



AT YOUR SERVICETM
HOME CARE
HOME CARE DONE RIGHT



SUPPORT AT HOME PROGRAM EXPLAINED

WHAT'S INSIDE

- MEDICAL ALERT WATCH WITH FALLS DETECTION LIVED
- EXPERIENCE DEMENTIA PODCAST IN-DEPTH DETAILS ABOUT 'SUPPORT AT HOME'
- WHAT'S ON FOR CARERS
- NOTE: THERE WAS A TYPO ON OUR PREVIOUS EVENT INVITATIONS IN REGARDS TO PRICING. YOU CAN FIND THE UPDATED COPY TO THIS NEWSLETTER



SOS SureSafeGO PLUS 4GX Medical Alert with Fall Detection

Did you know that 36% of Aussies now own a smartwatch? And although they've often been associated with the younger generation using them for fitness tracking and mobile payments, many smartwatches offer a host of benefits that have been specifically designed to help promote independence for older adults.

One such product that's making a difference is the SureSafeGO SOS medical alert smartwatch.

As well as a heart rate monitor and activity tracker, one of the most important features is its ability to get the help you need in an emergency, if you're unable to reach for your phone.

When the watch senses a fall, it will override the need to push the SOS button and will automatically send an sms to notify your nominated emergency contacts of your GPS location. It will then call each of your contacts in the order they've been saved and when someone answers, it allows two-way voice communication just like a normal telephone call. Plus, it's even 'smart' enough to recognise if it's talking to an answering machine!

As well as providing extra peace of mind when you're out and about, it's also completely water resistant and can be worn in the shower, where there's a higher risk of slips and falls.

With no tricky configurations, it comes ready to use right out of the box and their support team can even help update your emergency contacts remotely.

If the SureSafeGo medical alert watch sounds like something that would offer peace of mind while you go about your daily activities, visit the link below to find out more:

www.personalarms.net.au/product/suresafego-plus-4gx-medical-alert-fall-detection-smart-watch/



Podcast: What's it really like to live with dementia?

Dementia Australia's latest podcast series **Hold The Moment**, features real stories of the lived experience of life after a dementia diagnosis.

Co-hosted by Jim Rogers (who was diagnosed with younger onset dementia in his 50s), and journalist and broadcaster Hamish Macdonald, (whose father has dementia with Lewy bodies and Parkinson's Disease), these candid episodes are having a big impact on the loneliness that's often associated with a dementia diagnosis.

The stories you'll hear are heart-warming and hopeful, and at times heart-breaking, as you tune into each person's struggles and triumphs while navigating their dementia journey.

As well as hearing from people living with dementia, the series also includes a range of tips from neuroscientists and other experts on topics such as:

- Tips and strategies for getting around town (and travelling) independently
- Staying connected to friends and family, and creating new connections after a diagnosis
- Disturbances in sleep, what causes hallucinations for people living with dementia, and tips for improving sleep
- How to organise and plan for your future by tackling paperwork such as wills, guardianship and powers of attorney
- Incorporating an exercise routine that includes balance, strength training and memory games

Visit the link below to listen to the podcast:

<https://www.dementia.org.au/hold-the-moment>

If you or a loved one need help or advice after a dementia diagnosis, the National Dementia Helpline is available 24/7 on: 1800 100 500

<https://www.dementia.org.au/>



New 'Support at Home' program explained

Many of you will have heard the recent news that government-subsidised Home Care programs are getting a major overhaul, and there are changes coming to the home care packages and CHSP programs as we know it.

This is all dependent on the passing of the Aged Care Bill through parliament – a Bill that has received support from all of our major political parties.

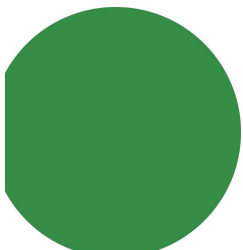
This edition of our newsletter is dedicated to explaining some of the most important aspects of these changes, what to expect, and what they mean for people who are already using home care packages.

We have included the details we think are the most relevant and have the biggest impact on the care and services being delivered to our current consumers. The Department has also produced detailed information for new consumers entering the system, and we will provide more details over the coming months to explain and clarify any issues.

First and foremost, we want to reassure you that these changes are all about improving the system overall, by making it fairer and easier to get services and supports to those who need them. Consumers and providers are on this journey together and we will give you as much information as we can along the way.

The changes will impact how providers will manage their businesses and how we interact with the government systems in the future, but most **existing** HCP consumers will not notice too many changes once the new system commences in July 2025. Most of the changes announced will impact older people who are assessed to enter the Support at Home program **after** September 13, 2024.

There are some issues and changes outlined in the following pages, but for now, other than reading about the changes that are coming in 2025, you don't need to do anything to prepare 😊



New Support at Home program: what you need to know

The Department of Health & Aged Care has announced a new program to support older people to age in their own home. It will replace the Home Care Packages (HCP) program and the Commonwealth Home Support Program (CHSP) and will be known as the Support at Home program.

