



# Community Care

Options and costs for home care services

**Whiddon**

Award-winning care that connects, inspires and enriches lives every day.



### Eric's community connection

Meet Eric, one of our cherished community care clients based in Northern Sydney, share his experience.

"I have been using Whiddon's home care services for two years now. Every visit is different... It might be a haircut day, we might head out to get some shopping done or simply sit and enjoy a coffee together. I find the services I receive very effective and supportive to me.

My care worker not only supports me, but it provides the support to my wife who may need to go and run errands while knowing i'm in great care within my own home.

I really value the relationship that I've created with my care worker. They know me, they like me, they care for me and they offer me whatever I need."

## Why choose Whiddon:

- ✓ Our hourly rates for services and Care Management are highly competitive so you get more for your money
- ✓ You'll have access to a wide range of high quality services to support you at home.
- ✓ Invoicing is on actuals, meaning that you pay for what you use
- ✓ We ensure that you have at least two thirds of your Home Care Package funds to use on services, rather than administrative overheads.
- ✓ You're supported by qualified, experienced and friendly care workers and have a dedicated and regular team.
- ✓ Travel costs to your home to provide services are included in our fees.
- ✓ You're well supported, with annual reviews of your goals and regular and ongoing care planning.
- ✓ We are here to help and can liaise with MyAgedCare and Medicare on your behalf
- ✓ You'll receive priority access to Whiddon Retirement Villages and can access Respite Care at Whiddon homes.
- ✓ Our Care Coordinators and Scheduling Team are available 7 days a week.

# What is Community Care?

Community Care is a range of flexible and personalised services to support you to live safely and independently at home.

You may be looking for a little extra help with housework, transport or personal care, or for specialist health care and registered nurse visits. These services are provided by our dedicated, qualified and experienced care workers who visit you in your own home.

The services that you access can be paid for in a number of ways, depending on your eligibility — from using your Home Care Package to paying privately, or even supplementing your Home Care Package with additional services to ensure you're receiving the support you need.

Whiddon Community Care offers a range of different

government funded and private services. The type of services you can access depends upon your needs, preferences and eligibility for government funded services.

We meet with you and your family to discuss your circumstances and, working together, we tailor a package of care and services to your individual needs and preferences.

**This brochure outlines the different services available. These include**

1. Home Care Package - fully managed
2. Home Care Package - self managed
3. Private Services
4. Commonwealth Home Support Program (CHSP)

Read on to find out about each of these service types.



Ask us about  
help at home

📞 1300 738 388

✉️ [hello@whiddon.com.au](mailto:hello@whiddon.com.au)



## Home Care Packages with Whiddon

Whether you want everyday care and help around the home, or transport services to help you stay connected to your community, at Whiddon, you're in the driver's seat with your Home Care Package.

Our team understand that your goal is to continue living safely and independently at home, while also remaining connected to the things that matter most to you. We're here to support you to achieve this goal, and it all starts with really getting to know you and understanding how we can help you live the way you want to.

Our approach to care is to partner with you, and the family or friends you wish to be involved in your care, to build a personalised and flexible care plan just for you.

We ensure that you have at least two thirds of your Home Care Package funds to use on services, rather than administrative overheads.

**Talk to our team about Home Care Packages and the Whiddon difference today!**

### What you'll receive when your Home Care Package is with Whiddon:

- ✓ Affordable care management to ensure you're supported by our expert Coordinators.
- ✓ Dedicated and regular care workers.
- ✓ Access to a range of Whiddons Wellbeing and Creative Ageing programs.
- ✓ Access to our Community Coordinators and Scheduling Teams who support you with your care, service bookings and changes.
- ✓ Invitations to join Whiddon social programs held by Community Care.
- ✓ Support, access & organise respite care at our nearby Residential Homes.
- ✓ Priority access to Whiddon Retirement Villages and support to organise your move.
- ✓ Assistance to access additional support equipment or assistive technologies.
- ✓ No additional costs for staff to travel to your home.

