



Home help – looking after loved ones

When talking about Government aged care services, many people associate it with nursing homes. However, residential aged care or ‘nursing homes’ represent less than 10% of the formal aged care system.

In fact, currently, the proportion of people within the aged care system can be broken up as follows:¹

- 7% access residential aged care.
- 22% access some form of support or care at home which was subsidised by the government.
- 71% live at home and receive informal support from family and friends.

Over 1.1 million people accessed care in the home last year.

The most popular government-subsidised programs are the ‘Commonwealth Home Support Programme’ and ‘Home Care’ packages.

Commonwealth Home Support Programme

The Government’s Commonwealth Home Support Programme (CHSP) can provide ongoing or short-term care and support services including help with housework, personal care, meals and food preparation, transport, shopping, health and social support.

To access the CHSP, you need to have a home support assessment completed by a local assessor from a Regional Assessment Service (RAS). The RAS assessor will work with you to develop a support plan that reflects your entry-level aged care needs and preferences.

How to apply:

- Contact My Aged Care for an initial assessment over the phone
- A RAS assessor will then arrange a full assessment at your loved one’s home and suggest a suitable ‘home support plan’.
- The assessor can refer you to service providers or you may be given a ‘referral code’ to go directly to your preferred service provider.

Cost

The services provided under this programme are subsidised by the Government and any fees charged are negotiated with the service provider. You don’t need to negotiate the subsidies. However, you may want to shop around as costs will vary between providers.

Arrangements to waive any fees can be made for people in financial hardship.

Home Care packages

If you have more complex care needs at home, you may be eligible for a government-subsidised Home Care package. An Aged Care Assessment Team (ACAT) will assess your Home Care package needs. In Victoria, this is called Aged Care Assessment Services (ACAS). There are four levels of Home Care Packages to meet an individual's care needs ranging from basic to high.

As part of this tailored package, you can receive coordinated services such as:

- home maintenance including gardening, home modifications and cleaning gutters and windows
- Clinical Nursing Care such as hearing and vision services
- Allied Health including occupational therapy, physiotherapy, podiatry and speech pathology
- transport to travel to appointments or activities such as shopping.

How to apply

- Contact My Aged Care to organise an ACAT assessment and confirm your or your loved ones eligibility.
- Research home care providers and work out costs.
- Be assigned a home care package.
- Enter into a home care agreement with your preferred provider (within 56 days of being assigned).
- Manage your services if you or your loved one's needs change.

Cost

The cost of the Home Care package will vary depending on the package level and your loved one's income. An income-tested fee may apply which can be as high as \$30.86 per day. This means the cost of the Home Care package might be anywhere between \$3,515 per year to \$15,188 per year depending on your loved one's income.

Package level	Client contribution (per day)		Government subsidy (pa)
	Daily care fee	Income-tested fee	
Level 1	\$9.63	\$0 – \$30.86	\$9,000
Level 2	\$10.19	\$0 – \$30.86	\$15,750
Level 3	\$10.48	\$0 – \$30.86	\$34,250
Level 4	\$10.75	\$0 – \$30.86	\$52,000

Long wait times for home care packages

Generally, the wait time for someone to enter a Level 1 package (the lowest level) is 3–6 months, but for all other levels the wait can be more than 12 months.² Under the National Prioritisation System (NPS) places are allocated based on peoples' individual needs and circumstances and when they were assessed. For instance, someone with less family support may be prioritised over someone with more family support even if they applied later.

Granny flats - an upcoming opportunity

The CHSP and Home Care Packages provide formal care in the home. However, care is also often provided more informally by family and friends. Many older people prefer to live with friends or family to receive care. It also makes it easier for the carer to provide help because they are living in their property.

Some people choose to formalise this living arrangement by entering a 'granny flat arrangement'. Granny flat arrangements are where a person, usually an elderly or disabled person, pays for a right to accommodation for the remainder of their life in another person's property.

An upcoming incentive to formalise a granny flat arrangement is proposed to start in 2021. Currently, under the existing law, a capital gains tax (CGT) event occurs when a legally enforceable right, such as a granny flat right, is created. That means, any liability falls on the person who grants the right – usually a friend or family member. However, from 1 July 2021, a CGT exemption is likely to be introduced for formal, written granny flat arrangements. Given that the value of granny flat arrangements may be substantial, the potential liability for CGT can be significant and an exemption may be an incentive to enter a formal agreement which protects the rights of the person buying the granny flat right. The exemption will only apply to agreements between family members or between people with close personal ties.

People living in a granny flat arrangement can still receive formal care in the home such as CHSP and Home Care packages.

Reasons to enter a granny flat arrangement

People interested in creating a granny flat arrangement include those who:

- Wish to transfer funds to other people, generally their relatives, in return for the right to accommodation for life. This is often thought of as providing an early inheritance
- Want to be cared for by others, rather than enter an aged care facility
- receive government income support and wish to transfer assets to other people, without Centrelink gifting / deprivation occurring.

