



chorus

Home Care Package Handbook



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Home Care Package overview

This handbook is designed to explain how Home Care Packages work. We've included all the information you need so you know what to expect and know where to find information related to your Home Care Package.

A Home Care Package (HCP) provides government subsidised care to support seniors so they can live independently at home. A range of individually selected services makes up your package and can be adapted as your needs change. You may be eligible for one of four "package" levels, ranging from basic to high-level care needs.

To access a Home Care Package, you need to be assessed by an Aged Care Assessment Team (ACAT). This free assessment can be requested by you, your family, your service provider, or your GP. The results of the assessment determine your eligibility for an HCP. Allocations for services are prioritised based on assessed need. The level of care in each package ranges from basic (level one) to high (level four). For more information, visit www.myagedcare.gov.au.

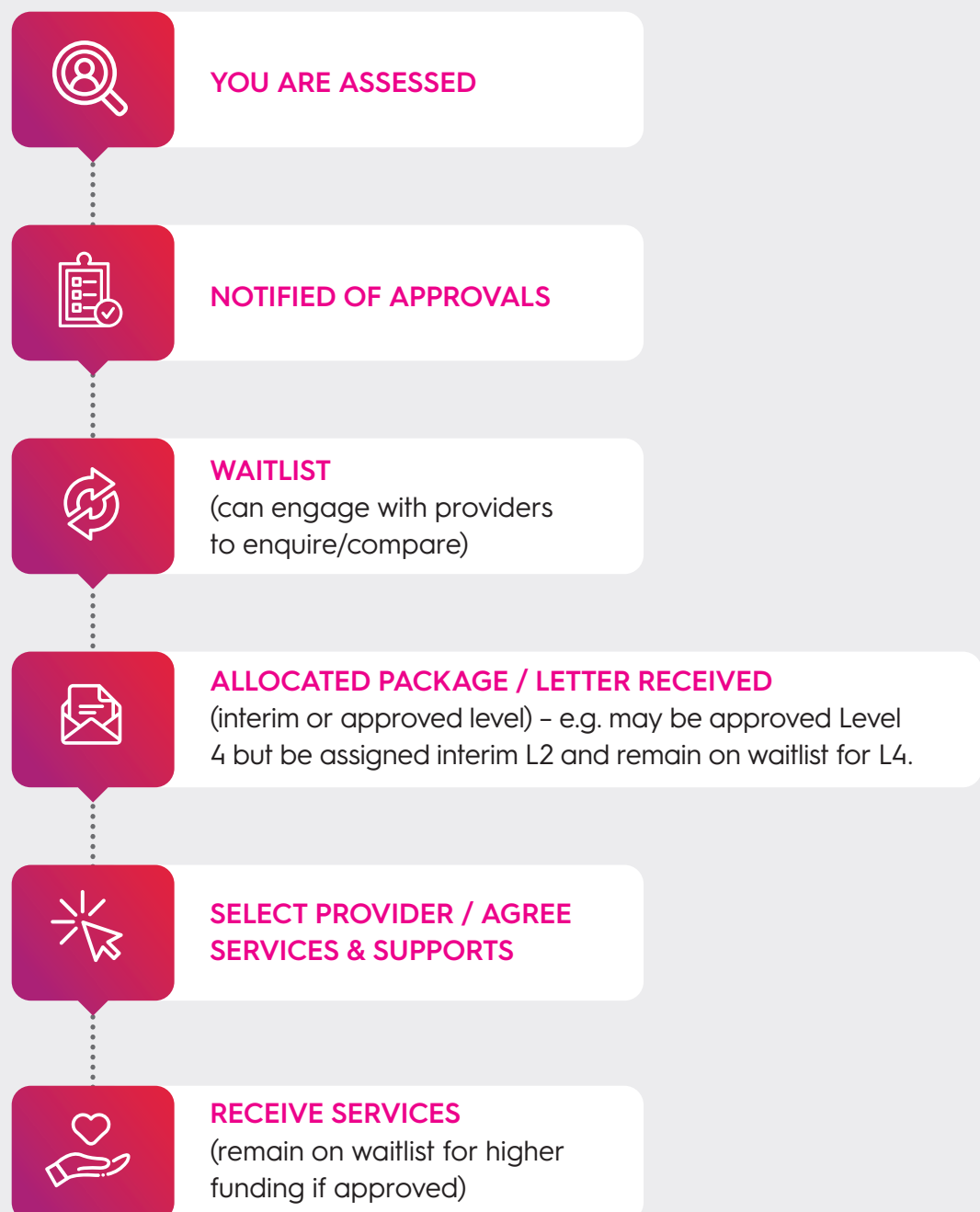
Please note: The Home Care Packages Program will be replaced in July 2025 with the Support at Home Program.

