



6 Step Guide to Home Care

At Aged Care Decisions, we help people live engaged and successful lives in the homes & communities they love.



Helping senior Australians to live their best lives, at home



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Australia's largest aged care placement & support service



Reduce stress



Save time



Find better aged care options

Aged Care Decisions is a 100% free and independent aged care placement and support service.

Using Australia's largest aged care vacancy database, we work with over 70% of Providers across the metro areas of Australia and assist tens of thousands of families each month to find aged care options for their loved ones.

Our team of professionally trained Placement Specialists use custom-built software to consider your location, budget, care needs and personal preferences, and match you with aged care vacancies that suit your specific needs.

Within 20 minutes of a conversation with our team, we will deliver a tailored shortlist of nursing home vacancies. We will also book facility tours and provide invaluable advice to help you navigate the entire aged care placement process.



Fast

We match your needs and preferences with suitable, current aged care vacancies after one simple phone call.



Free

Our 100% free of charge service offers access to personalised advice and support, aged care vacancy shortlists, helpful information about fees and handy decision-making tools.



Independent

We are 100% independent and not affiliated with any aged care providers. Our goal is to help you to make the best decision for your family.



Introduction

The power of knowing

Home care in Australia can seem a confusing array of acronyms, government bureaucracy and overlapping service 'package' levels. It can be very difficult to navigate.

In fact, 93% of Australian families report some level of stress in navigating aged care, and half describe the process as being 'very' or 'extremely' stressful.

In this guide you will find correct and concise information, written in plain English, that will clarify the process of commencing home care services. Aged Care Decisions has published this guide to support our mission to bring comfort to people by empowering them in their aged care experience.



Aged Care Reviews

Make an Informed Decision

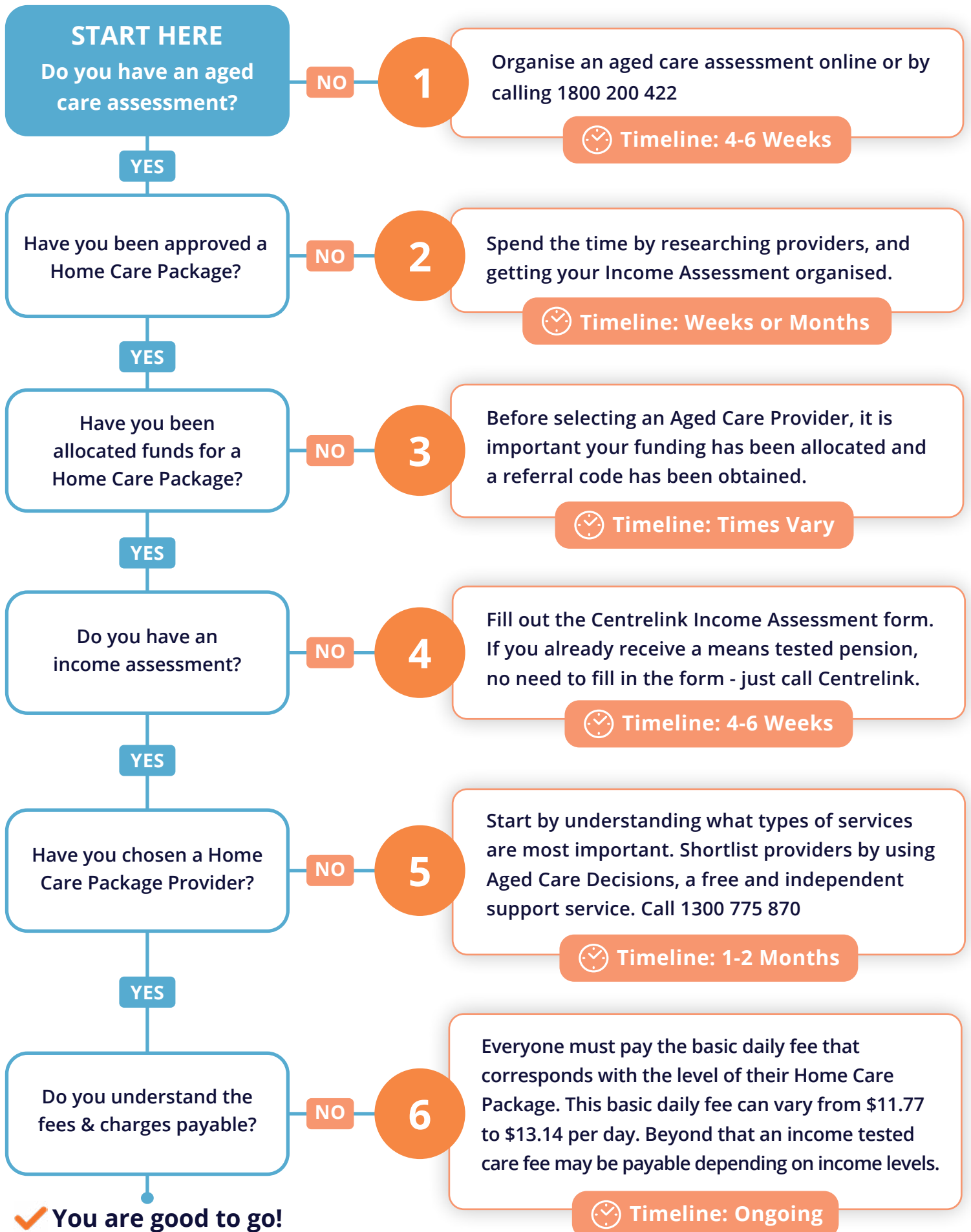
Many home care operators spend big marketing dollars to promote 'high quality' personalised care, but how can you be sure they will deliver on their promises?