## Package Management Fee

This is a daily charge that includes the following support services:

- ✓ Initial setup of your package
- ✓ Regular wellbeing checks
- ✓ Administration support
- ✓ Ensuring high quality care and service delivery
- ✓ Supplier payments
- ✓ Monthly billing and account administration
- ✓ Liaising with MyAgedCare and Medicare regarding your funding
- ✓ Working with you to appropriately manage your assigned package funds

Package Levels	
Level 1	Home Care Package: \$4.39 per day (\$61.46 per fortnight)
Level 2	Home Care Package: \$7.72 per day (\$108.08 per fortnight)
Level 3	Home Care Package: \$16.65 per day (\$233.10 per fortnight)
Level 4	Home Care Package: \$25.24 per day (\$353.36 per fortnight)

## Care Management for Home Care Packages

Care Management, often called case management or care coordination, is a key component of every home care package. Care Management may include ensuring each consumer gets safe and effective personal/clinical care, reviewing the Home care Agreement and care plan (ensuring care is aligned with other supports), and ensuring care is culturally appropriate. It also may include identifying and addressing risks to the home care consumer's safety as well as supporting consumers to engage with the development, delivery and evaluation of their care and services.

At Whiddon, we have a minimum amount of Care Management that each Home Care Package client requires per month, delivered by both our Coordinators and our support services team. Many clients choose to add additional Care Management to provide additional support.

Care Management per fortnight		
Home Care Package Level 1	0.55 hours	\$70.04
Home Care Package Level 2	0.98 hours	\$124.10
Home Care Package Level 3	2.23 hours	\$283.39
Home Care Package Level 4	3.39 hours	\$429.91





## Self-managed Home Care Packages with Whiddon

Self-managing your care is a great option for people who want and are able to manage their services. At Whiddon, we ensure that all of our clients, whether they self-manage or have their services managed by our team, are in the driver's seat with full control over your care and services.

How you self-manage can be flexible, depending on your circumstances, needs and what you're comfortable with. If you elect to self-manage your Home

Care Package with Whiddon, you'll:

- ✓ Receive the level of Care Management that you direct, while understanding that every package requires a small amount of management
- ✓ Have greater choice and control over the day-to-day management of your package, including organising your own external services (e.g. lawn mowing, physiotherapy)
- ✓ Direct access to our Scheduling Team to book your Whiddon services

### Package Management Fee:

This is a monthly charge that includes the following support services:

- ✓ Initial setup of your package
- ✓ Regular wellbeing checks
- ✓ Administration support
- ✓ Ensuring high quality care and service delivery
- ✓ Supplier payments
- ✓ Monthly billing and account administration
- ✓ Liaising with MyAgedCare and Medicare regarding your funding
- ✓ Working with you to appropriately manage your assigned package funds

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\* Please see our rates card for costs.

## Care Management for Self-managed Home Care Packages

Care management is an important part of your Home Care Package, even for clients who self-manage their package.

At Whiddon, we have a minimum amount of Care Management that each Home Care Package client requires per month. The amount required for self-managed packages is much lower than Whiddon managed

packages and ensures that we are still able to support you with regular care reviews and other important services.

Many clients choose to add additional Care Management to provide additional support as and when they need it.



Care Management per fortnight		
Home Care Package Level 1	8 mins	\$17.51
Home Care Package Level 2	15 mins	\$31.02
Home Care Package Level 3	33 mins	\$70.85
Home Care Package Level 4	51 mins	\$107.48

## Private Community Care Services

All community services are available on an ad-hoc basis from \$73 per hour, with a range of services to meet any of your needs. Alternatively, for those who are waiting for a Home Care Package allocation, or would like to structure their services on an ongoing basis, we have a selection of private packages.

### Private Services Packages

	Starter Package	Essentials Package	Comprehensive Package	Pre-paid Package
Hours of service available per week	2	4	6	5 hours total
Hours of service available per month	9	17	26	\$330***
Cost per month	\$550	\$1100	\$1870	

### How do Private Services work?

At Whiddon, private services can be accessed in two ways: on an as-needs basis, or through one of our private packages with different costs and hours of services available to you based on the level you pay for.

### Private Packages with Whiddon

- ✓ Total flexibility with the types of services you access, with the added bonus of a number of exclusive offers.
- ✓ Specialised assistance through Care Management to support you to live well at home. At Whiddon we include a small component in your private package as a standard service.
- ✓ Dedicated and regular care workers.
- ✓ Assistance with MyAgedCare while you're waiting for your Home Care Package (*if applicable*).