Please see www.health.gov.au/topics/aged-care/aged-care-reforms-and-reviews/reforming-in-home-aged-care for more information.

What happens next?

Once you've been assessed, you will be notified of your package level. The next step is to select the services you want to receive in your Home Care Package. This is where you'll benefit from flexibility in the system. Every person is different – and has different needs – so you decide what services are most suitable for your situation.

In some instances, you may be put on a national waitlist. You will be notified by Services Australia when your Home Care Package has been assigned.





Services available through Home Care Packages

What services and/or support are available under HCP funding?

In broad terms, HCP covers the following main categories of service:

- **Services to keep you well and independent** – including personal care, nursing services and allied health.
- **Services to keep you safe and comfortable in your home** – including cleaning, home maintenance and modifications, and assistive technology.
- **Services to keep you connected to your community** – including transport and social support services.

Each category is broken down into the following:

Services that keep me well and independent

Personal care	Assistance with showering, self-care, dressing, hygiene, and grooming
Nursing	Wound management, clinical assessments, catheter management, stoma therapy, diabetes management, blood pressure monitoring and welfare checks to keep you at home longer with early intervention
Allied health and therapy services	Health and therapy services (e.g., podiatry, physiotherapy, and occupational therapy)
Specialised support	Help for people with a particular condition (e.g., vision difficulties, dementia, incontinence advice and aids)
Meal preparation and diet	Assistance with feeding, meal preparation, and using eating utensils

Services to keep me safe and comfortable in my home

Cleaning and home maintenance	Assistance with making beds Help with ironing and laundry Assistance with cleaning like dusting, vacuuming, and mopping Light gardening – weeding, pruning, lawn mowing, raking, minor garden maintenance, clearing debris
Minor home modifications	Installing easy access taps and grab rails Providing help to access technical assistance for major home modifications
Goods, equipment, and assistive technology	Aids and equipment to assist with mobility, communication, reading, and personal care limitations This might include things like walking aids or a shower chair

Services to keep me connected to my community

Transport services	Transportation to get you out and about to appointments and community activities Assistance with shopping, medical appointments, and attending social activities
Social support	Social activities in a community-based group setting or accompanied activities

What else could be included in a package?

Home Care Packages are flexible; there may be other care and services that are suited to your needs. Your provider will work with you to determine what care or service you need and will ensure your package:

- is directly linked to your identified care needs and goals;
- will improve your health and wellbeing;
- is necessary for you to remain living safely and independently in your home;
- can be delivered within your Home Care Package budget;
- would be considered an acceptable use of government funds.

Chorus is required to follow the Home Care Package guidelines outlined by the Australian Government. A copy of these guidelines has been developed to help consumers easily understand the program and can be found at: www.myagedcare.gov.au/sites/default/files/2023-01/operational-manual-for-home-care-package-consumers.pdf

All services and support for Home Care Packages are assessed on an individual basis and follow the guidelines. It relies on the inclusions and exclusions framework in the Home Care Package guidelines to determine what is allowed and what isn't.



All services and support should be discussed with Chorus prior to arranging or purchasing, to determine if it can be provided under the HCP funding.

Approvals are individualised based on your assessed needs. This means that whilst one customer may be approved for a support another customer may not be approved for that same support due to them having different needs.

