

# HCP Fees Explained

Group Homes Australia (GHA) is a registered home care provider. This means that rather than using your Home Care Package for individual services, we can use the funding you receive to help reduce your overall daily care fee. Depending on your personal circumstances, the Home Care Package can contribute up to \$55,000 annually towards your care with us.

There are 4 levels of Home Care Packages – from level 1 for basic care needs to level 4 for high care needs. Typically, residents who are ready for full-time care receive either a level 3 or a level 4 Home Care Package. GHA can help with the process of requesting a new package, or a higher level of package, if required.

## So, what are the different fees?

A Home Care Package budget is usually made up of the Government basic subsidy, plus supplements for specific care needs if a person is eligible\*, less the following fees:

- The basic daily care management fee
- An administration or package management fee, which is charged by the Home Care Package provider
- An income tested care fee, payable by people who have income over a certain amount

The subsidies and fees per level of package (per day) are as follows:

Package Level	Government Basic Subsidy	Government Dementia Supplement*	Care Management Fee	Package Management Fee	Net
1	\$28.14	\$3.24	-\$2.20	-\$3.13	\$26.05
2	\$49.49	\$5.69	-\$3.86	-\$5.52	\$45.80
3	\$107.70	\$12.39	-\$8.41	-\$12.01	\$99.67
4	\$163.27	\$18.78	-\$12.74	-\$18.21	\$151.10

\* The Dementia Supplement is a separate subsidy that is approved after an evaluation is done by a registered nurse. GHA can provide this assessment at no additional cost, please speak to a member of the Care Team for more details.



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## Additional Income Tested Care Fee

Services Australia may also charge you an Income Tested Care Fee (ITCF), which is calculated based on your annual income. This fee is something that GHA does not have control of and is deducted from your overall subsidy before we receive your monthly budget. Those on a full pension or who earn less than \$32,819.20 (independently) or \$25,420.20 (as part of a couple) do not have to pay this fee.

We recommend evaluating what ITCF would apply to you before accepting a Home Care Package. My Aged Care offers a tool for this on their website:

<https://www.myagedcare.gov.au/how-much-will-i-pay>

The ITCF ranges from \$18.30 to \$36.30 per day, with a lifetime cap of \$79,942.44. The below table shows the range of subsidy you can expect to receive should you have to pay this fee:

Package Level	Government Basic Subsidy	Government Dementia Supplement*	Care Mgmt Fee	Package Mgmt Fee	ITCF	Net
1	\$28.14	\$3.24	-\$2.20	-\$3.13	-\$18.30-\$36.30	-\$10.25-\$7.75
2	\$49.49	\$5.69	-\$3.86	-\$5.52	-\$18.30-\$36.30	\$9.50-\$27.50
3	\$107.70	\$12.39	-\$8.41	-\$12.01	-\$18.30-\$36.30	\$63.37-\$81.37
4	\$163.27	\$18.78	-\$12.74	-\$18.21	-\$18.30-\$36.30	\$114.80-\$132.80

## When are the funding and fees payable?

We receive your HCP funding on a monthly basis in arrears. The amount per month you receive can vary based on the number of days in that month, and if there have been any changes to your income. Your full monthly payment with us is due on the 15th of every month, and whatever HCP funding we receive on your behalf will be refunded into your account as soon as we receive it.

**For more information on this process and how you can benefit from funding, please speak to a member of our Engagement Team.**



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