

Private Home Care – a solution to the Government Home Care Package queue

With the waiting list for government-funded Home Care Packages exceeding 100,000 older people, for many it's time to look at alternative solutions to stay living independently at home. The waiting time to receive care and support through a Home Care Package is currently more than 12 months', a significant wait time for seniors and their families in need of support services.

If you're accessing or thinking about and paying for services through a Home Care Package, you'll have Package Management and Care Management fees to pay that will impact the total amount you have available to spend. If you're looking for private services that you pay for directly, without government funding, you're exempt from these charges. Home Care pricing is complex, but it doesn't need to be when you choose to go private with Yellowbird Wellbeing.

What are Private Home Care Services?

Private home care services are user-pays services. These services are not subsidised by the Government and do not require an Aged Care Assessment (ACAT) to be accessed. Because there's no assessment or funding from the Government, there's also no waiting period for privately paid home care services. You can access support whenever you need it.

What kind of services can I access to support me at home?

The types of services accessed privately are varied and can range from nursing or palliative care at home, to transport, cleaning, social support, clinical supports and everyday help and daily care at home. Yellowbird Wellbeing, tailor the support you need to suit you, delivering quality support. The type of service you access, and how many hours, is entirely up to you. We help by understanding your needs and goals and working with you to develop a plan that addresses your needs and goals, whatever they might be.

Why do people use Private Home Care?

Private services are used for a wide range of reasons, the most common ones are you don't want to access government funding or you are not eligible for government funding or government funding would not cover your support needs such as 24/7; to provide interim care while you're waiting for a Home Care Package or to provide short-term relief when you're recovering from illness or injury. Another important reason is to have choice and control in how you want to be supported and remain in your home.

Other benefits of choosing Yellowbird Wellbeing Private aged care support:

When we quote for your care, there are no hidden costs. Unlike registered aged care providers delivering government subsidised home care or commonwealth home support packages who charge additional costs for things.

Remember that there are some additional fees that you'll need to allow room for too, when choosing a government registered aged care provider, these include:

- Care Management costs
- Package Management costs
- Kilometre costs if you're using your Package for travel.

Maximum Government home care subsidies you can receive, the remaining costs of the support package you build are your out of pocket costs. Out of pocket costs which are the same with some variability based on providers hourly rates regardless if you go government funded or private. So, the below subsidies [as a weekly breakdown] is the only component you miss out on accessing when you choose to use Private Home Care.

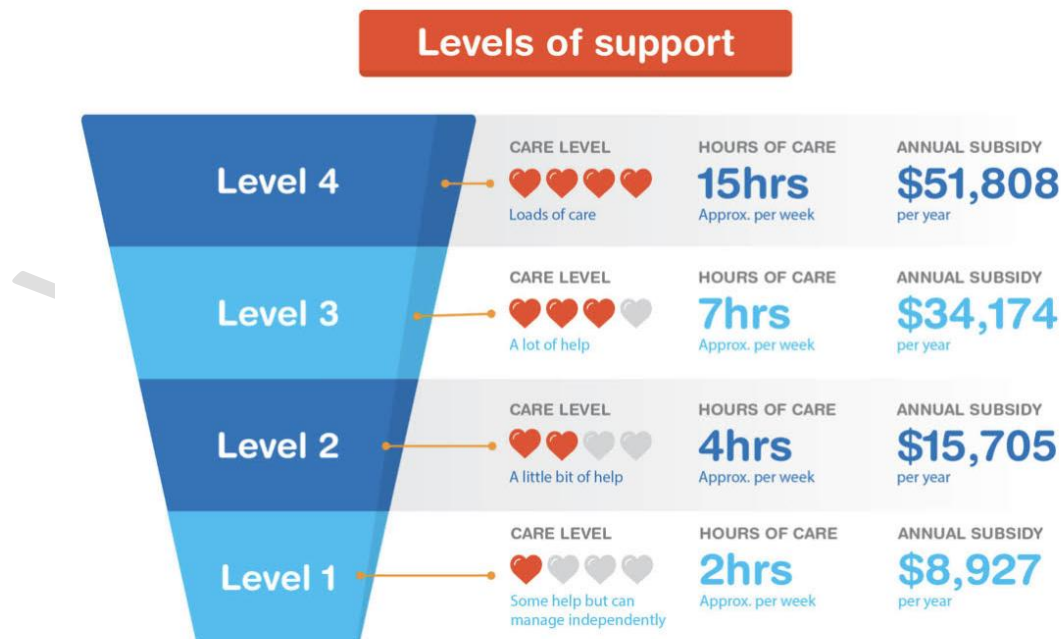
Government Home Care packages range from level 1 to level 4. The approx. *maximum subsidies* per week you can receive off your out of pocket costs when accessing government funded home care are:

- level 1 \$141.57
- level 2 \$242.61
- level 3 \$543.16
- level 4 \$827.90

Therefore, having no wait periods, creating boutique tailored supports that are flexible to suit your needs is achievable and does not cost exponentially more when you look at the maximum government rebates.

PACKAGE TYPE	LEVEL OF CARE NEEDS	APPROXIMATE SUBSIDY (per year*)	WAIT TIMES
Level 1	Basic	\$8,750	3-6 months
Level 2	Low	\$15,500	12+ months
Level 3	Intermediate	\$34,000	12+ months
Level 4	High	\$51,500	12+ months

*The government contribution increases each year. Package funding correct as of June 2020.



What is the Government Commonwealth Home Support Programme (CHSP)?

CHSP is entry-level support. The CHSP provides a small amount of services to help frail older people maintain their independence and continue living safely at home and in their communities. The CHSP **is not designed for older people with more intensive or complex care needs. Clients who need ongoing high intensity care are outside the scope of this programme.** People with higher needs can receive appropriate support through other aged care programs, such as the Home Care Package (HCP) program or residential aged care. The CHSP does not replace or fund support systems provided under the health care system. **CHSP services delivered to a client should be lower than the subsidised cost of a Level 1 HCP (less than \$8,000 per annum).** CHSP providers may deliver higher intensity services on a short-term basis where clear improvements in function or capacity can be made, or further decline avoided. These services should aim to get the client "back on their feet" and able to resume previous activities without the need for ongoing support.

Service caps and restrictions with CHSP?

CHSP is intended for those needing just 1 or 2 services for:

- Ongoing low-level, or
- Short-term care and support.

Yellowbird Wellbeing