The guidelines specifically state that the following care and services **cannot** be paid from HCP funding:

- services, goods or supports that people are expected to cover out of their general income throughout their life regardless of age;
- accommodation costs;
- payment of home care fees;
- payment of fees or charges for care or services funded or jointly funded by the Australian Government;
- payment for services and items covered by the Medicare Benefits Schedule (MBS) or the Pharmaceutical Benefits Scheme (PBS) (or items that should be considered for funding through these schemes)
- Provision of cash debit cards or like payments to care recipients for any purpose.

More details and examples are found in the HCP guidelines.

How funding works in Home Care Packages

You may be eligible for one of four levels of Home Care Packages, depending on the results of your assessment. Each level provides a different subsidy amount funded by the Australian Government, and the subsidy is paid directly to the approved home care provider that you have chosen. The subsidy contributes to the total cost of your service and care delivery.

You may also need to contribute towards the cost of your care. The fee you are responsible for paying is based on your Age Pension or other income.

Charges paid by the customer

1 Basic Daily Care Fee (BDCF) is set by the Government as a percentage of the pension. The BDCF is designed to increase the funds available to you. The BDCF is reviewed in March and September in line with the Age Pension.

The BDCF is negotiable and will be discussed at your meeting. After signing up for an HCP, you will receive a letter from Services Australia advising you of the amount of Basic Daily Care Fee you can be asked to pay out of your own pocket. This is a standardised letter and does not replace what is discussed with your chosen provider.

If you pay the Basic Daily Care Fee, the preferred payment option is via direct debit; however, other options are available.

2 Income Test Fee (ITF) is paid by the customer and is different for everyone and is based on individual income including your pension. To determine if you will be required to pay an ITF, and get an estimate of how much, please visit: www.myagedcare.gov.au/fee-estimator

The ITF is payable even if there is surplus funds. The ITF will continue to build up in your package until you require it, or the package ends. When a package ceases, if there is surplus funds from the payment of the ITF this will be returned to the customer as per the government guidelines.

If you are required to pay an Income Test Fee, this amount is deducted from the amount Services Australia pay to your provider.

For example:

Total subsidy for Level 3	\$107.70
ITF (paid by customer)	\$2.50
Amount paid by Services Australia	\$105.20

What Chorus charges to provide services

These charges are applied to the funds we receive on your behalf and are not billed to you.

Care Management: To cover costs to review the Agreement and Support Plan, coordinate and schedule the care and services received, and ensure that care and services are aligned with other support.

Package Management: To cover costs to help you get and manage your Home Care Package, which includes helping to claim your home care subsidy, and preparing and sending your budget and monthly statement.

Your budget and monthly statement

You will receive a monthly statement detailing the **income** received on your behalf, including:

- Government Subsidy
- Basic Daily Care Fee (if it applies to you)
- Income Test Fee (if it applies to you).



The statement shows all services and support that have been delivered to you and the cost of each one. The statement also shows any surplus funds which have accumulated in your Home Care Package, so you know exactly what has been spent and what funds you have remaining for home care services.

If you are not using all of the funding available to you, unspent funds accumulate as surplus. They are available to use when additional services are required or you need to make a larger purchase, such as a wheelchair.

What funding will you receive?

Rates are determined by Services Australia and are updated every year. Current rates can be found at www.health.gov.au/resources/publications/schedule-of-subsidies-and-supplements-for-aged-care.

The rates below are current as of July 2023

HCP Level	Daily Subsidy (Govt. subsidy and Income Test Fee where applicable)	Basic Daily Care Fee (customer contribution)	Chorus daily care management fee	Chorus daily package management fee
1	\$28.14	\$10.88	\$4.60	\$2.30
2	\$49.49	\$11.50	\$6.90	\$4.60
3	\$107.70	\$11.83	\$16.10	\$8.10
4	\$163.27	\$12.14	\$24.20	\$11.50

*Refer to current Chorus Home Care Package Fee Schedule for up-to-date charges.

EXAMPLES

1

Mrs Smith is on a Level 1 package. She receives a Government subsidy of \$28.14 per day.

