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My Aged Care

Fees and Charges

# What are the fees and charges involved with the Home Care Packages Programme?

There are three different sets of fees you might be asked to pay depending on your financial circumstances.

1. Basic daily fees
2. Income tested fees
3. Fees for additional services, also known as top up fees.

## Basic daily fees

This is the contribution that a consumer may be asked to pay by a home care provider. It is approximately $10 per day. Consumers of Home Care Packages who receive the age pension as their only source of income, are expected to pay a basic daily contribution. The basic daily fee is calculated daily, and you pay the basic daily fee for every day you are receiving a home care package – from the day your care starts, to the day your care ends.

If you feel that you are going to face financial hardship by paying this fee, you or your representative can advocate on your behalf and negotiate this amount with your service provider. In some instances, some of the service providers have completely waived the basic daily fees for their clients. Fees and charges vary between service providers. You can also ask for a draft budget or price guide from service providers in your area to compare their fees and charges for Home Care Packages.

## Income-tested care fee

People on incomes which are higher than the Age Pension (e.g. part pensioners or self-funded retirees) may be asked to contribute towards the cost of their Home Care Package.

The Department of Human Services will work out if you are required to pay this fee, and how much this will be, based on an assessment of your income.

DHS calculates an income-tested care fee based on an assessment of your financial information. This assessment does not include the value of your home or any other assets.

You can only be asked to pay an income-tested care fee if your yearly income is above the set thresholds, which takes into account personal situations.

There are annual and lifetime caps that apply to the income-tested care fee. Once these caps are reached, the consumer cannot be asked to pay any more income-tested care fees for the relevant period. DHS will keep track of the caps, and notify the provider and consumer shortly after the cap has been reached. The annual and lifetime caps can be found on the [Schedule of Fees and Charges for Residential and Home Care.](https://agedcare.health.gov.au/funding/schedule-of-fees-and-charges-for-residential-and-home-care-from-1-january-2020)

**Note:** Full pensioners do not pay an income-tested care fee.

## Fees for additional services

This charge is also known as top-up fees. If you are requiring additional services which your package is not able to cover due to insufficient funds in your budget, your Case Manager or service provider can ask you to contribute towards the cost of these additional services.

# How can apply for income assessment?

The income assessment determines whether you can be asked to pay an income-tested care fee towards the cost of your care. This only applies to you if you have an income other than the age pension only.

To seek an income assessment, you will need to fill out an [Aged Care Fees Income Assessment form (SA456)](http://www.humanservices.gov.au/customer/forms/sa456), which is available on the Department of Human Services (DHS) website or by calling 1800 227 475.

The results of the income assessment will be sent to the provider and to you via letter. If you have not received the results of your income assessment, you should contact DHS.

# My Aged Care Home Care Fee Estimator

In addition to providing information about fees, My Aged Care can give you an estimate of your likely fees. The fee estimator is available on the [Home Care Fee Estimator](https://www.myagedcare.gov.au/fee-estimator) page of the My Aged Care website or by calling the My Aged Care contact centre on 1800 200 422.

**Note:** The Department of Human Services (DHS) is responsible for formally working out the maximum fees payable based on an assessment of your financial information. You can ask for fee advice from DHS before you enter a home care package.

The fee advice you receive before you start your package will be valid for 120 days.

# What happens if I am not able to pay the fees?

If you do not think you will be able to afford to pay the required fees, you can ask to be considered for financial hardship assistance. To apply for this assistance, you will need to fill out an application form and submit the completed form to DHS. The form is available on the DHS website: [Financial Hardship Assistance – Home Care and Respite Care form](https://www.humanservices.gov.au/individuals/forms/sa462) or by calling 1800 227 475. Your Case Manager will also be able to assist you.

# What if I am unhappy with the results of my income assessment?

If you do not think the assessment of your income is correct, you can ask DHS to review its decision.