GUIDE TO GOVERNMENT SERVICES FOR CURTIN SENIORS

Version 1 – June 2024

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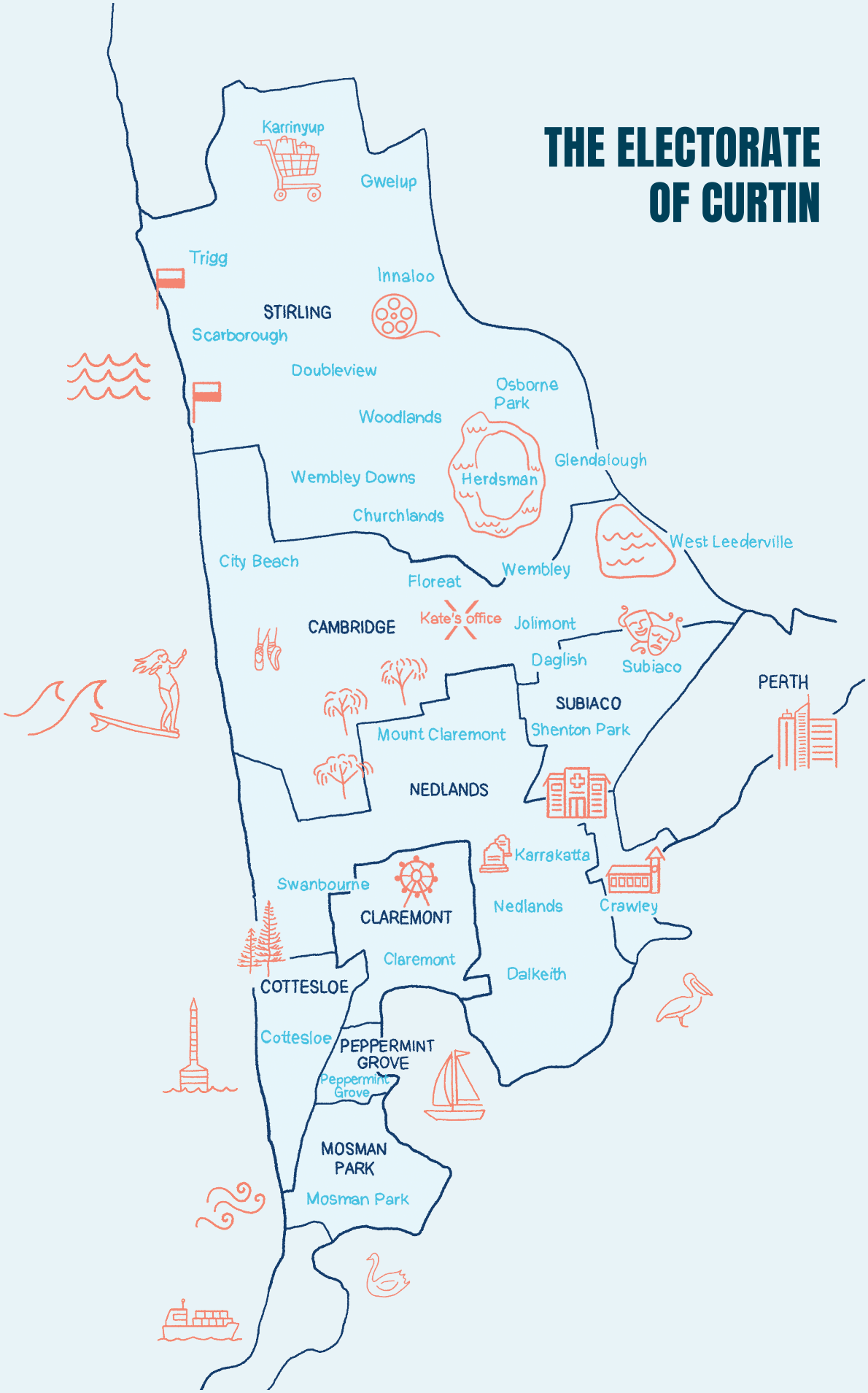
THE ELECTORATE OF CURTIN



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MESSAGE FROM KATE

In Curtin, our older constituents play a vital role, contributing to the fabric of our community in so many positive ways. I am always so inspired by the level of participation of older people in voluntary and community led groups, such as Rotary Clubs, Environmental Friends groups, Men's Sheds, Lifesaving Clubs, and Sporting Clubs.

I also always enjoy meeting residents at the many aged care homes across Curtin.

In Curtin 26% of the population or 31,000 people are above the age of 65. With our beautiful open green spaces, beaches and coastline, sporting and community clubs, and access to fantastic medical facilities, Curtin is a perfect place to retire.

I have heard from constituents and their families about the challenges they face in navigating aged care services and finding appropriate support. Based on the feedback I have had from the community, I have advocated for more accessible supports and last year held an aged care forum, which resulted in our Curtin Aged Care Submission, providing feedback on proposed changes to the Aged Care Act.

Since being elected, my office and I have received many calls for help from constituents about the difficulties they have in seeking help from Federal government departments. Older constituents and their families often tell me stories about how hard it can be to speak to a department or access the information they need. To this end, I hope this Seniors Guide will arm you with some useful information about what help is available, who can advise you about your options, and where you can go for assistance.

The information contained in this Guide was accurate at June 2024.
Some things may change over time, so always check.

My friendly and helpful team is also here to assist you.
My community liaison officers, Felicity and Jo, can provide guidance if you experience hurdles in navigating your way through these services.

KEChaney

Kate Chaney MP
Independent Federal Member for Curtin

QUICK GUIDE - HELPFUL TELEPHONE NUMBERS AND WEBSITES

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Cnr The Boulevard and Floreat Ave
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FEDERAL GOVERNMENT

Centrelink Older Australians: 132 300

www.servicesaustralia.gov.au/ageing

Provides information and support (pensions, payments, concessions and other benefits) to senior Australians and their families and carers.

Available Monday to Friday from 8.00am-5.00pm.

My Aged Care: 1800 200 422

www.myagedcare.gov.au

Provides information about and access to Australian Government funded aged care services for older Australians.

Available Monday to Friday 8am to 8pm, Saturdays 10am to 2pm.

Medicare: 132011

www.servicesaustralia.gov.au/medicare

Pays or part pays for many health costs including the costs of seeing your doctor, some specialists, cheaper prescription drugs, in home health care and in residential aged care.

STATE GOVERNMENT

WA Seniors Card: 1800 671 233

www.seniorscard.wa.gov.au

The WA Seniors Card provides discounts on many State government services.