Aged Care Reviews is Australia's largest consumer review website for the aged care industry. The website displays thousands of validated reviews submitted by aged residents, home care recipients and their families, and can provide you with genuine, helpful information to assist your aged care decision making.

When your family has successfully chosen a Home Care Package Provider, we invite you to submit a review on your home care experience.

By sharing your experience, you can help other families to make a difficult decision easier.

6 Steps of Home Care



Aged Care Assessment

1. Aged Care Assessment

2. Income Assessment

3. Selecting a Provider

4. Fees & Charges



What is an Aged Care Assessment?

An Aged Care Assessment (ACAT Assessment) is the first step you must take to receive a government funded Home Care Package.

An ACAT assessment involves an interview with a member of the government's Aged Care Assessment Team. During the interview they will compile a comprehensive evaluation of your physical, medical, psychological, social, and restorative care needs.

The outcome of this assessment will determine whether you are eligible to receive a government subsidised Home Care Package, and what level of Home Care Package is most suitable for you.



Why is an ACAT Assessment required?

An Aged Care Assessment determines whether or not the government pays for some or all of your home care costs.

What will an ACAT assessor ask?

An Aged Care Assessment will require the following information:

- How day-to-day activities are managed, and how much help is needed to fulfill them
- What is your state of health? Medical evidence will be required, such as doctors' reports, hospital discharge reports, current and past pharmaceutical prescriptions, and details about diagnosed illnesses.
- How much assistance is currently required to live at home – e.g., getting in and out of bed, using bathroom and toileting facilities, details on how meals are currently prepared.
- What other support services have been, or are being, received - e.g., Commonwealth Home Support, allied health services, Council run services or other hospital services.

A trusted person (such as a family member, friend, or carer) can assist you during the assessment. The interview is a two-way conversation – you will have the opportunity to ask questions of your assessor.

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How do we organise an assessment?

Online with My Aged Care:

www.myagedcare.gov.au/assessment/apply-online

 **1800 200 422**

An assessment can also be requested by a GP, a doctor, a hospital nurse or administrator, a community nurse or other health care practitioner.

How long does the assessment process take?

Your ACAT Assessment should occur **within 30 days** of a request being submitted online or by telephone (depending on demand).

The assessment itself takes around 1-3 hours depending on care needs, and will usually take place in your home. An assessment outcome letter will typically be sent **within a week** of your assessment date.

What will the Aged Care Assessment let us do?

The **assessment outcome letter** will advise what Home Care Package level has been APPROVED (Level 1 - 4). Once a Home Care Package has been approved, the next step is for funds to be ALLOCATED to you. You cannot start receiving home care services until your package funds are allocated. The allocation process is coordinated by the Australian Government.



Time required:

6 - 26wks

Complexity:



Home Care Package Allocation

Home Care Packages are allocated based on national demand. A package may be allocated quickly but it more often takes several weeks to several months.

