroline Baum]

Great.

[Jane Floyd]

But it takes a bit of time, there might be an exit fee that gets paid for out of the package, but it is fairly easy to do. So providers have to work hard to keep you. And so they should.

[Caroline Baum]

Okay. Kate, is there a role for OPAN in this process?

[Kate Thomson]

Yeah, definitely. If you are looking at changing providers and you wanna speak to an advocate about any of the issues, we can support you with that. And we also can help explain how to transfer a provider, and how the funds move from one provider to another. That's a really important part when transferring, it's making sure those funds do go with you.

[Caroline Baum]

Now we've got lots and lots of questions which are coming through online from you, thank you very much. You're obviously paying a lot of attention to everything that's being said, I'm reading this off my phone. This is a question for you, Heidri from Lisa, "My elderly parents do not have the internet. How can they get the information that they need on home care packages?"

[Heidri Brook]

Yeah, look, I guess this can be a bit of a tough one and this is where advocates can be very helpful. So I myself will go out and see people at their homes, I can take my computer, we can print everything off, we can organise and make sure they've got hard copies of everything needed, that includes brochures. My aged care also have brochures on home care packages and information, so if you give them a call, they can post you out any written information as well so you've got hard copies of that as required. So I think that's a really good resource, but again, otherwise advocates are a great way for them to come out and see and support you to access all that information.

[Caroline Baum]

Fantastic. Now, this is a question for you, Lesley, from Mark and Sue.

"What if there is only one provider in your area, and you don't want to use them?" Has that happened to anyone you know?

[Lesley Forster]

No, it happened to me. I was with a local provider, it was terrible. I was really distressed, I felt like handing back my package. And then I realised a lot of the providers actually operate across Australia. So even if you don't want to self-manage, there are providers nearby who will help you. They'll come up on the My Aged Care search programme, whatever it's called. You don't really just have to deal with the one in your area. I don't know about really remote areas, I suspect people have to make other arrangements, but there is opportunities to be set up in your own hometown by providers, even if you're not self-managing. So, look a bit further. But I think that it's a great source of information if I can add, it's to actually go on to providers pages. And a lot of the providers have written beautifully written explanations of how things work. And they're a lot better than the government explanations. So go on and look around, and don't just think that you're bound by what the government are telling you, it's kind of a bit rigid in their thinking, and so you find that the providers they're trying to entice you in, they're going to profit from your business and they want it, and they will offer good advice as to what you can do with their particular service.

[Caroline Baum]

I guess what you're saying there, it's a really important point that in the rest of your life, you've been a consumer and you've been selective and made choices with as much information as you possibly could, and this is just doing the same really with these services. Jane, I wanted to ask you, how do you find out whether yours is a... Is it always clear at the offset, whether a service provider is private or whether they're not-for-profit, and what their religious affiliations might be?

[Jane Floyd]

Yeah, I don't think it really makes any difference if they're private or not-for-profit. From your perspective as a customer or consumer, it's, "Do they give me the good services? Are they making the most out of my package?" And obviously if there's a religious affiliation and people are used to that religion and they wanna stay part of that religious community, well, I can understand that. But I don't think it really matters whether they're for-profit or not for-profit, everyone's in for customer service and providing the best quality and safe services that they can.

[Caroline Baum]

Okay, this is a question for Kate, from Awasa. We mentioned before the extensions for the home care packages, that if you haven't had time to sort of assess all the providers in your area, you haven't done your homework yet. I know I've had an extension once, but can you extend the home care package pick up date more than once?

[Kate Thomson]

Yeah, in some certain circumstances, My Aged Care may do another extension. So if you really are struggling, I would suggest calling My Aged Care as soon as possible and having that discussion with them around those extensions.

[Caroline Baum]

Okay, fantastic. Now Jane mentioned before the unspent funds, which is a little bit mind boggling, and there's a question about that here for you, Heidri, from Pam. "If there is unspent funding from a home care package at the end of the first 12 months, will it roll over to the next year?"

[Heidri Brook]

Yeah, that's a good question. At the moment it does, it stays with you and it's held by the government. There was talk of changes for that, but I'm not sure if that will be happening with the new reforms, but at this stage, yes, it stays with you.

[Caroline Baum]

Okay, and don't go away, Heidri, 'cause I've got another question for you from Lesley who says, "My stepmother is on a level three package. She has 30% of her funds taken out each month in management fees. Is there a way to lower them?"