Available Monday to Friday 8.30am to 4.30pm or you can visit the office at:
Level 2, 140 William Street Perth WA 600

Services WA

Services | Western Australian Government

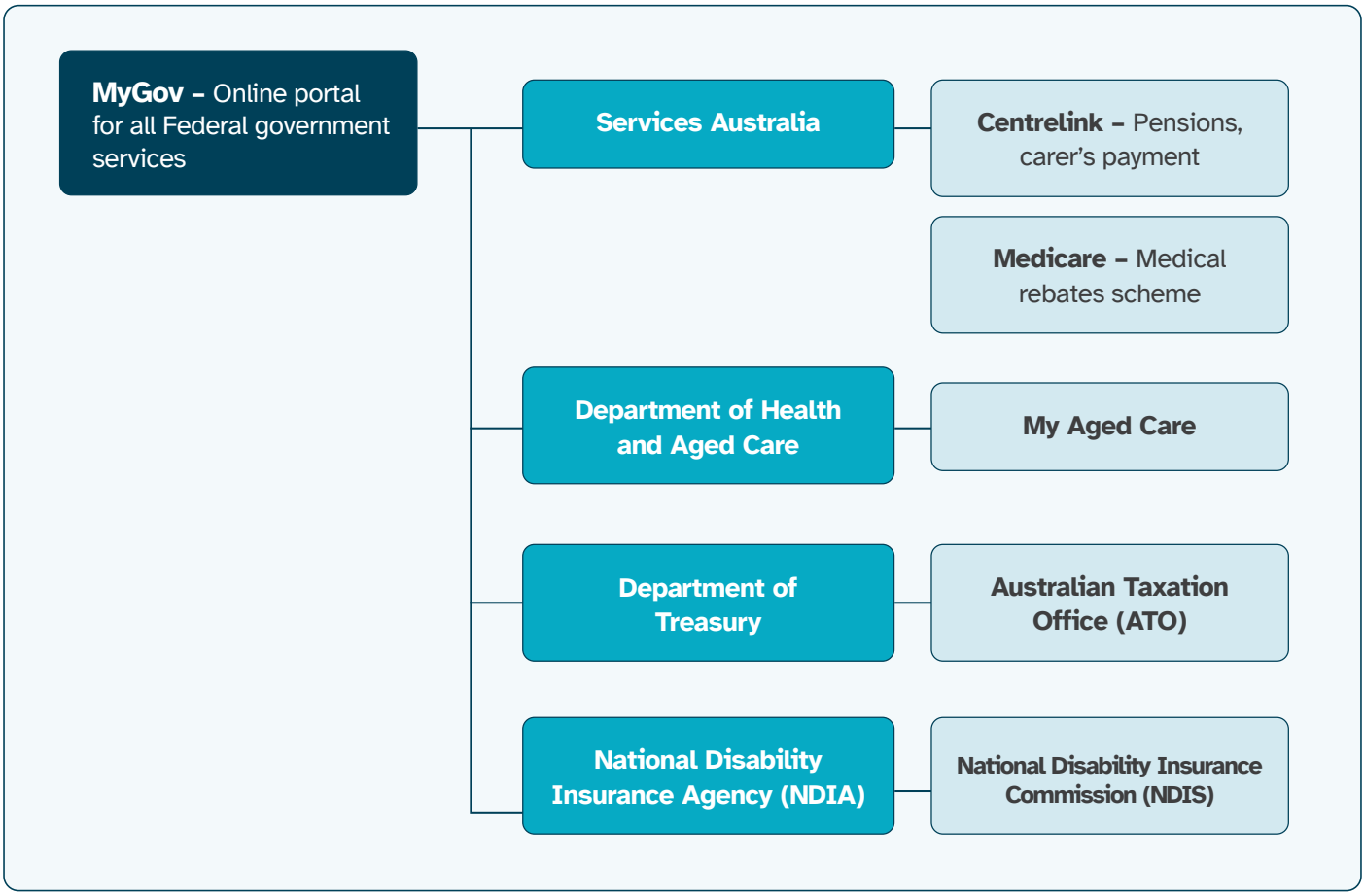
www.wa.gov.au

The Services WA website provides information and links to all Western Australian government services and includes links to the ServiceWA app.

If you are reading an online version of this guide, all websites are linked for your convenience.

FEDERAL GOVERNMENT SERVICES

This diagram provides an overview of how Federal Government Services fit together:



MyGov

www.my.gov.au

MyGov provides online access to Federal Government services in one place. If you already have a myGov account just sign in. If you don't, you will need to create an account by following the steps outlined on the website. Alternatively, visit a Services Australia centre.

Services that can be accessed through your MyGov account include:

- Australian Taxation Office
- Centrelink
- Department of Veterans' Affairs
- Medicare
- My Aged Care
- My Health Record
- National Disability Insurance Scheme
- National Redress Scheme
- Workforce Australia

You can choose which services you want to link to your MyGov account. It also has a secure inbox where you can get messages from some of your linked services.

SERVICES AUSTRALIA

Services Australia is the organisation responsible for delivering a range of welfare payments and services for eligible Australian citizens. Services Australia can help with:

1. **Centrelink**
2. **Medicare**
3. **My Aged Care**
4. **National Disability Insurance Scheme (NDIS)**

Services Australia local service centres

Opening hours 8.30am-4.30pm Mon – Fri

Innaloo Service Centre
40 Hasler Road,
Osborne Park WA 6017

Perth City Service Centre
Shop 15, Opposite Central Park,
Wesley Quarter
770 Hay Street Perth WA 6000

Fremantle Service Centre
11 Queen Victoria Street
Fremantle WA 6160

1. CENTRELINK

www.servicesaustralia.gov.au/Centrelink

For an appointment call Centrelink for Older Australians:

Tel: 132 300 Monday to Friday 8.00am to 5.00pm
or simply attend a Service Centre and be prepared to wait.

When attending an appointment at a Centrelink Service Centre:

1. Provide your Customer Reference Number (CRN) if you have one.
2. Bring some identification documents. This may include:

    - Drivers Licence
    - Passport
    - Medicare Card
    - Tax File Number and Notice of Assessment
    - Department of Veterans' Affairs card

A. AGE PENSION

ARE YOU ELIGIBLE?

Income support for older Australians is available through Centrelink if you meet the following criteria:

i. Over the pension age of 67;
ii. Under the Income and Assets Test limit (see opposite); and
iii. Have been an Australian resident, usually for at least 10 years.

i. Pension Age

You are eligible for the age pension when you reach 67 years of age.

You can submit your claim in the 13 weeks before you reach the Age Pension age.

If you already get an eligible payment, Centrelink will write to you 13 weeks before you reach the Age Pension age. They will tell you what you need to do to apply to transfer to the Age Pension payment.

If Centrelink has rejected a previous claim and your situation has changed, you can claim again. There is no limit to the number of times you can register for the Age Pension.

Age pension amounts are as follows:

Normal rates as at 30/6/2024 (subject to change)

Per fortnight	Single	Couple each	Couple combined	Couple apart due to ill health
Maximum basic rate	$1,020.60	$769.30	$1,538.60	$1,020.60
Maximum Pension Supplement	$81.60	$61.50	$123.00	$81.60
Energy Supplement	$14.10	$10.60	$21.20	$14.10
Total	$1,116.30	$841.40	$1,682.80	$1,116.30

ii. Age pension income and assets test

Applicants must meet income and assets limits. If you are over these limits, you may receive a part pension payment.

Income test

Centrelink assesses your income and your partner's income from all sources, including superannuation income.

Income includes:

- an amount you earn, derive or receive for your own use or benefit;
- profits; and
- some regular payments you get as a gift or allowance.