When your package is allocated, you will receive an allocation letter, which will contain a referral code (e.g., 1-XXX XXX XXX) for you to forward to your chosen Home Care Package Provider.

Once you receive your package allocation letter, you will have **56 days** to select a Home Care Package Provider and enter into a Home Care Agreement with that provider.



Income Assessment

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Age pension vs DVA payments

If you currently receive a means tested pension – such as the Aged Pension, Disability Support Pension, or a DVA income support payment – you do not need to complete an Income Assessment form.

You do need to contact Centrelink on **1800 227 475** to trigger the assessment process.

Why should you complete an income assessment?

If you do not complete an income assessment you will be required to pay the maximum fees applicable to your Home Care Package.

An income assessment involves submitting detailed financial information to Centrelink via an 18-page form. The Government uses this information to assess what subsidy it will contribute toward the cost of your Home Care Package. This subsidy will reduce your Income Tested Care Fee (see page 19 for more information about fees).

The income assessment must be completed prior to entering into a Home Care Agreement with a provider if you want to avoid paying maximum fees.

Time required:

4 - 6wks

Complexity:



What will you need for your income assessment?

To complete an income assessment, you will need to gather details of:

- Existing Services Australia/Centrelink / DVA payments
- Income – including pension payments, annuities, business income, trust dividends, investment property income, rental income, and income from shares.
- Non-primary residence assets – including bank accounts, savings accounts, superannuation, cars, boats, caravans, annuities, stocks, bonds, shares, investment properties, and gifts.
- Liabilities – including aged care payments, credit cards, personal loans, outstanding medical bills, and outstanding household bills.



How do we organise an assessment?

Complete the Services Australia / Centrelink form: **Aged Care Fees Income Assessment (SA456)**

You can request a paper copy of the **SA456** form by calling Services Australia / Centrelink on **132 300**.

The completed form must be signed and returned to Services Australia / Centrelink together with all the required supporting documents.

The initial fee notification advice will be **valid for 120 days** unless there is a significant change in circumstances.

How long does the income assessment process take?

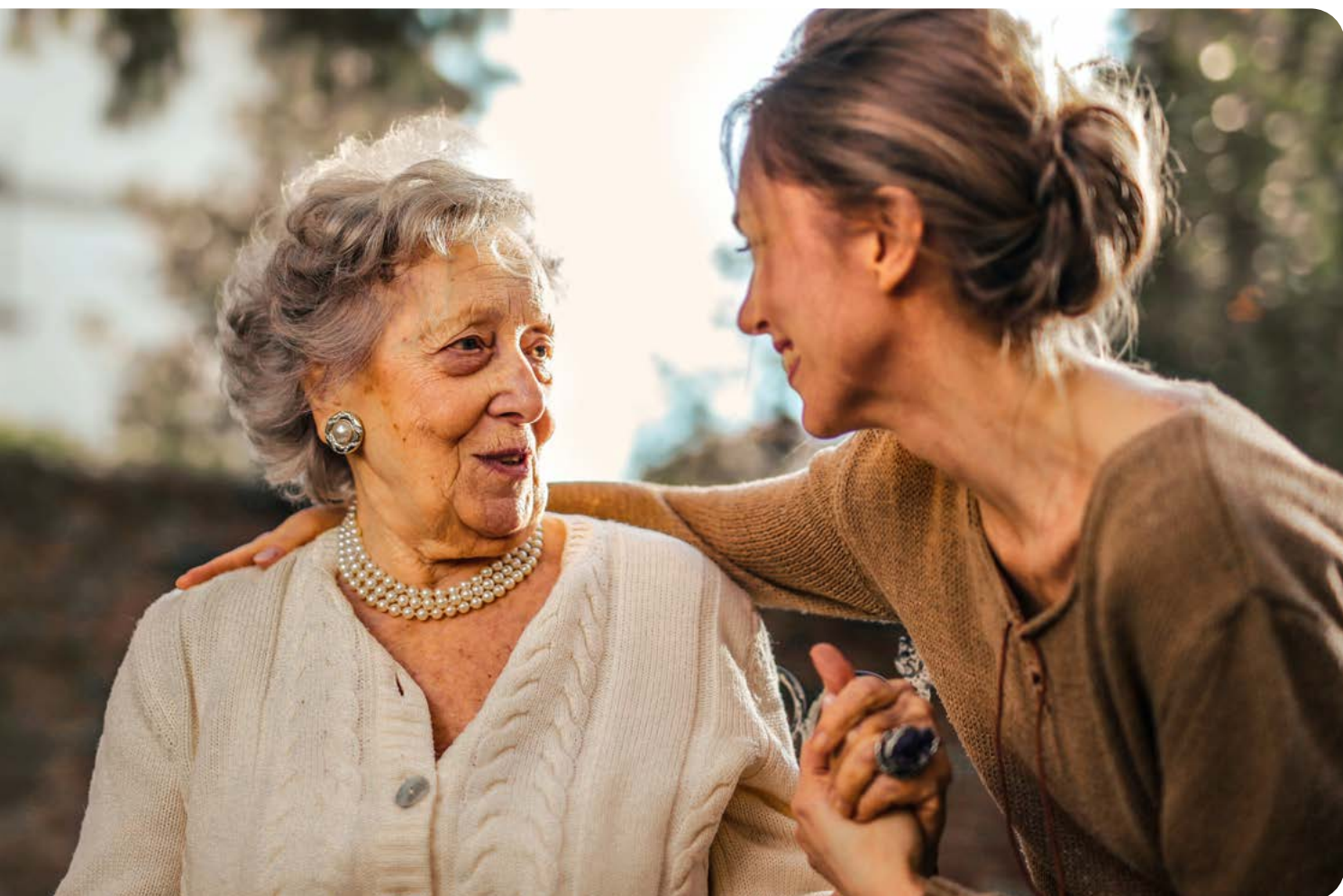
Relevant documents should be compiled in the months prior to a Home Care Package being required. Filling out the form may take a few hours.

