

Home Help for Over 65's and My Aged Care

By Peter Willcocks (2019)

The following information was written by Peter Willcocks, a fellow polio survivor from VIC, Australia. It is aimed to give you a first-hand account of using My Aged Care, from someone who is familiar with the process. The following advice may not be appropriate for you, and it is important to conduct your own research and contact MyAgedCare when necessary.

Current practice is to support people to live in their own homes. Services once the domain of hospitals and councils are now in private hands. Disability for over 65s is managed by My Aged Care. Most polios would meet the eligibility criteria for a Level 2 Commonwealth Home Care Package or higher. The following is a guide to a process that may take more than 12 months, so keep records, and **do it now**. You don't want to do this when you are too crook to care.

Step 1: Phone My Aged Care on 1800 200 422

Be open about your health, don't assume that the person you are talking to has any understanding of disability and/or polio / Late Effects of Polio / Post-Polio Syndrome.

If you wear a KAFO or an AFO, say leg braces; if you use a walker or wheelchair, say so; if you use a CPAP or BiPAP, tell them about your respiratory health. Explain the process of polio, nerve death, and muscle wastage, don't just talk about being tired or fatigued. Tell them how long it takes to have a shower and get dressed. If you have a partner at home, tell the My Aged Care staff about how they care for you, shopping, etc.

You need to be very specific about your health or your condition may be assumed to be 'natural' ageing. Don't be too specific about the help you are seeking until you have an assessment – you will not know everything that might be available to enable you to continue to live independently in your home.

By the end of the phone call with My Aged Care, a face-to-face assessment should be recommended and in process.

Step 2: You will be contacted by phone by a My Aged Care contracted Assessor

Repeat everything you relayed in Step 1. Ask about Home Care Packages. Don't say things like "all I need is a bit of help with cleaning". You will not know what is available and I cannot reinforce this enough. Someone phone triaging you cannot see your wheelchair or you wearing leg braces. They will not be able to see your scoliosis, your breathlessness and the environment that is your home.

By the end of the conversation with the My Aged Care Assessor (often a contactor and sometimes someone from the local council), a home visit should be organised.

Step 3: A home visit by a My Aged Care Assessor

Repeat everything you relayed in Step 1 and 2. Show the Assessor your home, show them your bathroom, your bed, and if it is an adjustable bed, point it out. If your braces are covered by clothing, show a bit of iron. They have to see your aids, the way you manage, and have them explained. My Aged Care Assessors may not have an allied health background, they may be admin folk. Be full and honest when answering questions about shopping. If you drive, tell them if you have a disability parking permit. If the car is modified, show them. Tell them about the way you shop and how you do it. Tell them if you only shop when you feel up to it and that you drive around until you find a close park, and you only go where access is easy. Tell them if you keep away from exhausting ramps and steps and often have a partner or friend with you.

Ask questions about My Aged Care, respite care, home help, and how and what is available. When asked about the services you need, i.e. cleaning, showering, etc, say “whatever I need to keep me living in my own home and independent”. If you are granted a Home Care Package, you will work this out with a Service Provider. Typically, braced or wheeled polios are most likely to meet the criteria for a Level 2 or higher Commonwealth Home Support Care Package. At the end of this assessment, you should be referred to ACAT (Aged Care Assessment Team).

Step 4: ACAT will contact you for a home visit

Repeat everything you relayed in Step 1, 2 and 3. The Assessor from ACAT will have an allied health background, so you will be able to talk more comprehensively about your health and care needs. Take time to explain what you find exhausting or simply too much of a falls risk for you to do.

An ACAT assessment can be confronting; have a partner, friend or carer with you, as they are likely to be more honest about your health and how you do things. Us polios were raised as *'brave little soldiers'*: we hide our fatigue, our pain, we are full of bravado, and this gives others the impression that we are all OK. The reality is we manage a complex range of chronic disabling conditions. Just because we are used to it, doesn't mean that we are managing to do it well. We are the worst judges of our own health.

At the end of the ACAT home visit, the Assessor will go away reaffirm the decision they probably have already made. You will receive a letter explaining their decision and if the recommendation is for a home care package, it will state what level, and you will be placed on a wait list. You will also be asked to contact Centrelink to determine whether you will need to make a contribution to your care.

Step 5: Contact Centrelink (Details on the ACAT letter)

If you receive an Aged / Disability Pension, the process is very straight forward and it is most likely that there will be **no additional income tested fee to pay**. If you are a self-funded retiree, depending upon your income, you could be asked to contribute up to \$10,000 per year. However, it is more likely that whatever you need to contribute will be far less than the cost of the services provided. The [Lifetime Cap on Means Tested Care Fees in Residential Care and Income Tested Care Fees in Home Care](#) at time of writing is \$63,759.75.

Step 6: Wait

Keep in contact with the ACAT Assessor and they will do what they can to help. There are a limited number of packages. If you are assessed for a Level 3 or 4 package you may be offered a Level 2 package until a Level 3 or 4 is available. If you disagree with the assessment, you can ask for a review.

New Rates of Payment from Jan 2019: [Home Care Subsidies and Supplements](#):

Level 1 – Basic	\$22.60 per day (\$8,250pa)
Level 2 – Low-level	\$41.09 per day (\$15,000pa)
Level 3 – Intermediate	\$90.40 per day (\$33,000pa)
Level 4 – High-level	\$137.67 per day (\$50,250pa)

Step 7: Service Providers

You will be advised when a package has been approved. As soon as you get confirmation, services can begin. Service providers appoint a Case Manager who will work with you to co-ordinate services. Service providers are paid via your package, and average rates vary between 25% and 40% of the subsidy amount. Care needs to be taken to maximise your package – some service providers ask for a lower percentage of your package, but actual services provided may be more expensive than some others charge.

Finally

My advice is whenever confused, just call My Aged Care and your contacts at council or ACAS. I have always found them extremely helpful and understanding. I also suggest you might find your best deal on fees and services with the larger service providers from the not-for-profit sector.

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