It can be in the form of:

- money; or
- goods, services or other benefits in return for an item, action or promise.

The gross amount is used in the income test. This is the amount before tax or any other deductions.

The income test includes income from anywhere in the world, not just Australia. This includes pensions from other countries.

> For more information on what counts in the income tests go to: **www.servicesaustralia.gov.au/income-test-for-age-pension?context=22526**

Below are the income amounts that apply for the income test.

Single person

Income per fortnight	Amount your pension will reduce by (at June 2024)
Up to $204 (free area)	$0
Over $204	50 cents for each dollar over $204

Couple living together or apart due to ill health

Different rates apply for partners getting a payment other than a pension.

Combined income per fortnight	Amount each member of the couple's pension will reduce by (at June 2024)
Up to $360 (free area)	$0
Over $360	25 cents for each dollar over $360

Working while getting the Age Pension

You must tell Centrelink if you or your partner start any paid work and you must report any employment income you or your partner have been paid. If you don't, you may be paid too much Age Pension and you'll have a debt to pay back, or your payments may be stopped.

If your income in a fortnight goes over the cut off point, Centrelink will pay you $0 for that fortnight.

Your cut off point may be higher if you get Rent Assistance or the Work Bonus.

Your cut off point may be lower if you don't live in Australia.

Your situation	Fortnightly income cut off point (at June 2024)
Single	$2,436.60
A couple living together	$3,725.60 combined
A couple living apart due to ill health	$4,825.20 combined
A transitional rate pensioner - single	$2,511.25
Transitional rate pensioners - couple living together	$4,083.00 combined
Transitional rate pensioners - couple living apart due to ill health	$4,974.50 combined

Assets Test

Centrelink assesses all asset types but generally does not include your principal home. Your payment depends on the value of your assets, your home-ownership status and if you're in a relationship. There are limits on how much you can have in assets before you can get the Age Pension.

Centrelink regularly reviews these limits and cut off points in March, July and September annually.

If you're a member of a couple, the limit is for both your and your partner's assets combined, not each of you.

> To understand more about asset types, go to
> **www.servicesaustralia.gov.au/assets-test-for-age-pension?context=22526**

Deeming

Deeming is a set of rules used to work out the income created from your financial assets. It assumes these assets earn a set rate of income, no matter what they actually earn.

To work out how much income the financial assets produce, Centrelink uses a deeming approach. The Minister for Social Services sets the deeming rates.

When the sale of your principal home is deemed income

For home sales from 1 January 2023, sale proceeds you intend to use for your new principal home will be deemed at the lower rate.

> For more information on the deeming rates of sale proceeds, deeming exemptions and other associated issues go to **servicesaustralia.gov.au/deeming?context=22526**

iii. Residency rules

On the day you claim you must be living in Australia, physically in Australia and an Australian resident.

- To get the Age Pension you generally need to have been an Australian resident for at least 10 years in total. For at least 5 of those years there must be no break in your residence.
- Exceptions and other information can be found at **servicesaustralia.gov.au/residence-rules-for-age-pension?context=22526**

iv. Commonwealth Seniors Health Card

If you are of Age Pension age but don't meet all the rules for the Age Pension, you may be eligible for a Commonwealth Seniors Health Card. This card can give you access to cheaper medicines and may provide other concessions.

To get this card you must:

- be Age Pension age or older;
- meet residence rules;
- not be getting an income support payment from Centrelink or the Department of Veterans' Affairs;
- provide a Tax File Number or be exempt from doing so;
- meet identity requirements; and
- meet the income test - To meet the income test, you must earn less than $95,400 a year if you're single, $152,640 a year for couples or $190,800 a year for couples separated by illness, respite care or prison. There is no assets test.

> For more information on how to apply visit:
> **www.servicesaustralia.gov.au/commonwealth-seniors-health-card**

AGE PENSION - HOW TO APPLY

You can submit your Age Pension claim in one of three ways:

- online;
- in paper form; or
- in person at a Centrelink service centre.

ONLINE

Before making an application, you will need to set up: your Centrelink online account, prove your identity to Centrelink, and get a Centrelink Customer Reference Number (CRN). You may already have a CRN - but if you do not, then can get one through your MyGov account.

Step One: MyGov Account

If you do not have a MyGov Account you will need to create one. Instructions on how to create your account are at: **www.my.gov.au/en/about/help/mygov-website/create-mygov-account**

You will be able to link to government services through your MyGov account.
Select the Services tab to choose which services you want to link including:

- Centrelink
- ATO
- Medicare
- My Aged Care
- My Health Record

Step Two: Apply through the Centrelink portal in your MyGov account

Your Centrelink online account is the fastest and easiest way to claim a payment and update your details.

It is also where you will report your income and anything else that Centrelink requires.

> For information on how to manage your Centrelink account, make claims and appointments, go to: **www.servicesaustralia.gov.au/Centrelink-online-account?context=22621**

> You can also add the Express Plus Centrelink App to your mobile: **www.servicesaustralia.gov.au/express-plus-Centrelink-mobile-app**

Where you will be able to access most information (except emails).

Step Three: Getting your Customer Reference Number (CRN)

You need a CRN to claim Centrelink payments or services. If you have ever had any interactions with Centrelink you will already have a number. If not, you will first need to prove your identity.

The steps to prove your identity are as follows:

1. Sign into MyGov
2. Select **Link Centrelink** from the **Link a Service** menu
3. Select **No** to **Do you have or know your CRN**, followed by **Next**.
4. Select **Get Started** on either **Digital Identity** or **Centrelink Identify verification**.

> There is more information here to help you.
> **www.servicesaustralia.gov.au/centrelink-customer-reference-number-crn?context=64107**

Step Four: Ready to make your Age Pension claim

With your MyGov Account and Centrelink Account and Customer Reference Number (CRN) you are now ready to make and track your online claim for the Age Pension and other Centrelink payments and services. Choose 'make a claim' and follow the prompts.

IF YOU DO NOT HAVE A COMPUTER:
To make a paper claim there are two forms you will need to complete which can be collected from a Services Australia office:

> **Claim for Age Pension and Pension Bonus** (SA002) form

> **Income and Assets** (SA369) form

How to prove your identity and get a CRN:
Get your **identity documents** ready, including one form of photo ID, telephone Centrelink and either:

- provide identity details from three acceptable documents: or
- book an appointment to attend in person at a Centrelink Service Centre to prove your identity.

Phone: 132 300 Monday to Friday 8.00am to 5.00pm

> Read more about how to upload your documents online at:
> **www.servicesaustralia.gov.au/upload-your-Centrelink-documents-online?context=64107**

B. CARER PAYMENT

If you provide constant care to someone with disability or a medical condition, or a person who is frail aged, you may be eligible for the Carer Payment.

To get this payment, you must:

- meet the residence rules;
- care for someone who needs constant care, which stops you from working full time;
- care for someone who'll have these needs for at least 6 months; and
- be under the income and asset test limits.

> **www.servicesaustralia.gov.au/who-can-get-carer-payment?context=21816**

You may still get a Carer Payment if you take time away from caring for up to 25 hours a week to work, study or train. The Department of Social Services reviews payment rates twice each year. The rate is currently equivalent to the Age Pension.