Australia's aged care system comprises of a range of services, ranging from basic assistance in the home to full-time care in a residential aged care facility or nursing home. Whilst a proportion of aged care recipients receive residential aged care, most older Australians receiving some form of care receive this care in their own home including if they are in a granny flat arrangement.

If you or a loved one needs aged care support, please contact us to understand the options and the financial considerations.

¹ Australian Institute of Health and Welfare (AIHW).

² Department of Health 2019.



Christmas giving with The Smith Family

When you tackle the Christmas shopping this year, spare a thought for those who may not have the means to purchase gifts for their loved ones. You can help to ensure young Australians living in poverty don't miss out by purchasing a present from The Smith Family's Charity Gift.

You can choose from a range of meaningful gifts to bring a smile to a young face on Christmas morning, and help a disadvantaged child build a better future for themselves.



The Smith Family

everyone's family

Christmas giving

It's well known that loneliness or social isolation increases during the festive period – and this will undoubtedly be more evident this year off the back of a global pandemic, drought and a bushfire season like no other.

Research from The Salvation Army shows that almost six million Australians feel some level of loneliness or social isolation during the festive period¹ – a statistic that will undoubtedly increase this year off the back of a global pandemic, drought and a bushfire season like no other. With that in mind, helping to combat loneliness and anxiety this Christmas is top of mind for many. Here are some ways you can give back to others, the community, the earth, and yourself this festive season.

Give back to others

Santa for seniors

For many of us, Christmas is a time of joy, family and fun. But for our elderly community, it can represent loneliness and isolation – now more than ever due to COVID-19. That's where volunteer-led projects such as Santa for Seniors come in. Project hosts reach out to aged care homes in their region, invite residents to share their Christmas wish list (which usually includes basic items including pyjamas, bed linen, books, make-up and toiletries), then matches them with a volunteer gift giver via the Santa for Seniors Facebook group. The simple concept celebrates the joy of giving, decreases loneliness and ensures our elderly community have a gift to open on Christmas morning.

Give back to the community

Shop local, shop small

While we've been locked away at home for a good part of the year, no doubt we took the opportunity to hone our online purchasing skills. But now that lockdown is lifting, it's important we support our communities by buying local this Christmas. From gift stores and clothing boutiques to the local butcher and fruit market, our purchasing decisions this year could be the difference between a fruitful festive season and a bleak one for our community business owners. Still need to stick to online? Campaigns such as Buy From The Bush showcase regional and rural makers and creators.

Break bread with others

For the lucky ones, the words 'Christmas lunch' spark memories of glazed hams, fresh seafood, roast turkey and brandy-soaked pudding. For others, it's just another reminder of what little they have. Volunteers are crucial for organisations such as Meals on Wheels and local soup kitchens that strive to share a meal with those in need. Demand for helping hands increases during the busy festive season. So, if you have the time and want to help, this may be a good way to provide assistance this Christmas.

Give back to the earth

Rethink your wrapping paper

Did you know Australians use more than 150,000 km of wrapping paper during Christmas? That's enough to wrap around the earth's equator nearly four times!² That's a lot of festive paper going to waste. This year, consider wrapping your gifts in cloth or a festive tea towel that can be put to use well into the new year.

Give your presents extra meaning by using school paintings from your children as wrapping paper. The artworks could also be put to good use as Christmas cards – or forgo paper all together and email your festive greetings this year instead.

Christmas trees – go green

Now's the time to dive into the loft, garage, or shed to unearth your beloved Christmas tree. Undoubtedly it's made of plastic and you'd think investing in such a piece over cutting down a real tree every year is a more sustainable choice?

The thing is, most plastic trees come from overseas manufacturers with a huge carbon footprint. They're made of environmentally-damaging petroleum chemicals and will eventually go to landfill.

Plastic trees need to be used for at least 20 years to have a lower environmental impact than a real tree that's been purpose-grown in a plantation for up to 12 years, helped produce oxygen and absorb carbon dioxide.

So this year consider decorating your backyard trees or potted plants. You could even get creative and make a tree from household items like books, fairy lights and drift wood. Another option is to contribute to the conservation of one of the world's oldest plants by investing in a Wollemi Pine.

Give back to yourself

Remember to breathe

None of us could have seen 2020 coming – but it's taken its toll on all of us in a myriad of ways. So remember to go gently this festive season, be kind to yourself, make time to stop, take stock of the year that's been and soak up the sun with your family and friends. Get a massage, meditate, head to a yoga class, whatever you need to do to catch your breath and dive into 2021 feeling fresh, rejuvenated and ready.

¹ <https://www.salvationarmy.org.au/about-us/news-and-stories/media-newsroom/christmas-need-is-greater-than-ever-with-widespread-financial-hardship/>

² <https://www.medianet.com.au/releases/150770/>



If you are feeling financially stressed or otherwise affected by the Coronavirus crisis, please contact us to see how we can help.

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