



# Understanding care options by Trilogy Care





## *Who is Trilogy Care?*

Trilogy Care support you to live well at home for longer, by helping you build and self-manage the Home Care Package you want and need.

Our experienced team provides personalised care planning and budget administration, as well as the option for coordination of supports, to help you maximise your care hours and your well-being.

Choice, control, and independence – backed by Trilogy Care's compassionate team of industry experts.

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The information contained in this booklet was correct  
at the time of publication and is subject to change.





As we get older, the basics of living can become trickier. While the prospect of engaging with aged care services can feel daunting, accessing the right support at the right time is the best way to improve wellbeing and stay safe.

'Aged care' encompasses a broad spectrum of services, ranging from cleaning and help with accessing appointments, assistive equipment and home modifications, right through to specialist accommodation.

Finding the right services, tailored to your individual circumstances, can help you maintain your quality of life and stay connected with your community.

This introductory guide has been designed to help you understand aged care options available in Australia.

# Government-funded aged care services

If it's time to seek additional support, the Australian Government may provide subsidies for care in your own home or care in a residential setting.

My Aged Care is the body responsible for assessing eligibility for government-funded services and helping to identify the most appropriate type of care.

As part of your assessment, your income and assets will be reviewed to establish what proportion of your aged care costs you may be liable to contribute.

## Basic eligibility criteria for government-subsidised aged care:

Be 65 years or older  
(50 years or older for Aboriginal or Torres Strait Islander people)

Need assistance with some everyday tasks.

## SHORT-TERM CARE

**Short-term care**, as the name suggests, is an interim option to help you navigate a current challenge. That might be for a few days, weeks or months at a time. There are three types of short-term care, and an assessment will determine which is most suitable for your circumstances.

**Restorative care** is all about slowing down, or reversing, difficulties you're experiencing in day-to-day life. It can be helpful if you're working to regain lost independence or want to get a bit of extra support without establishing a longer-term arrangement.

**Transition care** is a specialised option designed to aid with your recovery following a hospital stay. It can be provided in your

own home, in the community, in an aged care home – based on your evolving needs. Fundamentally, the goal is to get your functional capacity and confidence back to where it needs to be for you to live life well and safely.

**Respite care** can be provided for hours or days, in your own home, in the community or in an aged care home, so that you and/or your carer can have a planned break. It is also available in the event of an emergency. Access is dependent on your needs, eligibility and what services are available in the local area and respite can be accessed in your home, out in the community, or in an aged care home.



## HOME CARE AND SUPPORT

A range of services are available under the Australian Government's home care provisions. From cooking to personal care, social outings to home maintenance, nursing support to continence care, home care services are designed to enable you to live comfortably, safely and with dignity as you age.

Government-funded support at home is provided under two distinct programs:

- The 'entry-level' **Commonwealth Home Support Programme (CHSP)** for people with typically lower-level needs
- And **Home Care Packages (HCP)** for people with more complex support requirements.

In each case, home care is designed to support you to remain living independently in your own home for longer; what that looks like in practice is very much down to your personal needs and preferences.

## RESIDENTIAL CARE

If you feel that living at home is no longer safe or comfortable, you may wish to move into residential care. Aged care homes don't just provide accommodation, they deliver round-the-clock personal care, such as help with showering and getting in and out of bed, as well as access to health care and nursing services. If you're experiencing isolation because of health and mobility issues, residential care can provide support and community at a level which may be challenging, or indeed impossible, in your own home.

Your out-of-pocket costs will include a basic daily fee – payable by everyone, a means-tested care fee and a means-tested accommodation fee. Everyone who moves into an aged care home negotiates a room price before moving in, paid via a refundable lump sum (RAD or RAC), non-refundable daily payment (DAP or DAC) or combination of both.

Retirement villages and independent living units are not included under the Australian Government's aged care provision.