[Heidri Brook]

Yeah, look, that's a tough one. So I myself have supported some individuals to have meetings with providers to see if there's any way we

can negotiate some of those fees. If there is no movement and that's just what they charge, then it comes to the option of either looking at another provider, and like I said, that's where getting those budget comparisons is really an easy way to kind of see, "Oh, I've got a lot more left over at the end of the month with this provider than I do with my current one." And that might give you the option to look at maybe transferring or moving to another provider. Or again, as Lesley mentioned earlier, looking at the option then of self management, if you are happy just to do that and try and minimise some fees in that way.

[Caroline Baum]

Okay, thank you. Yes, Jane.

[Jane Floyd]

Yeah, well 30% sounds a lot in management fees, but what are those fees? Is it care management? Is it package management? It might roll up to be a whole 30%, but as we said before, package management fees are about 13 to 15%, and care management fees are about 15% too.

[Caroline Baum]

So that could be the total for both of those.

[Jane Floyd]

Yeah, so that's for your personalised care manager who looks after you and provides those services, and coordinate services, and books the services.

[Caroline Baum]

So you just have to sit down a little bit more and be a bit more granular and ask more questions.

[Jane Floyd]

And ask questions. "Tell me more about what these fees are about."

[Caroline Baum]

Excellent. This is a question for you, Lesley, from Kate, "My stepmother is being billed for non-received items such as taxi fares and additional OT services. How can she report malpractice by the provider?" Do you have any experience of that?

[Lesley Forster]

A lot of expect experience of malpractice unfortunately. It's a business and people are out to profit, and there are some not so good people in the business, hopefully they'll eventually get weeded out. If you want to complain, the best thing to do is probably call OPAN for an advocate, tell them your problem and have them help you with it. They will talk to you about what the problem is and help you deal with it. I've called in an OPAN advocate myself and I found them helpful. You can also call My Aged Care to report, and there's something called the Quality and Safety Commission I think, that you can call to report. But the best thing to do is probably to call OPAN and talk with them and sort through the issue. Quite often, it seems lately the accounts are very muddled, people are

waiting a long time for their workers to be paid, and there's some big issues around finances. I mean the people talking on here today made it all sound wonderful, it's a little bit of a mess, to be honest, from the perspective of the people being served. And you need to be very aware that these are people here to profit from your needs, and that they are just like when you go and hire anybody else to serve your needs, you deserve a good decent service. So quite often there are problems, and the best way to address them, to answer the question is, very likely to use OPAN and get yourself an advocate.

[Caroline Baum]

Now we have a question here for Kate, from Cheryl. I think we've actually answered this, but just in case there's anything you wanted to add, Kate. "If you're not happy with the service, can you change to another provider without penalty? Previously some package providers charged exit fees." Which is what Jane managed. So can you just walk us through what happens when you leave, what you should expect to pay, and what you shouldn't suddenly be hit with?

[Kate Thomson]

Yeah, so some providers will charge that exit fee. That should be stated in your home care package agreement that you signed when you started with the provider. So you will need to look at what agreement you have signed as to the relation of to what fees you pay. But when you transfer a provider, you can, once you've found one, you would call My Aged Care to get your referral code renewed, to then provide to your new provider. And obviously you might need to let your current provider know with a certain notice period. Some may require one day, so may

require two weeks. Again, that should be stated in your agreement. Once you have made that transition, it'll be up to the two providers to make sure that those unspent fund transfers happen smoothly. And if there's any issues with that, talking to the provider first and otherwise it is calling OPAN and having an advocate, we can also support you with that transfer as well.

[Caroline Baum]

That's great to know actually. And still another question for you, Kate, from Christine, "How can you get home care support if you can't afford to pay for it?" So I guess that that's right up there at the beginning of the assessment process, that would be factored in, wouldn't it?

[Kate Thomson]

Yeah, there are financial hardship applications. The home care packages are means-assessed, so if you don't have the funds, you will not have to pay. And that's where talking to an advocate may assist you with knowing what options you had and what fees or charges you can or don't have to pay for. But there definitely are services there for any Australian regardless of your financial status.

