



# Home care explainer



At Southern Cross Care, we understand that accessing the care and support you need to remain independent at home can be complicated. Many people find the government-funded system confusing and difficult to navigate, especially while facing significant physical and emotional life challenges.

This document provides a succinct summary of the most important aspects of home care and government funding, to help you understand and access support.

You will also find a list of frequently asked questions that may help you find the answers you are looking for.

## Funding options

There are a few different ways to pay for home care services:

1. Support at Home - if you are eligible for government funding through the Support at Home program then the government will contribute to the cost of your care and services. Your financial situation and the specific type of care and services you access will determine any additional payments you may need to make. More information about Support at Home is on the following pages.
2. Commonwealth Home Support Program (CHSP) - for less complex care and support, you may receive government funding through the CHSP. The availability of CHSP services depends on your financial situation, location and the number of other people already accessing each service.
3. Private funding - you also have the option to pay for the full cost of home care services yourself.

To access government funding, you need an aged care assessment through the Single Assessment System.

## How to get an aged care assessment:

1. Register with My Aged Care by visiting their website [myagedcare.gov.au](http://myagedcare.gov.au) or call 1800 200 422.
2. My Aged Care will check your eligibility for an assessment by asking a few questions.
3. You will need to provide some personal information and finalise your application for assessment.
4. An assessment organisation will contact you within 2-6 weeks to arrange an assessment.

## Tips for the aged care assessment:

1. Before the assessment, think about and write down the tasks and activities you would like help with. This will help you remember what to discuss with the assessor. You can also write down if you have had any falls, injuries or illnesses and what the impact of these has been on your life.
2. On the day, be open and honest with the assessor about what you can and can't do, as well as what life is like for you on a 'bad day'. Telling the assessor about how you feel and what you can do when life is hardest means you are more likely to get support when you most need it.
3. Have a support person with you for the appointment with the assessor - this could be your spouse, a family member or friend who knows you well and can help you to feel confident talking about what you need.
4. To support your overall well-being, consider your physical, mental and social health needs.

## Southern Cross Care's services

Southern Cross Care offers quality home care services to people with Support at Home funding, CHSP funding or who are paying privately. These services may be delivered in your home, in the community or at one of our Health & Fitness Centres or Dementia Respite Cottages.

### Support at Home

We provide the following services through Support at Home:

- Nursing, including medication administration and management, wound care, home hospital services, chronic disease management, referrals and case conferencing
- Allied health, such as occupational therapy, physiotherapy, exercise physiology, podiatry, dietetics and nutrition
- Independence services such as personal care, social support, respite, transport, assistive technology and home modifications

Everyday living services such as cleaning, gardening, meals and home maintenance.

Once your Support at Home funding is approved, you will receive a list of approved services that the aged care assessor has determined you need. Our Home Care team can talk you through how to best use your budget to create a personalised care plan. The care plan is an important document that also outlines what your goals are and how your services will help you achieve them, so that your needs, preferences and rights remain at the centre of your care.

### Home care costs

The amount the government will contribute towards the cost of your care depends on which of these services you access. If you have clinical care services, including nursing and allied health, the government will pay for the entire cost. If you have independence services the government will pay at least 50% of the cost and if you have everyday living services the government will pay for at least 20% of the cost. You will be required to pay for the remainder of the costs.

## Short term funding streams

The Support at Home program includes three short term funding streams to help you pay for:

- Restorative care - providing 12 weeks of intensive support to build strengths and abilities
- Assistive technology and home modifications that enable you to continue living safely at home
- End of life care - providing up to 12 weeks of intensive care at home in the final weeks of life

You may be eligible for ongoing Support at Home funding in addition to funding for restorative care or assistive technology and home modifications. For any short-term government funding, you will need an assessment that determines the additional services you require. Our Home Care team can help you with this process.

## Commonwealth Home Support Program (CHSP)

We provide the following CHSP services:

- Allied health and therapy delivered in our Health & Fitness Centres, such as physiotherapy, exercise physiology, group exercise classes, podiatry, massage, dietetics and nutrition
- Occupational therapy home visits
- Dementia Cottage Respite and flexible respite at home or in the community
- Personal care
- Domestic assistance, such as cleaning
- Social support and community engagement
- Transport

It is important to remember that not all services are available in all areas at all times because of the way CHSP funding is structured. Our Home Care team can tell you whether the CHSP services you are looking for are currently available in your area or not.

## Frequently asked questions

### *Does Southern Cross Care deliver Home Care services in my local area?*

We currently offer home care in metropolitan Adelaide as well as Mount Barker, the Fleurieu Peninsula, parts of Victoria and Darwin.

### *Are there waiting times for Home Care services?*

Waiting times may apply for people accessing Home Care services through Government support programs. Private services can be accessed without waiting times.

### *Am I eligible for Government-funded Home Care services?*

There is a range of eligibility criteria for Government-funded Home Care services based on your age, individual care needs and financial situation. To be eligible, you must first be 65 or older (50 years or older for Aboriginal and Torres Strait Islander people). Eligibility also depends on your income and assets as determined by the government, because the government expects you to pay for the cost of care and services if you can afford to.

### *How much will Home Care services cost me?*

The cost of Home Care services is determined by several factors, including whether you are funding your services privately or accessing government-funded home care services. If you receive Government support, your financial situation will also influence the cost of your services.

### *I already have Home Care services with another provider - can I switch to Southern Cross Care?*

Yes. Anyone can change home care providers if they are looking for a better fit to meet their needs. To transfer to a new provider you must notify your current provider and agree on the date that services will cease. Then call our friendly team on 1800 852 772 to discuss your specific needs.

### *What services are not included under Support at Home?*

Support at Home does not cover cost of living expenses like rent, utilities and general groceries. It does not cover expenses that are funded through other programs either, such as medical costs that are part of Medicare.