

Home Care Packages for Self-Funded Retirees



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Let's Talk Home Care Packages for Self-Funded Retirees

Aline and John's story is one of hard work and dedication. Moving to Australia as teens, they took on every challenge—working tirelessly, building their home, and ensuring their kids had the best opportunities. Now in their 70s, they deserve to enjoy retirement but could use a little help at home.

When they first heard about Home Care Packages, their reaction was, "It's not for us" or "It's too expensive since we don't get the pension." Sound familiar? Many self-funded retirees feel the same—balancing assets and super, often without access to the aged pension.

Home Care Packages offer flexible support to help you "Age in Place," but they take time to arrange. Planning early means you get the care you need—over 279,000 Australians already benefit from Home Care Packages as of 2023 [3]—a number that's only set to rise.

If you're a self-funded retiree, planning for care at home is a smart move. With 2 million Australians aged 65+ partially or fully self-funded, [1] this trend is only growing. By 2050, half of Australians at retirement age are expected to be self-funded, [2] suggesting that more retirees are relying on their own resources.

Understanding the Home Care Package: What It Can Offer

Aline and John, like many self-funded retirees, went through the process of being assessed for a Home Care Package, they initially thought they just needed help with things like gardening and housework. However, due to their income, they were faced with paying an income-tested fee, which made these services feel less affordable compared to paying privately. What they didn't realise—just like many others—is that a Home Care Package can cover a wide range of services beyond the basics.

A Home Care Package (HCP) provides tailored support to help you live independently at home. Your chosen provider will guide you in selecting services based on your assessed care needs, agreed care plan, and individual budget.

INCLUDED SERVICES

Personal Care

Assistance with bathing, hygiene, and grooming.

Nursing & Allied Health

Support for medical conditions, physiotherapy, podiatry, and mobility care.

Meals & Nutrition

Meal preparation and meal delivery support.

Household Assistance

Cleaning, laundry, and essential home maintenance.

Home Modifications

Safety enhancements to support mobility.

Aids & Equipment

Assistive devices, mobility aids, and communication support.

Transport & Social Support

Help attending appointments and participating in community activities, and grocery shopping.

Respite Care

Day respite, short-term care, in-home and overnight support to give carers a break.

Care Management

Ongoing assessment and coordination of services.

EXCLUDED SERVICES

General Living Costs

Household bills, private transport, entertainment, and personal expenses.

Non-Ageing-Related Purchases

Furniture, appliances, pet care, and beauty treatments.

Accommodation Expenses

Rent, mortgage repayments, and home modifications for aesthetic purposes.

Already Funded Services

Medicare-funded medical care, ambulance services, dental care, prescription glasses, and hearing aids.

Since their initial assessment, Aline and John's needs have changed. They now require more support, but because they didn't fully understand what's included in a Home Care Package, they're missing out on the opportunity to immediately access a broader range of care right away.

For a full breakdown of Home Care Package services, visit our website or speak with our team at 1800 225 474.



Getting Started with a Home Care Package

The Australian Government offers two main aged care programs: Home Care Packages (HCP) and the Commonwealth Home Support Programme (CHSP), accessed via My Aged Care. Simplified by the new Single Assessment System, these programs aim to keep older Australians independent at home.

Both HCP and CHSP are great options, but for self-funded retirees, HCPs tend to be the better choice. They provide more comprehensive care and can be tailored to fit your changing health and wellness needs. On the other hand, the CHSP is more suited to those who only need a lower level of support.

If you're like Aline and John, to access a Home Care Package, you'll need a free Single Assessment System. This is typically done at your home, where you can have a friend or family member present. Interpreters are also available if needed. Eligibility is based solely on care needs, with no age or financial restrictions.



Key Tips:

- Don't delay—assessment wait times can range from days to months.
- Be honest about your needs to get the right support.
- Use the waiting period to research home care providers.



How Catholic Healthcare Can Help

Whether it's your first assessment or you're reassessing your needs, our experienced team is here to make sure you feel informed and prepared. Here are a few tips for self-funded retirees like Aline and John who already have an approved Home Care Package:

1. Keep your Home Care Package approval active

If you've been approved for a Home Care Package but aren't using it just yet, don't let it lapse. Get in touch with your aged care assessment organisation and ask to pause it while keeping your approval active. If you give it up, you might have to go through a lengthy reassessment.

To learn more about Home Care Packages, visit our website at www.catholichealthcare.com.au/home-care-services-overview/

2. Reach out to a provider for advice

Even if you're not using your package yet, it's a good idea to talk to a home care provider like Catholic Healthcare. We can help you understand what services you may be eligible for now and what changes are coming with the Support at Home program.

You can also use the 'Find a Provider' tool on My Aged Care to compare providers in your area at www.myagedcare.gov.au/find-a-provider

3. Stay informed about changes

With the introduction of the Support at Home* [4] program, the way services are delivered will shift. One of the major benefits for self-funded retirees is that you won't need to pay a contribution for clinical services, like nursing and allied health, under the new system. Stay updated on these changes to make sure you're ready.

4. Compare costs and services

Look at the services you might need now and compare the costs of accessing them through your Home Care Package versus paying privately. Many services, like personal care, allied health, and social outings, can be accessed through Catholic Healthcare at competitive rates. Plus, as your needs change, the funding for your Home Care Package will increase, giving you more flexibility.

More information about Home Care Package costs and fees is available at www.catholichealthcare.com.au/hcs-fees-caps-subsidies/

5. Make the most of tailored services

With a Home Care Package, you can adjust your care to suit your needs—whether it's help with daily tasks, clinical care, or social support. Plus, Catholic Healthcare offers an easy-to-use app that lets you manage your services and track your funding in real time.



6. Income-tested care fee (ITCF)

If you're fully or partially self-funded, you'll need to apply for the income-tested care fee (ITCF) through Services Australia. Once you submit your application, it'll be assessed based on your income, and you'll find out how much you'll need to contribute. Keep in mind that wait times can vary, so it's best to apply ahead of when you expect to need the services.

7. ITCF limits and the lifetime cap

The good news is, while Home Care Packages are income-tested, there's a cap on what you'll need to contribute. Once you reach the annual limit, you won't have to pay more for that year. Even better, there's a lifetime cap on the total amount you'll need to contribute across all aged care services. This is especially helpful if you ever need residential aged care, as your previous home care fees will count towards this cap, potentially reducing your out-of-pocket costs later.

**Support at Home is being implemented using a staged approach. From 1 July 2025, Support at Home will replace the Home Care Packages Program and the Short-Term Restorative Care Programme. Home care recipients transitioning to the new program from July 2025 will be allocated Support at Home funding that is equivalent to their existing Home Care Package level and aligned to the new legislated program rules. The Commonwealth Home Support Programme (CHSP) will transition to Support at Home no earlier than 1 July 2027. However, CHSP providers will be covered by the new Aged Care Act from 1 July 2025. Providers will need to adhere to the new regulatory framework (registration model) from this date.*

Wrapping It Up

Navigating the aged care system can feel overwhelming, especially if you're a self-funded retiree who doesn't qualify for the full pension. But Home Care Packages offer flexible, government-supported options to help you stay independent and get the care you need.

At Catholic Healthcare, we're here to guide you every step of the way. Whether you need help with assessments, funding applications, or just understanding your options, we're happy to assist.



Get in touch with us

To learn more about care at home, speak to our home care specialist:

 Phone: 1800 225 474

 [catholichealthcare.com.au](https://www.catholichealthcare.com.au)

References

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[4] https://www.health.gov.au/sites/default/files/2024-12/support-at-home-program-handbook_0.pdf