Mrs Smith pays the full Basic Daily Care Fee of \$10.88 per day. Her fortnightly package income is:

- $\$28.14 \times 14 = \393.96
- $\$10.88 \times 14 = \152.32
- **Total = \$546.28**

Chorus charges 20% of the subsidy for Care and Package management (20% of \$393.96 = \$78.79)

This leaves Mrs Smith with **\$467.49 per fortnight for services and supports.**

At a basic rate, this means Mrs Smith can receive approximately 6.5 hours of services per fortnight*

2

Mr Jones is on a Level 4 package and receives a Government subsidy of \$145.94 per day.

Mr Jones does not pay a Basic Daily Care Fee. His package income is:

- $\$163.27 \times 14 = \$2,285.78$

Chorus charges 20% of the subsidy for Care and Package management

- 20% of \$2,285.78 = \$457.15

This leaves Mr Jones with **\$1828.63 per fortnight for direct support and services.**

At a basic rate, this means Mr Jones can receive approximately 24 hours of support per fortnight.*

* Based on average hourly rate as per fee schedule.

The figures for all four levels of packages are detailed below. The numbers in brackets are where the Basic Daily Care Fee is paid.

HCP Level	Income daily rate x 14 (BDCF x 14)	Chorus Charges	Funds available for services and supports per fortnight With BDFC (without BDCF)	Approx hours of support per fortnight** With BDFC (without BDCF)
1	\$393.96 (+ \$152.32)	\$78.79	\$467.49 (\$315.17)	6 (4)
2	\$692.86 (+ \$161.00)	\$138.57	\$715.29 (\$554.29)	9.5 (7)
3	\$1,507.80 (+ \$165.62)	\$301.56	\$1,371.86 (\$1,206.24)	18.5 (16)
4	\$2,285.78 (+ \$169.96)	\$457.15	\$1,998.59 (\$1,828.63)	26.5 (24)

** Some services are charged at a higher rate and will reduce the overall number of hours of support per month. Purchase of clinical supplies or products also lowers the hours of support per month. This can include things like incontinence pads, creams to improve skin integrity or wound care products.

Package management is not charged where no services are delivered in a month.



How your Home Care Package is managed

Following a discussion with you, a budget and a support plan will be drawn up detailing the agreed services and support.

You should review your support plan carefully because it details what you will receive for each service and what support is required.


Your Home Care Package services and support will be reviewed as often as needed. You can expect a review:

- at least annually;
- when requested by a customer or family member;
- when you have been assessed for a higher package and it is assigned to you;
- following a health crisis or episode such as hospitalisation;
- where a change in needs is identified by you, a family member, or one of your carers;
- where requested care exceeds the budget available in your Home Care Package.

For the current Chorus Fee Schedule, visit www.chorus.org.au/for-customers.

Sample Statement

This is a sample statement showing the information you can expect from Chorus.



Customer name and address

MR. JOHN PERSON
14 Chorus Way
Waikiki
WA 6169

Statement dates

Your contact

Balance at beginning of month

Income, payments from government and customer into package funds

Simplified overview page

YOUR HOME CARE PACKAGE STATEMENT

1st January 2023 - 31st January 2023
Case Manager: Jane Smith

STATEMENT SUMMARY FOR JANUARY 2023

Opening Package Balance as of 1st January 2023	\$2,480.18
Income	
Government Funding	\$1,340.13
Fees	\$186.31
Total Income	\$1,526.44
Expenditure	
Charges	-\$266.91
Products and Services	-\$625.00
Total Expenditure	-\$891.91
Closing Balance - Provider held Commonwealth portion	\$0.00
Closing Balance - Care recipient portion	-\$41.23
Closing Balance - Commonwealth home care account portion	\$3,045.94
Closing Package Balance as of 31st January 2023	\$3,114.71
Closing Available Package Balance as of 31st January 2023	\$3,114.71

Sample Statement

STATEMENT DETAIL FOR JANUARY 2023

Income

Date	Description	Provider	Quantity	Rate	Amount
Government Funding					
31 Jan 2023	Government Funding: Medicare Reduction	Chorus	31 Days	-\$1.01	-\$31.31
31 Jan 2023	Subsidy: Level 2	Chorus	31 Days	\$44.24	\$1,371.44
	Subtotal				\$1,340.13
Fees					
31 Jan 2023	Basic Daily Care Fee	Chorus	31 Days	\$5.00	\$155.00
31 Jan 2023	Income Tested Fee	Chorus	31 Days	\$1.01	\$31.31
	Subtotal				\$186.31
	Total Income				\$1,526.44