In a nutshell, here is what you need to know:

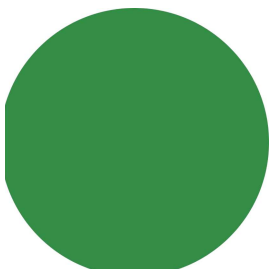
- Existing HCP consumers will be automatically transitioned on July 1, 2025
- You will still have a single 'lead' provider who manages your funding
- Your funding moves to four equal quarterly payments
- New limits (caps) to rolling over unspent quarterly funds
- Package Management charges will no longer apply
- Care Management charges will be set at 10% of a person's budget
- A new personal contributions (fees) framework will be introduced
- A 'no worse off' principle applies for existing HCP consumers in terms of personal contributions (fees)
- A new services list means some changes in how funding is spent
- New set limits on hours of home cleaning and gardening per year
- CHSP is planned to transition to Support at Home in 2027

In each of the pages below, we will explore the key information that you need to know and cover some questions you may have, such as:

•What are the changes? •What do I need to know? •Will I be affected by the changes? •Do I need to do anything?

There are more details and information coming from the Department and we will update you as the information is released.

In the meantime, please don't hesitate to get in touch if there are other questions you may have.



September 12, 2024 – Why is this date so significant?

What do I need to know?

This date marks the line between EXISTING consumers in the Home Care Packages and CHSP programs, and NEW consumers in the Support at Home program.

This is the date that will separate older people using government-subsidised home care programs and will determine the fees they are required to pay moving forward. Similar to the current system, there will be an income and assets test that will determine how much a person will be expected to pay for each service they receive.

Will I be affected by the change?

Current HCP consumers fall into the EXISTING consumers category because you are already in the system as at September 12, 2024. The government has said that existing consumers will not be disadvantaged as the new system is rolled out. This means that you will not be asked to pay more for your current services, even though NEW consumers will have to pay more.

Anyone assessed for home care services from September 12, 2024 onwards will be treated as a NEW consumer in the Support at Home program.

In this newsletter, we are focusing on the aspects of Support at Home that impact existing consumers like you. However, you can learn more about the entire program changes in the Support at Home program Handbook.

<https://www.health.gov.au/resources/publications/support-at-home-program-handbook?language=en>

Please let us know if you need any assistance to access this handbook.



What does the 'no worse off' principle actually mean?

This term relates only to people who are already receiving or are approved for a Home Care Package as at September 12, 2024. The term is something the Department of Health and Aged Care is using to describe consumer fees and personal contributions towards the cost of their care.

They are saying that you will not pay more for your care than you currently do.

If you are already on a waiting list for a higher-level package, you will remain under the 'no worse off' principle and pay no more than you currently pay even once you are assigned your new package level. This applies to all existing consumers, regardless of your income and assets.

It is important note that the 'no worse off' principle does not extend to the way care and services are delivered. The term 'no worse off' does not mean you can access more hours of care than the new rules will allow, or receive services that are outside the new service category lists.

This means that some consumers may end up with fewer hours of home cleaning and/or gardening as a result of the Support at Home service limits. And, some other services and support items may also need to be reviewed to see whether they fit into the new program boundaries.

We understand that this may cause some confusion and concern for some people, so we will work with you to manage this transition as best we can.

For a more in-depth overview of this historic piece of legislation, the Older Persons Advocacy Network (OPAN) recently held an online webinar featuring a panel of experts discussing the changes.

You can watch the video online here:

<https://opan.org.au/video/aged-care-act-update/>



New classifications and budgets for Support at Home

What are the changes?

All current consumers will be automatically assigned to a classification level aligned to their assessed care needs, and each level has a specific dollar value which can be used to purchase care and services. Your care management costs will come out of your quarterly budget.

Will I be affected by the changes?

There are two distinct groups in the future Support at Home program, depending on when a person is assessed and approved to receive services.

For EXISTING consumers: (in the system before September 12, 2024)

As you are an existing home care package consumer, your budget will be split into 4 x quarterly payments that equals the same annual funding amount that you currently receive. This means there will be no change to your current package funding allocation unless you need a new assessment for a higher level of care.

It will be more important than ever to ensure you communicate your needs with your provider so that your funding level keeps up with your changing needs.

This table shows how your funds will be paid from July 1, 2025:

Budget amounts for current HCP consumers transitioning to Support at Home			
Transitioned HCP consumers	Annual amount \$	Quarterly budget \$	Amount set aside for Care Management (10%)
Level 1	10,833	2,708	1,083
Level 2	19,049	4,762	1,904
Level 3	41,460	10,365	4,146
Level 4	62,460	15,713	6,246
(note: these amounts are not yet finalised)			

A new Care and Services list

What are the changes?

Currently, under home care packages, we don't tend to categorise the way your services are delivered. However, the department has announced some specific changes to the way care and services are allocated and delivered. The new Support at Home program will separate all services into three distinct service categories - see below:

1	Clinical Care: Specialised services to maintain or regain functional and/or cognitive capabilities	Nursing, most allied health, nutrition, care management
2	Independence: Support to manage activities of daily living and loss of skills or function to live independently	Personal care, social support & community engagement, therapeutic services, respite, transport, assistive technology, home modifications
3	Everyday Living: Support to keep your home in a liveable state and support your independence at home	Domestic assistance, home maintenance & repairs, meals

Support at Home will include a more defined list of care and services. This means that some of the flexibility and 'grey areas' of home care packages may be different, as it will be more focused on hours of care to meet your needs.