## OTHER SERVICES

The National Aboriginal and Torres Strait Islander Flexible Aged Care Program is a distinct model of care, designed to ensure that older Aboriginal and Torres Strait Islander people experience cultural safety when they receive aged care. That means providing services that respect individual interests, customs, beliefs and cultural backgrounds and which actively assist people to stay connected with their family and community.



# Home care options

## PRIVATELY FUNDED HOME CARE

If you're not eligible for Australian Government-subsidised aged care, or feel you need an interim option for any reason, you can still access private home care services. However, you will have to pay full costs and it's worth noting that such services may be unregulated.

## GOVERNMENT FUNDED HOME CARE OPTIONS

The Australian Government subsidises in-home aged care under two streams – the Commonwealth Home Support Programme (CHSP) and Home Care Packages (HCP).

### What is the Commonwealth Home Support Program?

The Commonwealth Home Support Programme (CHSP) is described as helping 'older Australians access entry-level support services to live independently and safely at home'.

What that means is, services that support you to build or maintain your capacity at home rather than doing things 'for' you. It's all about helping you to protect your independence, so you can stay safely and happily in your own home for as long as you wish.

Assessments are carried out by the Regional Assessment Service (RAS). If you're eligible and can afford to contribute to the cost of your care, you're expected to do so. The scale of the costs will depend on the type of support sought and the provider.

### What is a Home Care Package or an HCP?

Home Care Packages are for people who need more intensive support, or a comprehensive range of services, to remain safely at home. The packages are flexible to meet emerging needs and are designed to respond to

identified care requirements as well as your health and wellbeing goals.

There are four levels of Home Care Packages with provision across personal care, support services and nursing, allied health and clinical services.

### Am I eligible for a Home Care Package?

To understand your eligibility for an HCP, you first need to contact My Aged Care ([myagedcare.gov.au](https://myagedcare.gov.au)). You will be asked a range of questions to better understand your needs and any existing care arrangements. If that conversation indicates that you may need a Home Care Package, you'll be referred to an Aged Care Assessment Team (ACAT) within your state or territory – also known as an Aged Care Assessment Service (ACAS) in Victoria. Their assessment will be carried out in your own home or wherever you are currently located, for example in hospital. There is no cost for the assessment, which will identify the complexity and intensity of your care needs.

### What is the difference between a CHSP and an HCP?

While both the Commonwealth Home Support Programme (CHSP) and Home Care Packages (HCPs) are government-funded services designed to provide subsidised aged care, they differ in terms of the level of care provided.

CHSPs are more limited and lower level; think minor home modifications and support with meal prep or cleaning for people who need a little help but are reasonably independent. Home Care Packages are assessed across four levels to meet more significant and wide-ranging care needs – they tend to deliver more services, more frequently.

# Home Care Package funding

To identify the level of funding required, your needs are assessed across a wide range of domains, including the level of support you need to do things like cooking, cleaning and maintenance, personal care and medication management. Also, your ability to do things like shopping and banking, attending church or a day centre, your general health needs and cognitive function. The assessment also considers how much support is available from your own networks and in turn how sustainable that is.

Incontinence aids – if not already covered by the Continence Aids Payment Scheme (CAPS) – wound care products and assistive technology can also be included within your Home Care Package but should be discussed during the assessment process and then with your chosen home care provider.

Once assessed and with a package in place, Home Care Package funding is delivered in the form of a subsidy, paid directly to the provider of care and/or services.

**Home Care Package Level 1** – for people whose care needs have been identified as basic.

**Home Care Package Level 2** – for people who have been assessed as having low-level care needs.

**Home Care Package Level 3** – for people considered to have intermediate care needs.

**Home Care Package Level 4** – for people assessed as having high-level care needs.

Each Home Care Package level attracts a different amount of funding – current rates are listed on the Department of Social Services website [dss.gov.au](https://dss.gov.au). However, to give you an indication, rates as of 1 July 2023 are as follows:

Home Care Package level	Daily government subsidy rate	Fortnightly government contribution
<b>Level 1</b>	\$28.14	\$393.96
<b>Level 2</b>	\$49.49	\$692.86
<b>Level 3</b>	\$107.70	\$1,507.80
<b>Level 4</b>	\$163.27	\$2,285.78





## SUPPLEMENTS

The Australian Government also pays a few supplements to help approved providers with the cost of meeting some specific care needs.

