

# What questions should I ask before choosing a provider?



Need help?  
**1800 692 464**

Before choosing a Home Care Package provider, there are many important facts to consider. Care Connect is here to support you throughout your aged care journey, so please read through these useful questions and answers to help simplify choosing your provider.

## Support and guidance

### Will I have help managing my Home Care Package?

*Did you know that some Home Care Package providers will only offer self-managed care? This option means you will need to source, vet, and coordinate care workers and services.*

#### Care Connect...

- Takes the time to learn about you, your life goals and the support you need to continue living happily at home.
- Works with you to build a community of care made up of your Care Manager, Service Coordinators and care workers.
- Schedules the best available care from our wide network of vetted care providers.
- Regularly checks in to see how you are going and advocates for you, if needed.

### Will I receive a care plan as part of my Home Care Package?

*Did you know that whilst all Home Care Package providers create a care plan, not all will take the time to get to know you, your personal needs and your existing network before tailoring your care plan for you?*

#### Care Connect...

- Gets to know you, your personal circumstances, your health and care needs, and your goals.
- Works with you to design your tailored care plan. Making your care plan helps the team understand what is important to you as well as your life goals. Your care plan captures important information about the parts of your life that could be made easier.

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## Services

### **Will I have access to a wide range of services?**

*Did you know that many Home Care Package providers offer you a limited range of services? This is because they will only have access to care workers from within their organisation.*

### **At Care Connect...**

- The brokerage model allows our team to draw on a large network of vetted care providers to offer one of the widest ranges of services in Australia, offering flexibility and choice to best suit you.
- Your Care Manager can tailor services to your specific goals and source the best people available to provide these services.
- Services might include personal care, nursing, allied health, cleaning, cooking, gardening, transport, and companionship.
- The team can also organise other highly specialised services if you require them.

### **Should I continue to use and pay for my favourite gardener with my Home Care Package? Does Care Connect have services that I can access with my Home Care Package?**

*Did you know that some Home Care Package providers will only offer you the services of their own staff or preferred providers?*

### **At Care Connect...**

- For your satisfaction and speed, we will connect you with supports and services available through our extensive network of services.
- Our team manage the compliance documents ensuring that the service meets the legislative guidelines - such as police checks and insurance. Sometimes it can be easier to continue to pay for your trusted gardener or favourite cleaner outside of your package.
- Your Care Manager will work with you to ensure you have a tailored care plan for your situation, and all the care workers/ services are optimised to get the best value from your Home Care Package budget.

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## Services & pricing

### Will I have on-call support?

*Did you know that NOT all Home Care Package providers will provide on-call support after hours if a problem arises?*

#### At Care Connect...

- Your Care Manager is supported by a local team who coordinate your services and are on hand to help at any time.
- If there is a need, you have the opportunity to call the after-hours number to request support.

### How many hours will I expect to receive each week with my Home Care Package?

*Did you know support hours vary depending on the Home Care Package provider, the type of service, and when it is delivered?*

#### At Care Connect...

- Level 1: *approximately* 1-2 hours per week
- Level 2: *approximately* 2-4 hours per week
- Level 3: *approximately* 4-6 hours per week
- Level 4: *approximately* 8+ hours per week
- Each level is designed to support people with different care needs.
- These hours of support are provided to you in addition to the time spent with your Care Manager.

### Am I able to purchase health-related items with my Home Care Package?

*Did you know NOT all providers are able to offer the services required to arrange health related items or reimbursements?*

*Home Care Package funds will not cover Pharmaceutical Benefits Scheme prescription medicines.*

#### At Care Connect...

- Your Care Manager works with you to determine how best to meet your goals and care needs with your Home Care Package funds.
- This may include purchasing health-related items or supports to meet your goals.
- Purchase of mobility aids and home modifications, such as installation of handrails, or grab rails, may require an assessment by an Occupational Therapist.
- You will be reimbursed you for approved health-related items, as well as make one-off purchases on your behalf.

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## Pricing

### What is the pricing structure?

*Care Connect fees are 5% below the Government cap.*

#### At Care Connect...

- There is no sign-up fee, basic daily fee or travel fee charged.
- Pricing is easy to understand. The fee structure is split into two parts: Package Management and Care Management.
- A Package Management fee of 13% covers all administration required by the Federal Government to manage your Home Care Package. All providers will charge this.
- A Care Management fee of 17% covers all the services your dedicated Care Manager and the Care Connect team provide you with.
- In some circumstances, a modest handling fee of 12% will be charged. This only applies to one-off purchases and/or reimbursements.
- The handling fee is not charged separately. It is delivered as part of an all-inclusive service price to clients, in line with Government guidance.

### What does the Package Management fee cover?

*Did you know that most Home Care Package providers charge a Package Management fee?*

#### At Care Connect...

The Package Management fee covers all administration required by the Federal Government to manage your Home Care Package including:

- Setting up and managing the funding subsidy through Services Australia.
- Essential reporting to the Government.
- Carrying out quality compliance assessments for safety and reassurance.
- Preparing monthly statements and annual reviews.

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## Pricing

### What does the Care Management fee cover?

*Did you know that minimal Home Care Package Care Management fees usually mean you receive minimal care management? This option, known as “self-managed care”, means you will need to source, vet and coordinate care workers and services yourself.*

### At Care Connect...

The Care Management fee includes:

- Partnering with you to tailor a personalised care plan.
- Managing your vetted providers and care workers.
- Checking in regularly to see how you are going.
- Reviewing your care plan annually or sooner, if your circumstances change.
- Advocating for you, e.g., helping you overcome challenges associated with the health system, Government agencies or utility providers, or helping you access other care-related Government subsidies.
- Advocating for you with My Aged Care, to re queue for a new assessment should your care needs change and you need to progress to a higher level Home Care Package.
- Helping you connect with community groups and local activities.

### What is a handling fee?

*Did you know that not all providers will handle invoices and reimbursements on your behalf?*

### Care Connect will...

- Process invoices and reimbursements for products purchased in relation to your care.
- Charge a modest 12% handling fee on the product's invoice, which is capped at \$120 for all expenses over \$1000.

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## Pricing

### Do I have to pay an income-tested care fee?

*All Home Care Package providers must collect this income-tested care fee (ITF). This is a Government requirement.*

### All Home Care Package recipients are assessed by the Government to determine if an income-tested care fee is applicable.

- Should an income-tested care fee be applicable, the amount payable depends on your income, which includes your pension or any other income you may receive, so it is a different amount for everyone.
- Services Australia (Centrelink) independently conducts the assessment.
- Care Connect cannot waive the income-tested care fee.
- Care Connect will collect it on behalf of the Government as it contributes to your Home Care Package.
- In many cases even if you are required to pay an income-tested care fee, you will still be financially better off with a Home Care Package, rather than arranging private care independently.
- With a Home Care Package at Care Connect, you will have the expertise and support of a Care Manager and their team, making your life easier.
- There is a lifetime cap on the income-tested care fee for aged care – which includes Home Care Package and residential care – it is \$69,102 as of 1 December 2021.