The form must be submitted to a Services Australia / Centrelink office, along with copies of required documentation.

Results will typically be received within **4-6 weeks after** submitting the form to Services Australia/Centrelink.

Further Information

<http://www.myagedcare.gov.au/eligibility-and-assessment/acat-assessments>



Choosing a Home Care Package Provider

1. Aged Care Assessment

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Why shortlist and compare providers?

Selecting the most appropriate Home Care Provider is an important process. The organisation, and their carers, will occupy a special and trusted position with a potentially vulnerable elderly person.

Like all big decisions in life, especially when made on behalf of someone else, it's important to weigh up available options and make an educated choice.

To ensure you and your family make the best choice, there are several things to consider. (See next page)

The first consideration: What services are most important?

Depending on the Home Care Package level you are assigned,
services may include any of the following:



Personal Care

Showering
Dressing
Continence Management



Home Care

Household Cleaning
Laundry
Gardening & Maintenance



Meal Preparation

Shopping
Cooking
Meal Delivery Service



Social Support

Social Activities
Companionship
Transport Assistance



Allied Health Services

Physiotherapy
Speech Therapy
Podiatry
Excercise Programs/Classes



In Home Nursing

Registered Nurse Visits
Wound Care
Medication Management
Care Planning

Time required:

4 - 6wks

Complexity:



What is the role of the Home Care Package Provider?

Your Home Care Package Provider will **'case manage'** your needs. They may sub-contract delivery of services to other organisations and will organise and coordinate each service you receive as part of your package.

Your Home Care Package Provider should work with you to decide on, and organise, which services will best help you. They must adhere to your care plan and ensure sure you have enough funding to cover the cost of the services they organise.

Why compare providers before choosing one?

As Home Care Providers often sub-contract the vast bulk of services delivered as part of your Home Care Package, it's imperative that your provider can efficiently manage and administer your package, and ensure you are satisfied with the services being provided. Consumer reviews are a helpful tool for **researching potential providers** before you choose which will be best for you.

Aged Care Reviews is Australia's only dedicated aged care review website. You can read about thousands of genuine, personal experiences that other families have had with providers at agedcarereviews.com.au.

What is a Home Care Agreement?

When your Home Care Package has been allocated, and you have selected a Home Care Package Provider, the next step is to sign a Home Care Agreement.

This document outlines:

Your care plan – an overview of the exact services to be delivered, and how often.

Your individualised care budget – the exact breakdown of costs, including all services and administration costs.

As a Home Care Agreement is a legal document, appropriate independent advice should be obtained before signing.

Aged Care Decisions' dedicated specialists can walk you through the home care process.



Access our FREE service by:

calling **1300 775 870**

or visit **agedcaredecisions.com.au**

Fee's & Charges



What will I pay for a Home Care Package?