### **Dementia and cognition supplement**

For people with moderate to severe cognitive impairment from dementia or other conditions – assessed via RUDAS, KICA-Cog or PAS.

### **Enteral feeding supplement**

For people who receive nutrients through a tube in their nose, stomach or small intestine.

### **Oxygen supplement**

For people who have a medical need for continual oxygen therapy.

### **Top-up supplement**

For people who had an EACH-D package but were transferred to HCP level 4 plus dementia and cognition supplement.

### **Veterans' supplement**

For veterans with a mental health condition related to their service.

### **Hardship supplement**

For people who are in financial hardship and can't pay aged care fees and charges because of circumstances beyond their control.

### **Viability supplement**

To help with the higher cost of providing aged care services in rural and remote areas.

## HOME CARE PACKAGE: BREAKDOWN

The total amount of a Home Care Package, covering all care services and package management is made up of:

**Home Care Package subsidy  
plus any supplements**



# Potential costs

## BASIC DAILY FEE

Providers can ask you to pay a basic daily fee – set by the government at a percentage of the single basic age pension – but not all do. From 20 September 2023, the basic fee by HCP level is:

Package level	Daily fee	Fortnightly fee
Level 1	\$28.14	\$393.96
Level 2	\$49.49	\$692.86
Level 3	\$107.70	1,507.80
Level 4	\$163.27	\$2,285.78

*Some providers, including Trilogy Care do not charge a basic daily fee.*

## INCOME TESTED FEE

The income tested fee (ITF) is calculated by Services Australia, based on your individual income, including your pension. Full pensioners and people with an income up to \$32,331.00 do not pay an income tested care fee.

You can use My Aged Care's [fee estimator](#), to get an indication of what you might need to pay.

*Income tested fees are means tested by Services Australia – not everyone pays*

## QUESTIONS TO ASK WHEN RESEARCHING YOUR HOME CARE PACKAGE FEES

- What management percentage does the Home Care Package provider charge?
- Does the provider charge a basic daily fee?
- Does the provider charge any entry fees or exit fees?
- Are there any additional service fees?
- What are the hourly rates charged for care workers and service providers?

**Remember:** All Home Care Package providers must publish a full price list of the services and costs online. Pricing can vary between providers, so to get the most out of your package, you should compare service offerings and costs.

# My Aged Care

My Aged Care (MAC) is the entry point to the Australian Government's aged care services.

## What does My Aged Care do?

MAC is a national service providing older Australians and their families and carers with information about the supports available to meet their needs, as well as assessing eligibility to access the relevant Government funding.

The service refers eligible applicants for formal needs assessment, provides referrals to relevant providers and calculates what your contribution will be to the overall costs of your care.

To begin the process, you'll need your Medicare card. If you're applying on someone's behalf, they will need to give their consent for you to do so.

### MY AGED CARE:

Website: [myagedcare.com.au](https://myagedcare.com.au)

Phone: 1800 200 422

across social, physical, medical, cognitive and psychological domains – as well as reviewing home and personal safety, your risk of vulnerability and any support considerations.

It's worth considering if you would like a support person present, particularly if you need special assistance to communicate.

Assessors are required to observe as well as listen, which might mean asking you to undertake a standard household task. The assessor must obtain your consent before undertaking an assessment.

### CHECKLIST:

- Medicare card
- One other form of ID
- Contact details for your GP or other health professionals
- A copy of any referrals from your doctor
- Information on any supports you are currently receiving

## Who are ACAT/ACAS?

Aged Care Assessment Teams (ACAT) are the people who provide aged care assessment services across each of the states and territories. Each ACAT is multidisciplinary, which means assessors can draw on the expertise of colleagues from across a range of health-related disciplines, such as medical practitioners, social workers and occupational therapists, to best understand your needs.