If you already get an income support payment from Centrelink and are granted a Carer Payment your other payment will stop. You might have to choose between the Age Pension and the Carer Payment.

> For more information go to **www.servicesaustralia.gov.au/choosing-between-carer-payment-and-age-pension?context=60056**

C. CARER ALLOWANCE

The Carer Allowance is a supplementary payment if you care for someone who needs daily support. This fortnightly payment is for you, if you give support and care for someone either:

- with disability;
- with a medical condition;
- who is frail aged.

> **www.servicesaustralia.gov.au/carer-allowance**

This payment is for you if the person you care for needs ongoing daily care for at least 12 months or has a terminal medical condition. The Carer Allowance is $153.50 fortnightly.

> To be eligible for this payment you and the person you care for will need to meet some eligibility requirements. **www.servicesaustralia.gov.au/who-can-get-carer-allowance?context=21811**

D. Handy Hints on accessing Centrelink services

1. Centrelink phone lines are very busy and it can be frustrating trying to get through. Mornings and Mondays tend to be busier so try calling in the **afternoon** and later in the week. Lines are open until 5pm AWST so it can be better to call later our time. Be prepared for a wait and make a cup of tea.

2. Your **Customer Reference Number (CRN) and birth date** are your key to being identified by Centrelink – make sure you have them ready when you call or visit. Your CRN is on every piece of correspondence from Centrelink.

3. Centrelink will ask how you want to receive communications. If you choose **messages via MyGov you need to ensure you are logging in regularly to check for requests for further information.** Be clear if you would prefer to be informed via mail.

4. If you are interacting with Centrelink for the first time you may need to confirm your identity in person. **Be prepared with as much identification as possible** including photo ID. If you don't have any photo ID – you can obtain a WA Photo Card from the WA Department of Transport **www.transport.wa.gov.au/licensing/my-identity.asp**

5. **You can authorise someone you trust to speak to Centrelink on your behalf.** Getting this authorisation completed early in your interactions can save time later if you become unwell or unable to communicate. A form to authorise a person to enquire or act on your behalf is available at **www.servicesaustralia.gov.au/ss313**

6. **Digital Coaching Services are available through Centrelink.** Coaching services will help you set up and use the online services. This can increase your confidence in using the online services when it suits you. If you have a Customer Reference Number, you can call 132 300 to book an appointment. Have your CRN ready when you call.

7. If you are experiencing difficulties getting in touch with Centrelink, Kate's team is here to help. **Call on 9388 0288 or email kate.chaney.mp@aph.gov.au**

2. MEDICARE SERVICES

www.servicesaustralia.gov.au/medicare
Medicare helps with the cost of necessary health care by paying some or all the costs.

Medicare helps to cover the costs for part or all of the following services:

- seeing a GP or specialist;
- tests and scans, like x-rays;
- most surgery and procedures performed by doctors; and
- eye tests by optometrists.

Medicare doesn't cover things like:

- ambulance services;
- most dental services;
- glasses, contact lenses and hearing aids; and
- cosmetic surgery.

IMMUNISATIONS FOR OLDER AUSTRALIANS

Immunisation is important at any age. If you're older than 65, you should stay up to date with vaccines for:

- the flu;
- shingles;
- measles, mumps and rubella;
- whooping cough; and
- pneumococcal disease.

You may need other vaccines as well. Talk to your vaccination provider, either your GP or your pharmacist, about your needs. Your vaccination provider will record the vaccines you have had on the Australian Immunisation Register (AIR). The AIR is a national register that records vaccines given to people of all ages in Australia.

> Read more about immunisation for seniors on the Department of Health and Aged Care website.
> **www.health.gov.au/topics/immunisation/when-to-get-vaccinated/immunisation-for-adults?language=und**

MEDICARE SAFETY NET

If you have a lot of medical costs, you may be eligible for the Medicare Safety Net. If your costs for the year reach the threshold amount, Medicare will pay more of your costs. If you are enrolled in Medicare, you are automatically registered for the safety net. If you're part of a registered family, you will need to confirm who's in your family before you reach the threshold. Medicare will let you know when you need to do this and how. Once your safety net family is confirmed, Medicare will start paying you a higher benefit.

www.servicesaustralia.gov.au/medicare-safety-nets?context=22001

Medicare Safety Nets thresholds (as June 2024) – **PLEASE NOTE These are updated annually.**

Thresholds	Threshold amount	Who it's for	What counts towards the threshold	What benefit you'll get back
Extended Medicare Safety Net (EMSN)- General	$2544.30	Everyone in Medicare	Your out of pocket amount for the calendar year.	80% of out of pocket costs or the EMSN benefit caps for out of hospital services.
Extended Medicare Safety Net (EMSN) - Concessional and Family Tax Benefit Part A	$811.80	Concession cardholders and families eligible for Family Tax Benefit Part A	Your out of pocket amount for the calendar year.	80% of out of pocket costs or the EMSN benefits caps for out of hospital

MEDICINES AND MEDICARE

The Pharmaceutical Benefits Scheme (PBS) helps you get some medicines at a cheaper price. You may get further discounts if you have a concession or health care card.

If you spend a lot on PBS medicines, you can apply to the PBS Safety Net to get further discounts on your medication.

www.servicesaustralia.gov.au/pharmaceutical-benefits-scheme

PBS SAFETY NET THRESHOLDS

Once you or your family spend a certain amount on PBS medicine you will reach the PBS Safety Net threshold which means further medicines will be cheaper. The PBS Safety Net and the Medicare Safety Net are calculated using the calendar year. It resets at the beginning of each year on 1 January.

On 1 January 2024, the PBS Safety Net thresholds were updated to:

- $277.20 for concession card holders; or
- $1,647.90 for general patients.

Before you meet the threshold, each medicine will cost up to:

- $7.70 for concession card holders; or
- $31.60 for general patients.

Once you reach the threshold, you will need to apply for a PBS Safety Net card to get cheaper medicines. Your medicine will then either:

- be free for concession card holders; or
- cost up to $7.70 for general patients.

When there are two or more brands of the same medicine, they may have different prices. If you choose a more expensive brand it may cost you more.

To apply for the PBS Safety Net so you can get access to cheaper medicines, complete the PBS/RPBS Safety Net prescription record form and application for a Safety Net card form(PB240). Medicare require questions 1-6 of this form to be typed prior to printing and the rest need to be filled out manually with your pharmacist.

Each time you have a PBS/RPBS medicine supplied, hand both pages 1 and 2 of this form to the pharmacist. The pharmacist will lodge the form for you, once you reach the threshold.

> There is either a word or PDF version of the form available at
> **www.servicesaustralia.gov.au/pb240**

For State supported health services, including hospitals, please see the WA State Government section in this document.

3. MY AGED CARE

My Aged Care is a website and telephone service that provides information about, and access to Australian Government-funded aged care services. It aims to make it easier for older people, their families and carers to find information on ageing and aged care in Australia.