- ✓ Travel costs to your home to attend to your services are included in your package, so you won't be billed for these additionally\*.
- ✓ Access to Whiddon's Community Coordinators and Scheduling Teams who support you with your care, service bookings and changes.
- ✓ Invitations to join our exclusive social programs run by Community Care.
- ✓ Access to respite care at our nearby Residential Care Homes\*\*
- ✓ Support to access accommodation at a Whiddon Retirement Village, along with payment options on how you can pay for your Private Services to reduce your out-of-pocket expenses.
- ✓ Assistance to review your home to ensure you're living in a supportive and safe environment.

\* Kilometre charges for outings & transport apply.

\*\*Additional costs (see page 2)

\*\*\* Based on ordinary hourly rate



- ✓ Assistance to access additional support equipment or assistive technologies, including recommending options to you and helping you access these\*\*
- ✓ Assistance with transport to ensure you are able to attend your appointments and access your community when you want to.

### What can I access as part of these packages?

You're able to access any services from the following: domestic assistance, housekeeping and laundry, light gardening, accompanied transport (travel kms additional cost), social support and shopping, personal care and support, home respite.

You're also able to access care through a Registered Nurse, however additional fees may occur or your available hours will change as this is a specialised clinical service.



# Commonwealth Home Support Program (CHSP) with Whiddon

The Commonwealth Home Support Programme, often called CHSP for short, is a funded aged care program that supports people over the age of 65 years (or 50 years if you identify as an Aboriginal or Torres Strait Islander person) who are living in their own homes.

CHSP services are designed to provide light support and is suited to people who can mostly manage on their own and are independent, but may need assistance with some tasks, or short-term help. It is often considered to be the step before a Home Care Package.



**Domestic Assistance**



**Social Support**



**Personal Care**



**Social Support Groups**

## What do CHSP services cost?

The services that you receive through the CHSP are heavily subsidised by the Government, so your cost is much lower than, for example, private aged care services. Your contribution to the services are based on an hourly amount and depend on a number of factors.

Service type	Unit	Fee
<b>Social Support Group (Seniors Group)</b>	Per day	<b>\$17.5</b> <i>(this includes morning tea and lunch)</i>
<b>Private Transport Services to Social Support Group (Seniors Group)</b>	Return	<b>\$6.50</b>
<b>Domestic Assistance</b>	Per hour	<b>\$17.50</b>
<b>Personal Care</b>	Per hour	<b>\$17.50</b>
<b>Social Support Individual</b>	Per hour	<b>\$17.50</b>
<b>Social Support Individual</b>	Per kilometre <i>(kilometres travelled as part of a social outing)</i>	<b>\$1.50</b>

\*Pricing effective from 01/08/2024

### Where can I access CHSP services?

Whiddon are approved to provide CHSP services in a number of locations across New South Wales. These locations include:

- South West Sydney (Campbelltown, Liverpool and surrounds),
- Northern Sydney (Hornsby and surrounds)
- New England region (Narrabri, Wee Waa, Moree, Boggabri, Tamworth and surrounds).
- Hunter region (Redhead, Newcastle, Lake Macquarie Maitland)
- Central West region (Bathurst, Orange, Blaney, Dubbo, Oberon)



### CHSP FAQs

#### Why can't one provider offer all of the services I need?

CHSP funding is managed a bit differently to other aged care services, so the options each organisation can provide is based on a number of different things, including what they have applied and been approved to provide.

An aged care provider may be able to provide a range of the services, or just one or two types of services. What they can provide depends on what they have funding to offer.

#### How long will my service be?

The service time will depend on your individual needs and the services that you are requesting.

Service time will vary between each person, depending on your goals and funding available. These could be from 1 hour to 6 hours of service.

#### Can I have both DA, PC and Social on the one day?

Yes, you can receive all services on the same day. This is all dependent on your CHSP Approvals and in negotiation with your provider, to support your goals.



## Home Care Packages: Understanding the costs and your contributions

As a recipient of a Home Care Package from the Australian Government, it's important that you understand the funding that you receive, how the different fee components work and what they mean for you and your care.

### Home Care Packages

There are **four levels of Home Care Packages available in Australia**. Each level provides the consumer with a different amount of funding to contribute to the cost of their care.