## What should I prepare for an ACAT assessment?

An ACAT assessment involves collecting information about how you're functioning

## What happens after an ACAT assessment?

Following your ACAT assessment, you'll receive a letter outlining:

- the decision on whether you're eligible
- the services you are eligible to receive
- the reasons and evidence supporting the decision
- a copy of your support plan, which will include your situation, strengths, goals, aged care needs and recommendations.

It's important to note that this letter is notification of the outcome of your assessment but is NOT notification that you have been assigned a home care package. That is a separate process, subject to a priority system.

## ACAT ASSESSMENT LEVELS

### Home Care Package level 1

HCP Level 1 is designed for people who are capable and confident in undertaking most day-to-day tasks without assistance. Additional supports, delivered once or twice a week, might include:

- Help with bathing or support to manage medication
- Some domestic assistance such as cleaning, gardening or home maintenance
- Meal preparation
- Transport
- Social support

### Home Care Package level 2

Suitable for someone with relatively low care needs who may need to be visited three or four times a week. Supports might include those available at Level 1, with the addition of:

- Hire of basic care equipment such as walking frames
- Basic nursing care

### Home Care Package level 3

For Australians with intermediate care needs who, typically, require visits on most days of the week to deliver support for many day-to-day tasks. Services might include those available at Levels 1 and 2, with the addition of:

- Nursing care
- Allied health support
- Support with managing memory and behavioural changes

### Home Care Package level 4

Older Australians with high care needs will typically require daily visits. Level 4 caters to complex needs, including changes to memory and behaviour and includes daily assistance with social, physical and medical tasks. Services might include those available at Levels 1, 2 and 3, with the addition of:

- High level nursing care

- Pain management and medication
- Hire of complex care equipment
- Specialised support

## MY AGED CARE NATIONAL PRIORITY SYSTEM

The national priority system was created to allow for fairer allocation of packages, based on individual needs and circumstances. It's effectively a national queue, which is managed based on:

- Your priority as determined by ACAT
- The date you were approved for home care at a specific package level

### What does it mean to be 'assigned a Home Care Package'?

You will be assigned a package once you reach the front of the national 'queue'. The number of packages is being increased over time, but otherwise availability depends on people leaving the program or not accepting the package offered.

You'll be notified of your package via a letter from My Aged Care. This will include your referral code and the timeframe within which you'll need to enter into a Home Care Agreement to prevent your package being withdrawn. This is usually 56 calendar days from the date your package was assigned. You can request an additional 28-day extension, but this must be done by calling My Aged Care before your acceptance period has elapsed.

### What is a referral code?

Your Referral Code is a unique number that allows your service provider to access your ACAT assessment. In doing so, they can review your identified needs and ensure that they're the right provider for you. Once suitability has been established, your referral code will be used to finalise sign-up and to access your Home Care Package so that they can start delivering supports.