My Aged Care can be accessed by phone:
Mon-Fri 8am-8pm, Sat 10am-2pm
Tel: 1800 200 422
Website: **www.myagedcare.gov.au**

Limited help with Aged Care is available at Services Australia service centres. Aged Care Specialist Officers are available by appointment at Services Australia service centres. Call 1800 227 475 to book.

Wait times to access services

Aged care services are subject to wait times. These wait times vary depending on the program you are accessing and the demand on the system at the time you are applying.

Understanding fees and your contributions to your care

Government funded aged care services often require a co-contribution by the user. An assessment of your income and assets will determine the level of co-contribution you need to pay. The fees and co-contributions can be complicated. It is important to know if you will need to contribute to the cost of these services.

A: TYPES OF CARE

There are several types of services available to help you stay in your own home and there is also the option of moving to an aged care home. You can also find out if you are eligible and how much it might cost at: **www.myagedcare.gov.au/types-care**

My Aged Care is the central access point for:

i. Commonwealth Home Support Programme (CHSP)
Entry-level short term home support such as cleaning, gardening, respite and home maintenance. Recommended for those who only need one or two services.

ii. Home Care Packages (HCP)

For those with complex needs requiring a greater level of ongoing support to remain at home to keep them well, independent, safe and connected to the community.

iii. Short-Term Care

There are three types of short-term care:

- Short-Term Restorative care – designed to help you reverse or slow difficulties you are having with everyday tasks.
- Transition Care - help you recover after a hospital stay.
- Respite Care - support you by giving you and your carer both a break for a short period of time.

iv. Residential Aged Care

For those who need more personal or nursing care than can be provided in their own home. This includes accommodation, laundry, and meals as well as nursing and allied health services. Residential aged care is available on a permanent or respite (temporary) basis.

Once you have looked at the types of care available you need to find out if you are eligible.

You may be eligible if you have:

- noticed a change in what you can do or remember;
- been diagnosed with a medical condition or reduced mobility;
- experienced a change in family care arrangements; or
- experienced a recent fall or hospital admission.

> There is an eligibility checker online which helps you quickly check if you meet the requirements for an assessment - **www.myagedcare.gov.au/eligibility-checker.** Alternatively, speak with your GP about your increased needs and they can refer you for an assessment.

B. HOW TO APPLY

Once you understand the types of care available, you can apply for aged care services.

STEP ONE: GET ASSESSED FOR AGED CARE SERVICES

If you are eligible, you will be referred for an assessment. Your GP or any health professional can refer you for an assessment or you can self-refer by calling My Aged Care or going to the My Aged Care website.

All levels of care and support require an initial assessment. Assessments are done in person, at your own home.

There are two types of assessment:

i. A home support assessment with a **Regional Assessment Service (RAS)**

If, from the information you have provided, it sounds like you need low-level support to stay independent in your home, the contact centre may recommend a home support assessment with a RAS assessor. This type of support is provided through the Commonwealth Home Support Programme.

iv. A comprehensive assessment with an **Aged Care Assessment Team (ACAT)**

If it sounds like you have care needs that are greater than what the Commonwealth Home Support Programme can support, a comprehensive assessment with an ACAT assessor may be recommended.

The types of care an ACAT can assess you for include:

- Home Care Packages
- Short-term care options
- Aged care homes

How should I prepare for my assessment?

For an assessment, you should:

- have your Medicare card and one other form of ID proof - such as DVA card, driver's license, healthcare card, or passport;
- have a copy of any referrals from your doctor;
- consider if you would like a support person present;
- have any information you already have about aged care services that you may want to discuss;
- have contact details for your GP or other health professionals;
- consider if you need special assistance to communicate, such as a translator or Auslan interpreter; and
- have information on any support you receive.

STEP TWO: GET APPROVAL FOR SERVICES FROM MY AGED CARE

Following your assessment, you will be notified of your assessment result and, if eligible for services, a support plan. Your support plan will explain what services you are eligible for. Keep this support plan as it will contain referral codes for the services you need. Service providers will need these codes prior to setting up services.

STEP THREE: MEANS ASSESSMENT

Different levels of care require different financial contributions from you. This part of the process is managed by Services Australia (Centrelink) and can be complicated.

If you are eligible for **Commonwealth Home Support Programme** services, you don't need to complete a means assessment. You may need to make a small contribution to your provider—if you can afford it—for as long as you receive services. The Government funds providers to keep costs affordable, you won't be asked to cover the full cost of services. If you can't afford to contribute towards your care, you won't miss out on the help you need. You can talk to your provider about it.

If you are eligible for a **Home Care Package** you will be asked to pay a contribution towards your care. The total amount you will need to pay varies depending on your income. Every recipient of a home care package pays a basic daily fee and those who can afford it, pay an income tested fee. Unless you have already provided this information, Services Australia will require the completion of a Home Care Package Calculation of your cost of care form (SA456). Services Australia may request further financial information. If you are already in receipt of a payment from Centrelink you do not need to complete this form. If you are eligible for an aged care home (also known as **Residential Aged Care**) you will need to contribute to your costs. Services Australia will require the completion of the Residential Aged Care Calculation of your cost of care form (SA457). Services Australia may request further financial information.

> **https://www.servicesaustralia.gov.au/sites/default/files/2023-10/sa456-2310en.pdf** and **https://www.servicesaustralia.gov.au/sites/default/files/2023-10/sa457-2310en.pdf**

> Further information on applying for an Aged Care calculation of cost is available here **https://www.servicesaustralia.gov.au/how-to-apply-for-aged-care-calculation-your-cost-care?context=23296**

Further information on fees is also available in the next section of this document.

STEP FOUR: FIND A PROVIDER IN YOUR AREA THAT SUITS YOUR NEEDS.

Once you have been approved and are ready to find a service provider you can do so by location or name at **www.myagedcare.gov.au/find-a-provider.** You may like to speak with friends or family about the best provider to choose.

C. MORE DETAIL ABOUT THE DIFFERENT TYPES OF AGED CARE SUPPORT

HELP AT HOME

i. Commonwealth Home Support Programme (CHSP) – Help at home

Entry-level home support is for older persons over 65 and Aboriginal & Torres Strait Islanders over 50 still living at home but needing help to continue to live independently. If you're having trouble with everyday tasks and feel that a little support could improve your health and wellbeing, CHSP could be right for you.

Assistance is available to help with daily tasks around the home such as meal preparation, bathing, hygiene and grooming, nursing, therapies, home and garden maintenance.

If you are eligible, you are expected to contribute to the cost of your care if you can afford to. The cost depends on the type of support and the provider. Simple services like house cleaning and meals might cost a few dollars. More complex services like renovation work will cost much more.

Each provider sets its own prices. You will need to talk to them to get exact costs.

ii. Home Care Packages – Help at home

There is high demand for Home Care Packages. The level of support you need may impact how long you will have to wait for a package to become available. For more information on wait times for receiving support call **My Aged Care** on 1800 200 422 or your assessor.

Home Care Packages are for those with greater or more complex care needs. If you need more care and support services on an ongoing basis, you could be eligible for a Home Care Package.

Eligibility is based on your care needs as determined through an assessment.

