

## Useful links and information

There are many aspects to determining the cost of your aged care and the best option for you. Here are useful links for information and support.

**ADA Australia:** our financial advocates are here to help you understand aged care costs so you can make informed choices and get the most out of your aged care funding. Phone 1800 700 600

**My Aged Care Fee Estimator:** the estimator can give you an estimate of how much you might have to pay towards your home care package or aged care costs. [www.myagedcare.gov.au/how-much-will-i-pay](http://www.myagedcare.gov.au/how-much-will-i-pay)

**Find a provider:** a help section on the My Aged Care website to look up providers with availability for Home Care Packages and STAR ratings for residential aged care facilities. [www.myagedcare.gov.au/find-a-provider](http://www.myagedcare.gov.au/find-a-provider)

**Home Care Package Manual:** guidance on what is included and excluded in home care packages. [www.myagedcare.gov.au/publications/home-care-packages-manual](http://www.myagedcare.gov.au/publications/home-care-packages-manual)

**Services Australia Financial Information Service (FIS):** FIS is a free confidential service that can help you make informed decisions about investment and financial issues for your current and future needs. [www.servicesaustralia.gov.au/financial-information-service](http://www.servicesaustralia.gov.au/financial-information-service)

**Aged Care Line (Services Australia):** support and information for older Australians receiving aged care services to understand aged care costs. Phone 1800 227 475

**My Aged Care:** the starting point for accessing Australian Government funded aged care services, and where you can find out information about navigating aged care. [www.myagedcare.gov.au](http://www.myagedcare.gov.au)

**Financial Counsellors:** contact the National Debt Helpline to access financial support outside of financial advocacy. Phone 1800 007 007

[www.adaaustralia.com.au](http://www.adaaustralia.com.au)



YOUR AGED CARE SUPPORT SERVICE

Understanding aged care  
financial information

Free and confidential financial advocacy

Chat with us **1800 700 600**

You have a right to be informed about your aged care services in a way that you understand, especially when it comes to your aged care financial information.

## How we can help

- Financial advocacy is a free service to help you make informed decisions about your aged care services by understanding fees and charges.
- We provide information about the cost of care assessment, and about home care and residential aged care statements and bills.
- We can help you liaise with My Aged Care, Services Australia and aged care providers to make applications and resolve issues with fees and charges.

## What we can't do

Our financial advocates are not financial planners, advisors or counsellors and do not provide financial advice, including:

- how to invest your money
- decisions about your government payments
- decisions about your preferred service provider.

## Commonwealth Home Support Program (CHSP)

CHSP is the entry level for receiving support at home.

### What services does CHSP provide?

CHSP provides eligible people with services such as gardening, domestic assistance, social support, meal preparation, allied health, assistive technology and transport.

### Do I have to pay for CHSP?

CHSP supports you by subsidising the services, so you only pay a small contribution. For example, you might have to pay \$11 per hour for cleaning services, where it would normally cost around \$30 to \$50 per hour.

CHSP is not means tested and the amount you have to contribute differs depending on the service provider.

### Will my pension be affected by CHSP?

Your pension will not be affected by CHSP supports.

There are 3 main types of aged care support

## Home Care Package (HCP)

A HCP provides significant support at home to help eligible people remain living safely and independently in their own home for as long as possible.

A HCP ranges from a level 1 to level 4 and each level provides a different amount of funding for support.

### What can my Home Care Package be used for?

Your HCP can be used to purchase services such as personal care, nursing, allied health, meal preparation, domestic assistance, home maintenance, minor home modifications, equipment, assistive technology, respite, transport and social support.

### How much will it cost?

Your HCP is means tested and requires a review of your income and assets once you have been offered and accept your package. There is an income cap. If your income reaches over this cap you could be asked to contribute towards your care. This could be made up of the following fees:

- Basic daily fee - rate set by the government and based on your HCP level
- Income tested fee - assessment of your financial situation
- Additional fees - any amounts you have agreed to with your provider for additional services.

It is important to know that you may not have to pay all these fees. How much you contribute towards your HCP depends on your financial situation and the provider you choose.

## Residential Aged Care (RAC)

### Do I have to pay for Residential Aged Care?

RAC is means tested and you will need an Income and Asset assessment to be completed by Services Australia.

This will determine what fees are applicable to you when entering residential aged care. You may be:

- a fully supported resident
- a partially supported resident, or
- a fully paying resident.

As a fully supported or partially supported resident the government contributes towards the cost of your accommodation. Everyone pays a daily care fee.