Expenditure

Date	Description	Provider	Quantity	Rate	Amount
Charges					
31 Jan 2023	Care Management	Chorus	31 Days	-\$5.66	-\$175.46
31 Jan 2023	Package Management	Chorus	31 Days	-\$2.95	-\$91.45
	Subtotal				-\$266.91
Products and Services					
03 Jan 2023	Domestic Assistance HCP	Chorus	1 Hour	-\$65.00	-\$65.00
05 Jan 2023	Extra Short Trip: Transport-Direct	Chorus	1 Each	-\$15.00	-\$15.00
10 Jan 2023	Extra Short Trip: Transport-Direct	Chorus	1 Each	-\$15.00	-\$15.00
10 Jan 2023	Extra Short Trip: Transport-Direct	Chorus	1 Each	-\$15.00	-\$15.00
11 Jan 2023	Domestic Assistance HCP	Chorus	1.5 Hours	-\$65.00	-\$97.50
16 Jan 2023	Extra Short Trip: Transport-Direct	Chorus	1 Each	-\$15.00	-\$15.00
16 Jan 2023	Extra Short Trip: Transport-Direct	Chorus	1 Each	-\$15.00	-\$15.00
16 Jan 2023	Extra Short Trip: Transport-Direct	Chorus	1 Hour	-\$65.00	-\$65.00
17 Jan 2023	Domestic Assistance HCP	Chorus	1.5 Hours	-\$65.00	-\$97.50
17 Jan 2023	Social Support Individual In Home HCP	Chorus			
23 Jan 2023	Extra Short Trip: Transport-Direct	Chorus	1 Each	-\$15.00	-\$15.00
23 Jan 2023	Extra Short Trip: Transport-Direct	Chorus	1 Each	-\$15.00	-\$15.00
24 Jan 2023	Domestic Assistance HCP	Chorus	1.5 Hours	-\$65.00	-\$97.50
24 Jan 2023	Social Support Individual Outing HCP	Chorus	1.5 Hours	-\$65.00	-\$97.50
	Subtotal				-\$625.00
	Total Expenditure				-\$891.91

Detailed
breakdown



Duty of Care

Chorus has a Duty of Care to all customers.

We work closely with you as a customer and your nominated representatives to agree on services and support. Our aim is to ensure you receive services and support in a way which is mutually acceptable, meets your needs, and respects your wishes.

There may be times when Chorus staff feel there is a risk to your health, safety or wellbeing. In these cases, Chorus will exercise their Duty of Care in your best interests.

Chorus customers are continually changing. New customers join Chorus, current customers experience increased needs, and we have departures when customers move into residential care or pass away.

Due to these ongoing changes, we need to be flexible in how we deliver services. Our support worker and carer rosters need to be efficient, with minimal travel to ensure maximum time is spent with every customer. We may, at times, need to make changes to your care which may include changing your time of service or the person who delivers your care.

We understand changes like this can be stressful. We will always work with you to allow for a smooth transition when any changes are necessary.

FAQ

Can I choose someone outside of Chorus to provide my service?

Yes, when Chorus can not provide the service, we can offer you a list of approved suppliers to choose from. In some circumstances we may be able to set up an agreement with a new supplier of your choice however all suppliers need to meet strict criteria set by the government so please discuss this with us.

Where can I buy equipment/consumables using my Package funds?

Chorus are required to follow the HCP guidelines relating to all purchases. We require evidence of the need for a purchase that falls within the scope of the program. Mobility aids, grab rails, continence products are all examples of purchases that can be made using your HCP funds, however we need assessments, such as an occupational therapy report to determine the right product. Purchases can only be made from suppliers meeting the criteria in the HCP guidelines. We have a number of approved suppliers you are able to choose from.

Please contact your local team to discuss any equipment/consumable purchases to avoid disappointment.

Can I pay for residential respite from my Home Care Package?