> You will also need an income assessment through Services Australia to work out exactly how much you may be asked to contribute. More information is available **www.myagedcare.gov.au/home-care-package-costs-and-fees**

Home Care Packages provide a number of services to meet your needs. These include: hygiene, nursing, therapies such as podiatry, meals and food preparation, help with impairments or continence, cleaning, laundry and other chores, home or garden maintenance, aids to stay independent, transport, social outings, groups and visitors.

Home Care Packages are flexible; there may be other care and services that are suited to your needs. Together with your provider, you will need to work out if a care or service that you need:

- 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; and
- would be considered an acceptable use of government funds.

Packaged are described as being different levels, depending on your needs.

- **Level 1** package supports people with basic care needs
- **Level 2** package supports people with low level care needs
- **Level 3** package supports people with moderate care needs
- **Level 4** package supports people with high level care needs.

Government Subsidy

The Australian Government contributes a different amount of funding for each level of Home Care Package.

Income tested care fee

The income tested care fee is an extra contribution that some people pay, as determined through an income assessment.

This fee is different for everyone. It is based on your individual income, including your pension. However, full pensioners and people with an income up to $32,819.80 do not pay an income tested care fee.

You could pay up to $18.30 per day (regardless of whether you receive services every day), if you:

- are single earning over $32,819.20;
- are a member of a couple living together, earning over $25,420.20; or
- are a member of a couple living apart due to illness, earning over $32,195.80.

You could pay between $18.30 – $36.60 if you:

- are single earning over $63,351.60;
- are a member of a couple living together, earning over $48,432.80; or
- are a member of a couple living apart due to illness, earning over $62,727.60.

These cap amounts change with indexation on 20 March and 20 September every year.
Your income tested care fee is calculated by Services Australia.

iii. OUT OF HOME CARE - TEMPORARY

a. SHORT-TERM CARE

Short-term care provides care and support services for a set period of time. There are different types of short-term care depending on your needs, but all aim to help you with day-to-day tasks and either restore or maintain your independence. Depending on the type of short-term care you access, help can be provided for a few days to a few months at a time.

b. Short-term restorative care

Short-term restorative care is designed to help you reverse or slow the difficulties you are having with everyday tasks. If you are slowing down mentally, physically or both, need help with everyday tasks, or wish to return to earlier levels of independence, short-term restorative care could be an option for you. It can delay the need for long-term care and support services.

c.Transition care

Transition care helps you recover after a hospital stay. It provides short-term specialised care and support to help you regain your functional independence and confidence sooner, and avoid the need for longer term care and support services. Your care is tailored to your needs and goals, and is delivered in the most appropriate place to help you meet them. This could be in an aged care home, in your own home, out in the community, or a mix of these locations, as your needs change with your recovery.

d. Respite care

Respite care supports you and your carer by giving you both a break for a short period of time. It can help give you and your carer the time and space to do things independently. You can access respite care for a few hours, a few days, or longer – depending on your needs, eligibility, and what services are available in the area. It can be accessed in your home, out in the community, or in an aged care home.

Respite care can be planned in advance; for instance, if your carer is planning a trip or has an appointment to attend. It is also available in emergencies - if your carer has an unplanned hospital stay, for example.

Eligibility

You may be eligible for respite care if you are an older person with a carer and:

- your carer is unable to care for you for some reason, or
- you or your carer need a break from your usual care arrangements.

How much will it cost me?

The Australian Government subsidises short-term care providers directly to make care more affordable. You are expected to contribute to the cost of your care if you can afford to do so. How much you pay varies depending on the type and level of care and services you will receive.

The maximum amount you could be asked to pay is:

- $12.75 per day, if you receive care while living at home (17.5% of the single aged pension).
- $61.96 per day, if you receive care while living in a residential setting (85% of the single aged pension).

iv. OUT OF HOME CARE - RESIDENTIAL AGED CARE

An aged care home (sometimes known as a nursing home or residential aged care facility) is for older people who can no longer live at home and need ongoing help with everyday tasks or health care.

Leaving your own home and entering an aged care home is not an easy decision. But it doesn't have to be a daunting experience. An aged care home can give you the care and services you need to maintain your quality of life.

The government funds a range of aged care homes across Australia so that they can provide care and support services to those who need it. Each aged care home is different, so it is important to choose the right one for you.

As with home care packages, the amount of government funding for each individual is dependent on the result of the eligibility assessment. For Home Care packages only income is considered but for residential aged care both income and assets are considered.

How fees for Residential Aged Care are calculated:

Basic daily fee

The maximum basic daily fee for all aged care residents is 85% of the single basic Aged Pension daily payment.

All care recipients pay this amount for living costs in residential care. It is paid to the service provider, for costs such as meals, electricity and laundry. For some people, this is the only fee they need to pay.

Means tested care fee

Care recipients are asked for details of income and assets to work out how much they can afford to pay for their aged care services. The amount paid is based on their individual details and is reviewed monthly.

> People who don't provide income and asset details will pay maximum fees for aged care services up to the cap. For more information on caps, go to **www.health.gov.au/resources/publications/schedule-of-fees-and-charges-for-residential-and-home-care**

Accommodation payment

Everyone who moves into an aged care home negotiates a room price before moving in. Whether you are then required to pay this price will depend on your means assessment.

Whether you are eligible for government assistance or not, there are different options available for how to pay your accommodation costs in an aged care home.

It is recommended that you seek independent financial advice to decide which payment option works best for you.

What are my payment options?

You don't have to pay the full cost of your accommodation upfront.

You have three options as to how you can pay:

1. A refundable lump sum

There are two types of lump sum, depending on the outcome of your means assessment:

- Refundable accommodation deposit (RAD): This is when you pay the full amount yourself. It is the accommodation price you agreed on with your provider.
- Refundable accommodation contribution (RAC): This is when the government helps with the costs. It is worked out by your provider based on the daily accommodation contribution (DAC) determined by Services Australia (see below).

If you choose to pay an amount as a lump sum, the balance is refunded when you leave the aged care home. Any amounts that you have drawn down from the lump sum to pay other aged care costs will not be refunded.

> Read more about it here **www.myagedcare.gov.au/aged-care-home-accommodation-refunds**

2. Daily payments

There are two types of daily payments, depending on the outcome of your means assessment:

- Daily accommodation payment (DAP): This is when you pay the full amount yourself. It is the accommodation price you agreed on with your provider.
- Daily accommodation contribution (DAC): This is when the government helps with the costs. The amount is determined by Services Australia based on your means assessment.

Daily payments work like rent payments – they are not refunded when you leave care.

3. A combination of refundable lump sum and daily payments

This is when you combine the two types of payments to meet your costs. You can split the combination any way you choose.

For example, for an agreed room price of $400,000, you could choose to pay $100,000 as a refundable lump sum, and also pay a reduced non-refundable daily payment.

Timeframes

You have 28 days from the day you move in to decide how you would like to structure your payments. Until you decide how to pay for your accommodation, you will need to pay by non-refundable daily payments.

If you choose to pay by lump sum within this timeframe, your provider must give you at least six months from your date of entry to pay the lump sum. You can also choose to pay a lump sum later at any time while you are in care, or pay more towards a part lump sum.