[Caroline Baum]

And I'm just going to repeat the number of course, to call, I think you're going to be swamped with calls. 1800 700 600, if you want to talk to someone at OPAN about some financial advice or advice about any of these home care packages. We've got lots and lots more questions rolling in, we're going to go back to Lesley. This is a question about

financial literacy, how much financial literacy do you think a person needs in order to self-manage? I mean, were you financially very literate before you decided to manage your own package, or was that something that you learned as you went?

[Lesley Forster]

I'm quite financially literate because I was a CEO of non-government organisations and I worked for local government in the welfare services for a long time. The statements are a bit confusing, I find them a bit confusing. They're almost skewed to how the provider's thinking rather than how somebody who isn't financially literate is thinking, and there's been work done on that, and they've certainly improved. I think if you're concerned about your statements, the best thing to do is to take it to someone who will know. We all know somebody who could maybe read it a bit better and understand it a bit better than us. I don't think you need to be particularly financially literate to understand your statements, you can always ring your provider as somebody said earlier and ask them to explain it. And that's a big help then, because you can talk about, "Well, hang on, I don't know that I really wanna spend that much on cleaning, 'cause I don't really care if my house is a bit messy, I'd rather get out and about. So how about we switch some of those things?" So it opens up other conversations. It's a really good idea just to call your provider and say, "Can you explain this to me?" That's part of their job.

[Caroline Baum]

Okay, that's great. Now we've got a whole lot of questions for you, Jane. This is, where is the governance of providers? Who is supposed to keep them honest?" Asks Kate.

[Jane Floyd]

Well, that's the aged care Quality and Safety Commissioner. So the department of health, they're the people who set up the system, they're the legislators, and then we've got the Aged Care Quality and Safety Commission, they're the regulators. And every three years, providers are audited by the regulator for their compliance against the Aged Care Quality Standards. So the Aged Care Quality Standards are the drivers of how we should be delivering services. And if you don't meet the standards, then you can lose your licence to operate. So meeting the standards is the number one thing that providers try to do. And those standards dictate what is quality, what is safe and effective care and services, and it's very much based on consumers and what the outcomes are for them, and their viewpoints.

[Caroline Baum]

Okay, now Madeline wants to know, "Can the person I choose to engage as my support worker be my daughter, my son, my neighbour, or a friend?"

[Jane Floyd]

Well, there's actually nothing in the act to stop that, except there's a bit of a conflict of interest there. If your daughter doesn't turn up for work, you might not wanna be dobbing your daughter in.

[Caroline Baum]

Yeah.

[Jane Floyd]

So there's that kind of conflict of interest that happens. And it would mean that the provider would have to employ the daughter as an employee, and then therefore all the award conditions and the legal requirements of being an employer would apply. And that can happen, and certainly in rural or regional areas, that might be an area where you've got no one else except family to do it, and some providers can set those proper constructs up so that there's protections on both sides.

[Caroline Baum]

Okay, I suspect that Lesley might have something to say about that. Also though, staying with you, Jane, for a moment, Janine wants to know, "Can you get 24-hour support from a home care package?"

[Jane Floyd]

Not really, even the highest level home care packages, which is what, about \$55,000, that's really hard to get 24/7 support. But providers are really good at making sure that those who have the high level needs can get the most out their services, are covering a whole week. And sometimes the care manager also is not just about the services that a care worker can provide, it's what is the family gonna do? Is there anybody else in the neighbourhood who can provide some of these

supports? And so you've got a holistic care plan that can go over the whole 24/7 period.

[Caroline Baum]

Okay. We've got time for two more questions, I can't believe it, there is so many good ones here. This is a question for Heidri, from Katelyn. "Can you clarify whether care workers have to stay for a two-hour shift due to fair work changes?"

[Heidri Brook]

Yeah, this is a big one that's recently come out. Look, it kind of depends a bit on the provider. If someone is say, a worker's out that way and you can do your half an hour and they can attend someone else, from my understanding, it's just two hours for that one person shift, so you can't just have that one staff member just do half an hour and then go home. So if the provider can stagger the shifts to all meet up, then that should be fine, and then it doesn't have to stick to that two hours. So it's really just talking to your provider and negotiate. If you're having a shift that might be late at night and you'd be the only person having that worker, then yes, they might say that is why it is a two hour minimum for that period. So it would really just be discussing with your care manager and the provider on that.