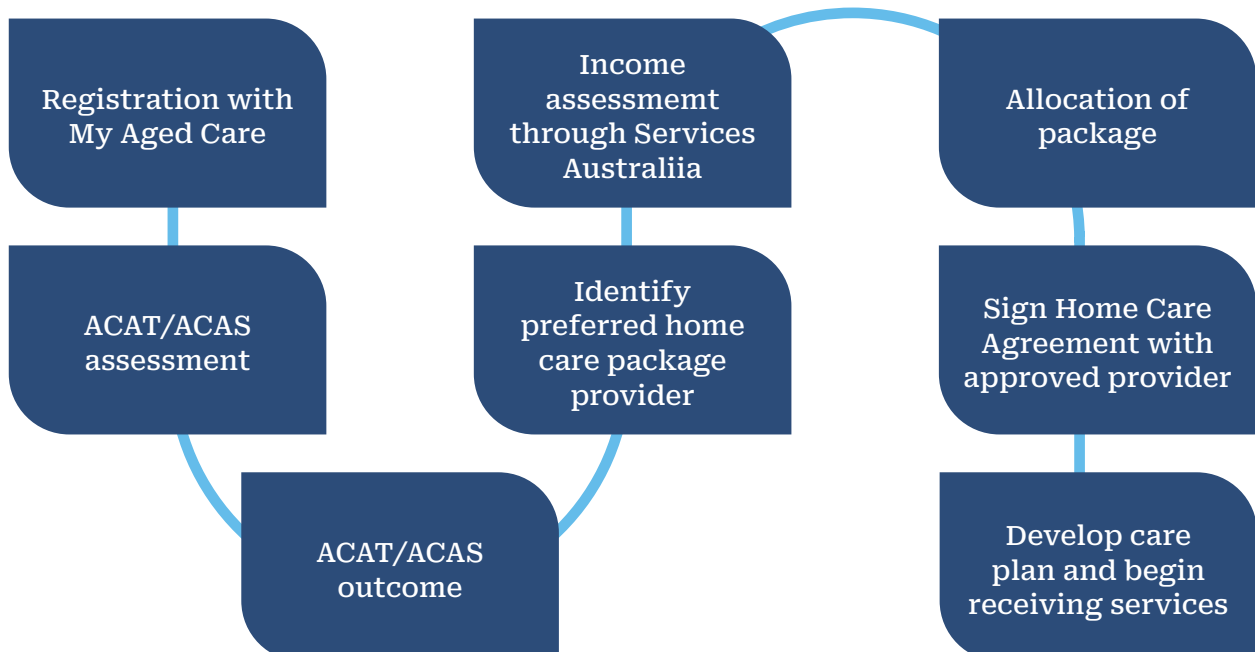


## APPLYING FOR A HOME CARE PACKAGE

It's relatively quick and easy to begin the application process with My Aged Care. The [online application](#), takes just minutes to complete, or you can contact the contact centre directly on 1800 200 422. You can do this yourself or nominate someone else to help.

The process is the same regardless of which type of care you hope to receive. You will need your Medicare card and just 15-20 minutes to complete.

## THE APPLICATION, APPROVAL AND ALLOCATION PROCESS





# Home Care Package providers

Home Care Package providers receive and manage subsidies for aged care services on your behalf. Their level of responsibility for delivering your services and managing your fees and payments will depend on your choice of provider.

## Do I need a Home Care Package Provider?

All Home Care Packages need an assigned care manager, registered to an approved provider, to administer the Government subsidy. Each provider is different, offering different types of services and/or care. It's up to you to choose the provider that best fits with your needs and the level of control you want over your budget and who delivers your services.

## PROVIDER OPTIONS

### Self-managed Home Care Package providers

Home care is all about maintaining independence, so it makes sense that the system enables you to retain as much control as you're comfortable with. When it comes

to administering your Home Care Package, self-managed Home Care Package providers allow you to tailor your relationship to suit your preferred levels of choice and control. That might mean that they administer your HCP subsidy, while you:

- Design your own care plan and budget
- Choose your own support workers
- Negotiate your services at rates you're comfortable paying
- Go directly to workers rather than using a middleman
- Or any variation in between.

Trilogy Care is a self-managed Home Care Package provider.

### Fully managed Home Care Package providers

Fully managed home care is the more traditional route when it comes to home care. Your chosen provider controls all aspects of your care, from planning to finances and everything in between. They will have their own staff and provide specific services.

*Trilogy Care is a registered Home Care Package provider that supports you to confidently self-manage your care so you can continue living safely and comfortably at home.*

*We provide two tiers of support for self-managed Home Care Packages. Both tiers give you the absolute freedom to choose the support services and care workers you want, and when you want to use them.*

*We are completely transparent in our pricing and do not hide behind hidden costs, fees or surcharges.*

# Home Care Package inclusions and exclusions

'Home care' refers to the range of support services that enable you to live safely in your own home, stay well and independent and remain connected to your community.