A Level 1 Home Care Package provides a low level of funding, designed to support you with a few hours of care and support per week. A Level 4 Home Care Package is the highest available and is designed to support someone requiring a high level of care and support to stay living at home.

The funding amount provided by the Australian Government for each level of Home Care Packages changes regularly - the latest rates can be found on [www.myagedcare.gov.au](http://www.myagedcare.gov.au)

### Basic Daily Fee

The basic daily fee is set as a percentage of the single aged pension. The full rate changes based on your assigned package level:

**Level 1** – 15.68% = \$11.72 per day\*

**Level 2** – 16.57% = \$12.40 per day\*

**Level 3** – 17.05% = \$12.75 per day\*

**Level 4** – 17.49% = \$13.08 per day\*

This fee is calculated at a daily rate, however consumers pay the fee for every day they have a government assigned Home Care Package.

This means that you pay the Basic Daily Fee 7 days per week, even if you're only receiving services on a Monday, Wednesday and Friday.

The amount that you contribute through the Basic Daily Fee contributes directly to your services - this additional contribution to your funding can mean extra services for you.

### Income Tested Care Fee

If your income is above a certain amount, the government requires you to contribute to the cost of your care package. This Income Tested Fee is based on an individual assessment by Centrelink and will vary based on your income. It is currently capped at a maximum of \$34.84 per day\*. Annual and lifetime caps will accrue if this fee is applicable to you, meaning that once you reach your annual or lifetime cap you no longer need to pay.

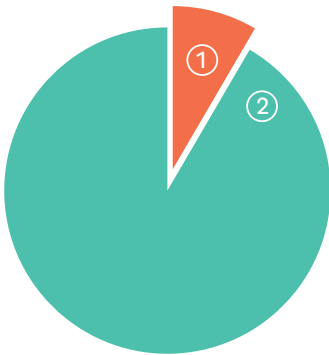
If you pay on Income Tested Care Fee, the government's subsidy reduces by the same amount. The amount you pay through an Income Tested Care Fee stays the same, regardless of your package.

\*Figures correct as at January 2025

### Case study 1: June Fully subsidised Home Care Package

June is an 83 year old woman living at home who receives a full pension. She receives a Level 3 funded Home Care Package. This means that the government subsidises the full cost of her care through a Home Care Package worth \$40,905.55 per annum.

June also contributes \$4,653.75 per annum through her 31 Basic Daily Fee. This means that June is 'topping up' the value of her package and can access a few more services. With her Basic Daily Fee, June's package is worth \$45,559.30 per annum.



#### 1. June's contribution

\$4,653.75 per annum  
\$178.50 per fortnight

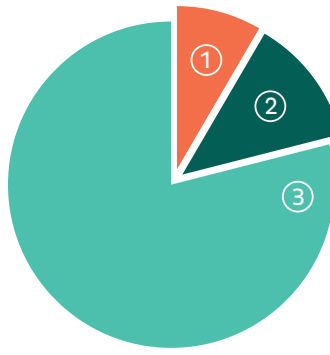
#### 2. Government contribution

\$40,905.55 per annum  
\$1,568.98 per fortnight

= **Total amount** to spend on care and support to stay at home  
\$45,559.30 per annum  
\$1,747.48 per fortnight

### Case study 2: Max Partially subsidised Home Care Package

Max is a 90 year old man living at home receiving a Level 4 Home Care Package. Max receives a partially subsidised Home Care Package as he has some assets and Centrelink has determined that he needs to pay an Income Tested Care Fee. Max's annual income is above \$33,027.80 but below \$63,559.60 so he pays an Income tested Care Fee of \$18.30 per day and his Government subsidy reduces by the same amount from \$62,013.50 to \$55,334.00 for a L4 package.



#### 1. Max's contribution

\$4,774.20 per annum  
\$183.12 per fortnight

#### 2. Max's Income Tested Care Fee

\$6,679.50 per annum  
\$256.20 per fortnight

#### 3. Government contribution

\$55,334.00 per annum  
\$2,122.40 per fortnight

= **Total amount** to spend on care and support to stay at home  
\$66,787.70 per annum  
\$2,561.72 per fortnight

\*These costs are estimates only and are subject to change depending on government rates. Numbers are based on Home Care Package subsidies rate effective from 1st January 2025 and are intended as an example only.







## Contact us



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