> More information is available at **www.myagedcare.gov.au/understanding-aged-care-home-accommodation-costs**

Financial Advice

Some payment methods may affect your pension and aged care fees. Also, if both you and your partner need access to aged care, each of your payment methods may impact the other's aged care fees. So, it is beneficial to seek independent financial advice before deciding how to pay for your aged care.

4. ADDITIONAL FEDERAL GOVERNMENT BENEFITS AND SUPPORT SERVICES

Carer Gateway delivered by Carers WA - the Carer Gateway is an Australian Government initiative for family carers in Australia. It provides a mix of free online, telephone and in-person supports, services and advice. These services have been designed and tested by carers to help reduce stress and build resilience in the caring role.

www.carerswa.asn.au/our-services/carer-gateway-services/

Advocare – Advocare protects the rights of older people. It provides free and confidential support to older Australians. Its advocates can help with navigating the aged care system, dealing with issues with services providers or government or reporting of elder abuse.

www.advocare.org.au/

COTA WA – Council for the Ageing – COTA provides useful information, resources and programs to support older people. It has many useful resources for older Western Australians.

www.cotawa.org.au/

Centrelink FIS

Services Australia's Financial Information Services ('FIS') is a free service available to everyone. FIS officers can show you how to make informed financial decisions. They can also help you to understand the financial implications of your aged care costs.

www.servicesaustralia.gov.au/financial-information-service

To find out more about FIS, or to make an appointment, call 132 300 and say "Financial Information Service" when prompted.

WA STATE GOVERNMENT SERVICES

Some federally funded programs are delivered in Western Australia by the State government. Information on these services can be found at **www.wa.gov.au/services**

Some information can be found below on:

1. Health and hospitals
2. Concessions and Rebates
3. Transport and driving
4. Housing

1. HEALTH

Medical Services - many medical services are provided through Medicare but there are a range of additional services that may be available to eligible seniors through the State government.

Community Aids and Equipment Program (CAEP)

The CAEP provides equipment and home modifications for people with long-term health, disability or age-related functional impairment.

www.wa.gov.au/service/health-care/community-health-services/community-aids-and-equipment-program-caep

You can find various health services through the National Health Services Directory
www.health.wa.gov.au/Services-search

Hospitals

You may need to go to a hospital emergency department if you're badly hurt or sick. Hospital emergency departments are open 24 hours a day.

You may also need to go when your GP refers you to a specialist and they suggest you go to hospital. When this happens, you usually have to wait to go into hospital. This is a booked admission.

Your costs are covered if you are a public patient in a public hospital.

You'll need to take your valid Medicare card or number with you when you go to hospital.

Public and Private Hospitals in the Curtin Electorate where you may seek help:

In the event of an emergency, call 000

With Emergency services

Sir Charles Gairdner Hospital

www.scgh.health.wa.gov.au

Hospital Avenue, Nedlands 6009
24 hour Emergency service
Also Sir Charles Gairdner Comprehensive Cancer Centre, Sir Charles Gairdner Hospital Cardiology Clinic

Hollywood Private Hospital

www.hollywoodprivate.com.au/
115 Monash Ave, Nedlands
24 hour Emergency service

No Emergency services

St John of God Subiaco

www.sjog.org.au/subiaco
12 Salvado Rd, Subiaco

Bethesda Health Care

www.bethesda.org.au/
25 Queenslea Drive, Claremont

West Leederville Private Hospital

www.curagroup.com.au/hospital/west-leederville-private-hospital/
Level 3/2 McCourt St, West Leederville

Subiaco Private Hospital

www.curagroup.com.au/hospital/subiaco-private-hospital/
Suite 9/1 Salvado Rd, Subiaco

Subiaco Eye Hospital

www.sjog.org.au/our-locations/st-john-of-god-subiaco-eye-hospital
190 Cambridge St, Wembley

McCourt Street Day Surgery

www.mccourtstdaysurgery.com.au/
28 McCourt St, West Leederville

Marian Centre (Private Hospital)

187 Cambridge St, Wembley

St John Urgent Care location in Curtin: Osborne Park

stjohnhealth.com.au/osbourne-park/urgent-care/

Urgent Care Perth | Walk-In & After Hours GP
St John Urgent Care
435 Scarborough Beach Road, Osborne Park
8am – 9pm / 9267 8600

2. CONCESSIONS AND REBATES

The Western Australian Government provides a number of concessions and rebates to Seniors.

WA Seniors Card

The WA Seniors Card provides access to free off-peak travel, a local government rate rebate, a water rebate, discounts and special offers.

www.seniorscard.wa.gov.au

To be eligible for the WA Seniors Card program, you need to be:

- aged 65 years or older
- an Australian Citizen or hold an Australian Permanent Resident Visa
- reside in Western Australia
- work less than 25 hours per week.

You can apply for a WA Seniors Card by post or online:

- **By post:** you can download an application form from the WA Seniors Card website. You can also pick up an application form from any Australia Post office.

  www.seniorscard.wa.gov.au/forms-guides/

- **Online:** read the terms and conditions to find out what you need before applying online and learn what benefits the card will give you

  www.seniorscard.wa.gov.au/discounts/

3. TRANSPORT

Driving

Driver's licences are issued by the WA State Government. After the age of 80 a medical assessment of fitness to drive is required.

How to renew your driver's licence once you are 80 years or older.

- You will receive a Medical Assessment Certificate - Senior driver's licence renewal declaration form in the post approximately 12 weeks before your driver's licence is due to expire.
- Book a medical examination with your doctor or health professional.
- Health professionals concerned about a senior's medical fitness to drive may still recommend a person take a Practical Driving Assessment (PDA).

Mandatory practical driving assessments are no longer required by drivers aged 85 and older, unless recommended by a medical professional.

www.transport.wa.gov.au/licensing/renew-my-drivers-licence-seniors-80-84.asp

Public Transport

When you apply for a WA Seniors Card you will automatically get a Senior's SmartRider on the other side of your card.

You can travel free on any Transperth bus, train or ferry:

- before 6am Monday to Friday
- between 9am and 3.30pm Monday to Friday
- after 7pm Monday to Friday
- all day Saturday, Sunday and public holidays
- during WA Seniors Week.

Anyone who has a Companion Card and is with someone on a disability support pension can travel for free.

Parking

ACROD parking permits are strictly issued based upon a person's ability to walk. People with sensory, cognitive, intellectual or psychiatric disabilities are not eligible.

You can apply if you are:

- unable to walk and always need a wheelchair;
- severely restricted in your ability to walk due to a permanent disability or medical condition; or
- severely restricted in your ability to walk for a minimum of six months due to a temporary disability or medical condition.

Short term severe walking restrictions may be considered in exceptional circumstances.

ACROD parking permits may also be issued to organisations that regularly transport people with severe walking difficulties.

The parking permit application form can be found online and completed application forms can be submitted via:

- fax to 08 9242 5044
- email to acrod@nds.org.au
- post to ACROD Parking Program, PO Box 184, Northbridge WA 6865

You will need your doctor or occupational therapist to fill in Part Two of the form. It is also advisable to attach any copies of medical reports such as x-rays or test results in support of your application.