[Jane Floyd]

When you sign a home care package agreement, that agreement is locked in. And a provider cannot change that without the approval of a consumer, of the person that signed that agreement. So they can't just

increase in the prices, they can't just dictate, "Sorry, now you can only have two hours of care." So that that's an agreement that is solid. I mean, it would be really good if you people worked with providers to make it happen, but as it is, no, they can't just change things that it has to be negotiated, and if you don't agree, you don't have to agree.

[Caroline Baum]

Okay, I'm gonna go back to you Heidri, because this is a really important one. "Are there extra supports available if someone has dementia or for example, needs oxygen?"

[Heidri Brook]

Yeah, so the government provides supplement supports if you have those things, and that will be assessed through your care manager or your provider, and they will support you in doing that and updating that on your care plan, and they can get extra supplement support from the government for those. I think Katie showed one of the examples on the statements where it did show that the supplements and things coming in as part of the contribution at the start of the statement, what should be showing it on the statement.

[Caroline Baum]

Fantastic. And I'm going to go back to you, Kate for this one. I'm trying to squeeze in as many as I can, so if you can give us a brief answer. This is a question from Alison, "Do self-managed support workers still have to be registered and insured?"

[Kate Thomson]

Yeah, so a self-managed contracted worker, they do need to have an AVN like any sole trader would, and that paperwork, your provider should be able to assist you with making sure that your workers have all the paperwork and all the insurances that they need to do that role.

[Caroline Baum]

Fantastic. Now there's another question for Heidri, we've just been given an extra couple of minutes, so we can get through a few more of your questions. This is a question from Josie, "Can a cult senior request a specific culturally appropriate meal provider from their provider for their home care package?" That's a really good one.

[Heidri Brook]

Yeah, that is a very good one. Look, I haven't had that experience myself, but I would say absolutely you can. And discussing that again with your care manager if you're self-managing, having a look and seeing if you can find that service that would suit you and suit what your needs are for food and things like that, so I would send absolutely yes.

[Caroline Baum]

Okay, back to Kate, from Ingrid, "If your waiting time for one of these packages is around three months or longer for a level four package, what can you do in the meantime, because obviously your needs are pretty acute?"

[Kate Thomson]

Yeah, so if you are waiting for that higher level, you can be given an interim package at a lower level, so you may be given a one, two or three. You also may be able to access that Commonwealth Home Support Programme funding as well, while you're waiting for that level four, as it can take a while, and clearly you would need the support now.

[Caroline Baum]

Yeah, absolutely. Heidri, there's a question, I think this is gonna have to be the last one, sadly, from Shannon. "Can you tell us about face-to-face programmes in Services Australia Centres for Assessments?"

[Heidri Brook]

Yeah, so you can go in, they have put in some new workers, so we as financial office deal often with the financial information services, so the finance people that can help you with those cost forms and working out your contribution part. And they have also brought out new My Aged Care support people that you can attend face-to-face as well. So there's definitely people available at Services Australia and My Aged Care that you can see face-to-face that can help you with coordinating and connecting up to My Aged Care, getting into the financial information regarding the costs and things as well with home care packages.

[Caroline Baum]

That's fantastic. I know a lot of people who really, really, they really value that face-to-face contact. Okay, we are going to come to one final

question I promise. This is a question from Charlie for Kate. "Do palliative patients have priority over packages due to their limited life experience or life expectancy?" Sorry, I should say.

[Kate Thomson]

Yeah, so part of that ACAT or RAS assessment that you have, they will deem what your priorities are, and what your medical and health needs are. So they can definitely prioritise you in that queue so that you're not waiting as long.

[Caroline Baum]

Okay, that's fantastic to know. Look, we have so many more questions that we could address, but sadly we've run out of time, but we will probably be doing another seminar to address some of those questions, so say stay tuned. Thank you everyone for the quality of the questions that you've sent through, and the volume of your response really reflects the need out there.

Due to this great interest in the topic, we will host another webinar in the coming months, responding to the questions that we couldn't get to, so look out for that. And the date will be confirmed in the next few weeks. And remember that if you or someone you know would like to speak to a free, confidential and independent aged care advocate to help with any of the issues that you are having, you know the number by now at OPAN, it's 1800 700 600, and you'll be put in touch with someone in your area.

Thank you for watching and above all, for participating today, and thank you to our wonderful panel. Please share this webinar and check out some of our past webinars online. All links and resources shown today will be shared in a follow up email, 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 out OPAN's website and social media. I really hope that you found today's webinar informative and helpful. Good luck.

[Narrator]

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