Whilst there will be some limited room for adjustments, most consumer care plans will need to follow a more structured format, with the expectation that you will use all your allocated hours for each service type. There will be less opportunity to swap one service type for another, so your care plan will need to be more targeted and planned.

What this means for you:

We will review your care needs and care plan and place your services into these new service categories. We will work with you if there are supports in place that do not fit these categories, but it may be that some consumers have existing expenditure that cannot be included in their Support at Home care plan.

Existing Consumer Fees and Contributions

We expect that the information and discussion about fees and consumer contributions will be of great interest to our consumers.

What are the changes?

In the current home care packages program, consumer fees are not matched to actual hours of care being delivered. However, the new Support at Home program is a 'user pays' model where you only pay for the services you receive. This is similar to the current CHSP program fees structure.

The department is still considering how to manage consumer fees and provider payment issues in the event of late cancellations, but this has not been finalised yet.

Will I be affected by the changes?

If you are currently on a full Aged pension, you will not have to pay the new Support at Home fees. Existing consumers, and those already waiting for a package as at September 12, 2024, will not be required to pay more, even if they are formally re-assessed for a higher level of care in the future.

If you are currently paying an Income Tested Care Fee, you will be brought into the new Support at Home fees system BUT you will not be asked to pay more than you currently pay. In fact, the Department has said some people may actually pay less.

The department have set a contribution limit for existing consumers who pay income tested care fees.

We will discuss this with you if you are currently paying an income tested fee for your services, and explain how the changes will occur.



New caps on services, and managing unspent funds

What do I need to know?

Currently under home care packages, there are no specific limits on the number of hours a person can receive of any particular service type, as long as you have the budget to cover it. However, under Support at Home, the government will place a limit on the number of hours a person can receive for Cleaning and Gardening. Essential laundry assistance is not included in the cap.

This limit will apply to every consumer under Support at Home and it is likely to affect many of our consumers.

- Gardening will be capped at 18 hours per year, or roughly 1.5 hours per month.
- Cleaning will be capped at 52 hours per year, or approximately 4 hours per month.

The 'no worse off' principle applies only to existing consumer fees, so these service limits will apply to everyone.

In the lead-up to the Support at Home transition in 2025, we will review how you are currently using your package and discuss whether this cap will affect you. Alternative arrangements may need to be made if you are likely to be above this new limit, but we will work with you to find the best solution a little closer to the time.

What happens to Unspent Funds

Existing HCP consumers will retain their unspent funds amount (as at 30 June 2025) to be used to purchase approved care and services if needed. This is the same as the current arrangements, and you will need to 'save up' your funds to pay for more expensive items, such as equipment or home modifications.

New Support at Home consumers will not have to save funds, and instead they can be assessed for access to special equipment funds or home modifications funding, which will also have new caps of \$15,000.



Free online events for carers!



October 16th - National Carers Week - Guided relaxation for sleep

While we spend nearly 1/3 of our lives sleeping, we rarely talk about how to set ourselves up for a restful night's sleep. This session will include a short yoga nidra (yogic sleep) practice to help regulate your nervous system. [Learn more >](#)

October 22nd - Carer Gateway services and supports

An overview of the supports available to carers including; counselling, in person peer support, planned and emergency respite and access to carer directed packages. [Learn more >](#)

October 22nd - Financial Enduring Power of Attorney - What's it all about?

This webinar will be invaluable for anyone who's making, or has made an EPOA, or been appointed as an attorney. You'll hear from a lawyer, an attorney and a principal about how a financial enduring power of attorney works, and receive practical advice on what makes a good EPOA and more. [Learn more >](#)

October 25th - National Gallery Australia - Art and dementia online

This is a social and creative program for people living with dementia and their carers from across the country, that engages participants with the National Gallery's collection through discussion and art making. [Learn more >](#)

November 21st - Creating a dementia friendly home

This event provides information about dementia and the likely impact of the symptoms on a person's perception of, and ability to successfully navigate their home environment. [Learn more >](#)

**Need help getting online? The Good Things Foundation can help:

<https://goodthingsaustralia.org/learn/>



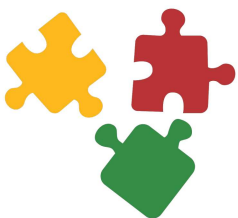
Word Search:

Tips for combatting loneliness

U G B F L W O E G Y C X J W
N E G C S G I B A W O N V V
W N J A K U X L S R M E O W
O T H E R A P Y W F M I L I
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Find the 12 hidden words by searching for only the words in bold

- **Community** Visitors Scheme
- **social** prescribing
- **Probus** clubs
- Men's **sheds**
- **Lions** club
- social **support** program
- **volunteering**
- **Chatty** Cafe Scheme
- pet **therapy**
- Community **Gardens** Australia
- **Neighbourhood** Houses
- **Dance** for Parkinson's



Explore the topic: <https://endingloneliness.com.au/resources/>