## Home Care Package inclusions



### SAFETY AT HOME

Equipment  
Minor home modification  
Respite  
Home maintenance



### WELLNESS AND INDEPENDENCE

Personal care  
Meal preparation  
Allied health and therapy  
Nursing



### CONNECTION WITH THE COMMUNITY

Transport  
Social outings and activities

## Home Care Package exclusions

Goods and services not usually covered by Home Care Package funding include those which would normally be paid out of a standard household income, such as:

- Rent/mortgage
- Food (unless in the case of enteral feeding)
- Home modifications not related to your care needs
- Holiday travel
- Entertainment
- Services/items covered by the Medicare Benefits Schedule or the Pharmaceutical Benefits Scheme
- Whitegoods





## Your rights

The purpose of the aged care system is to help you stay safe and well through services that are delivered respectfully and with dignity. The Australian Government has established charters and standards to ensure that the care you receive is of the quality you deserve.

### CONSUMER DIRECTED CARE

Consumer Directed Care is a way of delivering care that 'gives individuals choice and flexibility'. These principles are enshrined in Aged Care law to ensure our rights are protected.

When it comes to Home Care Packages, that includes ensuring full financial transparency. Each consumer must be involved in developing their own individualised budget with their provider. The budget must itemise the amount being contributed by the Government, the maximum amount of home care fees payable by the consumer, as well as the cost of the agreed care and services. A monthly statement of available funds and expenditure must also be provided, in a format that is easy to read and understandable by the consumer.

### THE CHARTER OF AGED CARE RIGHTS

Your aged care provider is required to help you understand your rights under the [Charter of Aged Care Rights](#), before you begin receiving services.

If you're unhappy with your care, or the care being received by someone else, an [aged care advocate](#), can help you explore options and raise your concerns.

### AGED CARE SAFETY STANDARDS

The Aged Care Quality Standards define what good care looks like, within a clear framework:

- safe,
- high quality, and
- meets the needs and preferences of the people under their care.

Each Quality Standard addresses the outcomes you should experience and the expectations that providers must meet.

If you wish to [make a complaint](#), you can do so confidentially and even anonymously.

# Glossary of terms

**ACAS – Aged Care Assessment Service**

Victorian equivalent of ACAT.

**ACAT – Aged Care Assessment Team**

Multi-disciplinary teams who assess the needs of older people and make recommendations for government-funded care and support under the HCP.

**CAPS – Continence Aids Payment Scheme**

An annual, non-taxable payment to cover some of the cost of products that help with the management of incontinence.

**CDC – Consumer Directed Care**

A way of delivering care that gives individuals choice and flexibility.

**CHSP – The Commonwealth Home Support Programme**

Entry-level support for older people who need some help to stay at home.

**DAC – Daily Accommodation Contribution**

The government contribution to the cost of your room in an aged care facility. The amount is determined by Services Australia based on a means assessment.

**DAP – Daily Accommodation Payment**

The full amount of your aged care room costs, when paid by yourself on a rental basis. Not refundable.

**HCP – Home Care Package**

A fixed amount sum allocated by the Australian Government to provide services to an older person which will enable them to continue to live independently. Paid via subsidy, based on a need and means assessment.

**ITF – Income Tested Fee**

The amount you can be asked to pay towards residential aged care or your Home Care Package, based on a means assessment.

**KICA-Cog – Kimberley Indigenous Cognitive Assessment Scale**

Method used to test the cognitive impairment of Aboriginal or Torres Strait Islander care recipients living in a rural or remote area.

**MAC – My Aged Care**

The Australian Government organisation responsible for helping you find and access the right government-funded aged care services.