Maybe. If the respite is partially funded by the Commonwealth, then you are unable to use HCP funds. If the respite is private, HCP funds can be used to cover all or part of the costs, depending on individual circumstances and whether you have funds available in your Home Care Package.

How do I book transport?

Chorus has an amazing team of transport drivers and it is a very popular service. Please provide as much notice as possible when booking transport – **at least 48 hours in advance**. As soon as you are aware of an appointment, let us know so we can book in the transport.

Unfortunately, without advance notice we may not be able to provide a transport service. You can be assured we will always do our best to assist on short notice.

Can I put services on hold?

Yes. Services can be held for the following reasons: hospitalisation, respite, and social leave. Please advise us if you need to take leave. Extended leave will reduce the subsidy received from the government.

How do I get more help at home?

The Chorus team works with you to support your identified needs and meet your goals. We will refer back to My Aged Care or other agencies, when appropriate, so please let us know if you feel you need more assistance.



How much unspent/surplus funds do I have?

Chorus provides a monthly statement showing the income and expenses for the previous month. This statement also includes the balance at the end of each month.

What happens to my unspent funds/surplus?

Currently, unspent funds continue to accumulate in your package. You can access these at any time for additional support and services. When the package is exited, the funds are returned to the Commonwealth. A package is exited when a customer enters a residential aged care facility or passes away. When a customer has contributed to the package through an Income Test Fee or a Basic Daily Care Fee contribution, a portion of the fee may be returned to the customer and/or family.

Why have I received an invoice for meals?

Meals are split billed – preparation, packaging and delivery can be funded from a Home Care Package, however, ingredients cannot. It is clear in the Home Care Package guidelines that food cannot be purchased from HCP funds. You are directly invoiced for the ingredient component of your meal. Please refer to the Chorus Fee Schedule for more information.

My neighbour had a purchase approved but I have been declined the same/similar purchase. Why?

Home Care Packages are individualised, based on a customer's assessed needs and goals. Each person's assessed needs are different which could be the reason why one customer received an item and another customer has not. It could also be that you don't have funds in your package for that particular support, or other services are more essential to your care needs. Please discuss further with your coordinator.

I would like a set time for my service.

- Chorus works with customers to determine suitable times for services. Chorus will communicate any changes to these times.
- In the instance of sick leave, Chorus will try to replace a worker for a service. Often the time may need to be changed. We appreciate your understanding when these occasions occur.
- To best optimise the schedule of our workers and provide more flexibility in delivering service to customers, we give you a time frame for your services. For example, your services will be delivered between 8.00am and 10.00am. Your time may change within this time frame from week to week. This ensures our staff have enough time to do their job for every customer. If your services need to be rescheduled outside of this time frame, we will inform you of the change.
- Some services can be set to a specific time, such as support to be taken to an appointment or medication assistance. We will work with you to ensure your time-sensitive needs are met.

My cleaning service is not what I expected.

- Support workers offer a domestic assistance service, not a professional cleaning service. There are limitations to what staff can do safely.
- Support workers are unable to perform any activities that would require them to strain. An example of this would be reaching above shoulder height or across a wide space.
- Support workers are unable to perform an activity that requires them to use a stepladder or stool. Both feet must remain on the floor.
- Support workers are not able to move heavy furniture. They cannot move a sofa when vacuuming, but they can move lightweight side tables.
- Support workers are unable to use bleach. All cleaning products must be stored in original containers with labels.
- When your home requires deeper cleaning than what can be provided by support workers, please discuss with your coordinator. Some tasks can be performed by appropriately skilled contractors when the need is related to your care needs and goals. An example would be carpet cleaning, which can be covered if incontinence created a need.

My support worker doesn't do a good job. I want a different worker.

- At assessment we work with you to determine your care needs and goals and develop a support plan. This ensures both you and the workers are clear on the services and support to be delivered.
- Please inform us if you feel your support workers aren't doing what you expected. We will work together to resolve any concerns and ensure the support plan is clear. We welcome feedback from customers because it helps us identify training and development needs.

I want to choose my Chorus worker.

Chorus allocates workers with the correct skill set to meet your needs. We try to be accommodating. Any requests we consider to be discriminatory will not be accommodated. Requests for gender-specific workers for certain services are acceptable, where appropriate. Examples include things like showering or help with dressing.