The Australian Government subsidises a large portion of the fees associated with a Home Care Package. What you'll pay towards your Home Care Package will depend on your care needs, your financial situation, and the Home Care Package Provider you choose.

You may be required to pay the following fees:

- **Basic Daily Care Fee:** This is a set fee paid by everyone who receives a Home Care Package. This fee ranges from **\$11.77 to \$13.14** depending on your package level.
- **Income Tested Fee:** Whether you pay this fee depends on the results of an income and assets test conducted by Centrelink. This fee can be up to **\$37.70 per day**.
- **Service and management fees:** These are taken out of your package and vary depending on providers.
- **Additional service fees:** Your Home Care Package Provider may charge additional fees that they must disclose to you as part of their fee breakdown.

What the Government pays

As of 1 July 2025, Home Care Packages offer the following annual support:

Level 1 - Basic Care Needs	\$10,687.20 per year
Level 2 - Low Level Care Needs	\$18,793.85 per year
Level 3 - Intermediate Care Needs	\$40,905.55 per year
Level 4 - High Level Needs	\$62,013.50 per year

This Government subsidy is paid directly to the home care package provider.
This is an **approximate maximum** amount.

What do I need to pay towards my Home Care Package?

The contribution you may be asked to make towards your Home Care Package is advised by the Department of Health and Aged Care. Any fees to be paid by you will be discussed between you and your Home Care Package Provider before services commence.

The amount, if any, of your Income Tested Fee will depend on the outcome of the Income Assessment you complete with Centrelink.



Generally, the following income guidelines apply (single person rates):

Income	Income tested fee payable
Full pensioner annual income is less than \$34,005.40	No income tested care fee payable
Part pensioner annual income is less than \$65,416.00	Up to \$6,862.18 per year
Self-Funded retiree annual income above \$65,416.00	Up to \$13,724.45 per year

What about private home care services?

If you are **not eligible for a Home Care Package**, or if you are **waiting** for your funding to be assigned, private in-home care service providers can deliver a range of support services in the home.

There are hundreds of non-government-funded home care service providers in Australia, offering help with gardening, cleaning, transport, and health and therapy services.

You can choose to engage a home care provider on a **‘private’ basis**. You will be required to cover the entire cost of private home care services with no Government subsidy.

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How are Home Care Package funds spent?

Your Home Care Package Provider will recommend a mix of services (and charges) that your Home Care Package will fund. This is your Home Care Package **'individualised care budget'**.

Ultimately, it is up to you to determine how your Home Care Package budget is allocated and spent. If you would like more of one type of service, or less of another, then your Home Care Package Provider must agree to, and facilitate, this change.

Every month you should receive an itemised statement with details of all services provided, and the cost for each service. This statement must also list all administration and case management charges.

Unhappy? You can change providers at no cost

Home care services should help you live independently by taking care of the household tasks that have become a bit too much for you to handle. You deserve quality care, and if your current Home Care Package Provider isn't measuring up, then switching to another provider is a viable solution.

Changing Home Care Package Providers will cost you nothing - you cannot be charged a fee for ceasing care with a provider.

Aged Care Decisions can help you find Home Care Package Providers that suit your specific needs.

Access our **FREE** service by

Calling **1300 775 870**

or visit **agedcaredecisions.com.au**



FAST



FREE



INDEPENDENT

Client Support Guarantee



Client Support Guarantee

We guarantee all potential residents the support they need in their home care placement journey.



Reduce stress



Save time



Find better aged care options

Aged Care Decisions is a 100% free aged care placement service for families.

We provide support to navigate the aged care journey, assistance with forms and regulatory requirements, we match families to facilities with vacancies in their area based on care needs, preferences and budget, and we assist with tours and shortlisting. Our service is free for families because registered aged care providers pay an industry-standard placement support fee.

Aged Care Decisions provides the same superior level of service and support to all potential residents and families that come into contact with our service – regardless of financial capacity, location or clinical needs. Importantly, whether a family already has a preferred facility or not, even if this facility is not registered with Aged Care Decisions, the level of support and service we provide remains the same.

Due to privacy laws, the only element of our service that cannot be provided where a preferred facility is not registered with Aged Care Decisions is support with providing any personal or clinical information to that facility, and assistance with booking tours.

Aged Care Decisions

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