**OPAN – Older Persons Advocacy Network**

A network of independent non-profit organisations giving a voice to older people at every stage of their aged care experience.

**PAS – Psychogeriatric Assessment Scales**

Methods used to test the cognitive impairment of care recipients.

**RAC – Refundable Accommodation Contribution**

Government help with the cost of your room in an aged care facility.

**RAD – Refundable Accommodation Deposit**

The cost of your room in an aged care facility, when paid in full and upfront. This will be refunded, minus any draw-down, when you leave the facility.

**RAS – Regional Assessment Service**

Conduct face-to-face home support assessments to facilitate access to aged care services and community-based supports.

**RUDAS – Rowland Universal Dementia Assess**

Method used to test the cognitive impairment of care recipients from a culturally and linguistically diverse background.

# Helpful contacts

## AGED CARE QUALITY AND SAFETY COMMISSION

**Website:** [agedcarequality.gov.au](https://agedcarequality.gov.au)

**Phone:** 1800 951 822

## DEPARTMENT OF HEALTH AND AGED CARE

**Website:** [health.gov.au](https://health.gov.au)

**Phone:** 1800 020 103

## DEPARTMENT OF HEALTH AND AGED CARE – ELDER ABUSE PHONE LINE

**Phone:** 1800 353 374

## MY AGED CARE

**Website:** [myagedcare.com.au](https://myagedcare.com.au)

**Phone:** 1800 200 422

## OPAN – OLDER PERSONS ADVOCACY NETWORK

**Website:** [opan.org.au](https://opan.org.au)

**Phone:** 1800 700 600

## SERVICES AUSTRALIA

**Website:** [servicesaustralia.gov.au](https://servicesaustralia.gov.au)

**Phone:** 132 300

## TRILOGY CARE

**Website:** [trilogycare.com.au](https://trilogycare.com.au)

**Phone:** 1300 459 190





## Our services

### HOME CARE PACKAGE MANAGEMENT

Trilogy Care is a registered Home Care Package provider that supports you to confidently manage your Home Care Package so that you can continue to live safely and comfortably in the home you love.

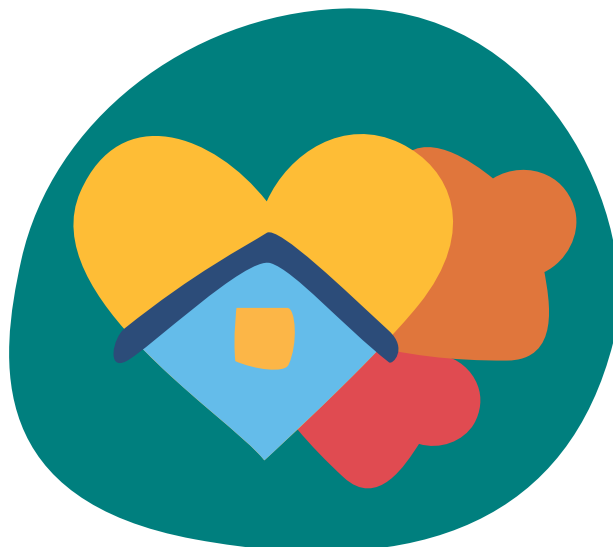
With the option of two tiers of Home Care Package management – Self-Managed and Self-Managed PLUS – you can have as much or as little control over the management of your Home Care Package as you want and need.

With Trilogy Care, you have absolute freedom to choose the services and providers you want, when you want them, and at a rate they're comfortable paying. We partner with you to get the most from your Home Care Package.

*Support that's all about you  
and the life you want to lead.*

For more help understanding your care options, contact us today:

**[trilogycare.com.au](https://trilogycare.com.au) | 1300 459 190**





## Contact Us

Start your self-managed home care journey and start receiving better value from your Home Care Package today!

**1300 459 190**

**[trilogycare.com.au](https://trilogycare.com.au)**  
**[info@trilogycare.com.au](mailto:info@trilogycare.com.au)**

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