About Chorus

Chorus is a for-purpose organisation of more than 1000 employees and volunteers. We work with communities and alongside people to support them to live the life they choose, with a particular focus on elders and people living with disability and mental illness.

Ultimately, we exist so local communities can thrive.

We've designed a structure that focuses less on management and hierarchy and more on the things that matter; relationships, customers and communities!

Our structure enables Chorus services to be more localised and relational, it helps activate communities and neighbourhoods and allows for us to support customers through a local care ecosystem.



We exist so local communities can thrive.



Our purpose is to enable people to live the life they choose.



Our beneficiaries are local communities.



Local communities seek connection.



Our values are:
**RESPONSIVE, PRACTICAL
EMPOWERING, RESPECTFUL**



We demonstrate a fresh approach to community service, which combines practical support with community development.



We offer support in homes and communities to seniors and people living with disability and mental illness.

Privacy

Chorus is compliant with the Privacy Act 1988 and the supporting Australian Privacy Principles when collecting, storing and using the information we hold about you.

Information is defined as both personal, such as name, address, date of birth, phone number and sensitive information, such as ethnic origins or religious beliefs. Chorus collects personal and sensitive information through email and direct communication with you, both solicited and unsolicited. Wherever solicited information is collected, information about the Chorus Privacy Policy will be provided.

Chorus takes reasonable steps to protect the information we hold from misuse, interference, loss and from unauthorised access, modification or disclosure. Chorus upholds the rights of customers to have access to their own personal information in accordance with relevant Commonwealth and State legislation.

Before giving access to personal information, Chorus must obtain evidence that is reasonably necessary to satisfy itself as to the identity of the person making the request. This will help prevent any unauthorised disclosure of personal information. Chorus will take steps to ensure personal and sensitive information is accurate, complete and up to date and we will archive and/or dispose of all records securely when they are no longer needed.

You can find our full privacy policy at:
www.chorus.org.au/privacy

Feedback

At Chorus we are constantly striving to improve the services we provide to our valued customers. Your feedback helps us to understand what we are doing well and what we need to improve on.

Ways to provide feedback:

t. 1800 264 268
e. hello@chorus.org.au
w. www.chorus.org.au
or in person at any of our offices.

If you are not happy with the assistance provided or have any other concerns, we would like you to talk to us first. We will try to resolve your concerns in a timely manner and you will be able speak with the manager if you wish.

Chorus is committed to resolving your concerns.

If you are still not happy, you can call:

Aged Care Quality and Safety Commission:
1800 951 822

Disability Services: Department of Communities:
9426 9244

Information

Service Provider: Chorus

43 Planet Street, Carlisle WA 6101

t. 1800 264 268
e. hello@chorus.org.au
w. www.chorus.org.au

Office hours: Monday to Friday 8.00am–4.00pm

Translating Information

National Relay Service for Hearing Impaired (TTY):
13 36 77 (voice calls) **1300 555 727** (speak and listen)

Translating and Interpreting Service (TIS):
1314 50 (interpreting services)

Assessment: My Aged Care

My Aged Care is the entry point for the aged care system for older people, their families and carers. My Aged Care can help you find out about the types of aged care services available, your eligibility for services, service providers in your area, advocacy services and how to make a complaint.

t. 1800 200 422
w. www.myagedcare.gov.au

Translating Information

National Relay Service for Hearing Impaired (TTY):
13 36 77 (voice calls) **1300 555 727** (speak and listen)

Translating and Interpreting Service (TIS):
1314 50 (interpreting services)

Carer Gateway

Free call: **1800 422 737**
Monday to Friday 8am to 6pm



If we all work together
the possibilities are endless.

Contact Us

t. 1800 264 268

e. hello@chorus.org.au

 facebook.com/chorusaus

 instagram.com/chorusaus

 twitter.com/chorusaus

 linkedin.com/company/chorusinoz

 chorus.org.au/chorus-voices

 [youtube.com/search'Chorus a fresh approach'](https://youtube.com/search?q=Chorus+a+fresh+approach)

chorus.org.au

July 2023