4. HOUSING

Older Western Australians may live in homes they own, homes they rent, public housing, retirement villages or aged care facilities.

While aged care facilities are a Federal government responsibility, public housing is managed by the State government. The State government provide some public housing specifically for older Western Australians. Eligibility for public housing is based on income and waiting lists are currently long.

> Housing assistance and advice can be accessed at the Seniors Housing Advisory Centre **www.wa.gov.au/organisation/department-of-communities/ageing-choice**

The Seniors Housing Advisory Centre is a free, independent information and advice service covering the full range of housing options for seniors in WA. The site does not directly offer housing, or provide financial and legal advice, but can be an invaluable source of information for seniors and their families.

> Call 1300 304 054 or visit **www.commerce.wa.gov.au/consumer-protection/housing-options-seniors**

LOCAL GOVERNMENT SERVICES

All local governments in Curtin provide a range of services to older residents.

Town of Cambridge:

Tel: 08 9347 6000

www.cambridge.wa.gov.au/Community/People-in-our-community/Seniors

Town of Claremont:

Tel: 08 9285 4300

www.claremont.wa.gov.au/community/seniors-community-support/

Town of Cottesloe

Tel: 08 9285 5000

www.cottesloe.wa.gov.au/seniors.aspx

Town of Mosman Park

Tel: 08 9383 6600

www.mosmanpark.wa.gov.au/live/my-community/seniors/

City of Nedlands

Tel: 08 9273 3500

www.nedlands.wa.gov.au/community/seniors

Shire of Peppermint Grove

Tel: 08 9286 8600

www.peppermintgrove.wa.gov.au/community/programs/aged-care.aspx

City of Perth

Tel: 08 9461 3333

Community services and facilities | City of Perth

City of Stirling

Tel: 08 9205 8822

www.stirling.wa.gov.au/services-and-support/community-support/seniors

City of Subiaco

Tel: 08 9237 9222

www.subiaco.wa.gov.au/see-do/things-to-see-do/youth,-parents-and-seniors/for-seniors

COMMUNITY SUPPORT

There are many community agencies that can support you. Listed below are just a few that may be helpful.

ALZHEIMER'S WA | 1300 66 77 88

www.alzheimerswa.org.au/

As the dementia experts, Alzheimer's WA works with those living with dementia and the organisations that care and support them, to have the greatest beneficial impact on their dementia journey.

The organisation is guided by people living with dementia and view dementia as a holistic experience for the person rather than just a biological illness.

ADVOCARE | 1800 655 566

www.advocare.org.au/

Advocare protects the rights of older people. It provides free and confidential support to older Australians. Its advocates can help with navigating the aged care system, dealing with issues with services providers or government, or reporting of elder abuse (1300 724 679).

COUNCIL ON THE AGEING WA (COTA WA) | 9472 0104

www.cotawa.org.au/

COTA provides useful information, resources and programs to support older people. It has many useful resources for older Western Australians.

RELATIONSHIPS AUSTRALIA WA | 1300 364 277

www.relationshipswa.org.au/services/support-for-older-people

Relationships Australia WA has been providing relationship support services to individuals, couples, families and communities in Western Australia for over 60 years. Our Senior Relationship Services aim to support older people and their families to develop and maintain strong, healthy relationships that are promoted and valued. We provide a range of specialised services across Western Australia.

OFFICE OF THE PUBLIC ADVOCATE (OPA) | 1300 858 455

www.wa.gov.au/organisation/department-of-justice/office-of-the-public-advocate

The OPA works to promote and protect the human rights of Western Australian adults with decision-making disabilities. The office can provide information about Enduring Power of Attorney and Enduring Power of Guardianship. Call the Telephone Advisory Service on 1300 858 455.

THE PUBLIC TRUSTEE | 1300 746 116

www.wa.gov.au/organisation/department-of-justice/public-trustee

The Public Trustee offers independent trustee and asset management services. These include Will and Enduring Power of Attorney drafting, deceased estate administration, executor support, financial administration and trust management services. Call 1300 746 212.

NATIONAL DEBT HOTLINE | 1800 007 007

www.ndh.org.au

Free, independent and confidential financial information and support provided by financial counsellors. The hotline can also help you find other financial support services in your community.

FINANCIAL COUNSELLORS' ASSOCIATION OF WA | Available Online ONLY

www.financialcounsellors.org

Financial counsellors work for not-for-profit organisations and can help you to sort out your debts and work with your creditors. You can locate your nearest financial counsellor online by typing in your postcode.

THE RETIREMENT VILLAGES RESIDENTS ASSOCIATION | 0455 722 302

www.warvra.org.au/

WARVRA provides:

- Advocacy on behalf of residents.
- Forums where residents can express their concerns and share their experiences.
- Information for people considering whether to move into a Retirement Village.
- Representation to government and other bodies for changes beneficial to residents.
- Resources and training seminars for residents in their village management roles.

LEGAL SERVICES

Older People's Rights Service (OPRS) - Northern Suburbs Community Legal Centre

Mirrabooka | 08 9440 1663 Joondalup | 08 9301 4413

www.nsclegal.org.au

Comprised of a senior lawyer and nurse advocate, this service is funded by Department of Communities providing legal advice, information and support to older adults at risk of or experiencing elder abuse in Perth Metropolitan and City of Mandurah. OPRS also operates the Senior Addressing Risks at Home (SARaH) program. The Seniors Register is operated by trained volunteers who make weekly calls to older adults who may be feeling isolated and appreciate a social chat with a peer.

Seniors Rights Advocacy Service (arm of Legal-Aid) | 1300 650 579

www.legalaid.wa.gov.au/sites/default/files/inline-files/Video-Fact-Sheet-SRAS.pdf

The Seniors Rights and Advocacy Service is a specialist legal advice and assistance service located in the Civil Law Division at Legal Aid WA. It helps older Western Australians to safeguard their rights and prevent elder abuse.

Subiaco Justice Centre Inc. | 08 6500 0227

www.subiaco.legal/

Subiaco Justice Centre provides legal advice and representation to disadvantaged persons.

Community Legal Centres WA | 08 9221 9322

https://communitylegalwa.org.au/need-legal-help/

Community Legal Centres (CLCs) are not for profit, non-government organisations that provide legal and welfare services to people in need. There are 28 community legal centres which are located throughout metropolitan, regional and remote Western Australia.

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Kate Chaney MP

FEDERAL MEMBER FOR CURTIN

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Cnr The Boulevard and Floreat Ave
Floreat WA 6014
PO Box 186 Floreat WA 6014
T. 08 9388 0288

PARLIAMENTARY OFFICE
PO Box 6022
House of Representatives
Parliament House
Canberra ACT 2600
T. 02 6277 4655

DISCLAIMER

Many government payments amounts, thresholds and eligibility criteria are updated regularly.

> The information in this guide is up to date at the time of publication, but please see the Services Australia website for up-to-date amounts **www.servicesaustralia.gov.au/**

We acknowledge the Whadjuk Noongar people as the Traditional Custodians of this land and we pay our respects to their Elders past and present.

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