

What makes up my Home Care Package budget?

The total amount of a Home Care Package is made up of:

- The Australian Government's contribution:
 - the subsidy (and supplements, if eligible)
- Your contribution (the fees you may be asked to pay):
 - your basic daily fee (which everyone receiving a Home Care Package can be asked to pay)
 - your income-tested care fee (if you have been assessed as being able to contribute)
 - any additional fees you agree to.

Together, these funds cover your care services as well as the package management costs from Farris Care Services to organise and manage your package services.

How does a Home Care Package budget work?

Your Home Care Package budget sets out the total amount of funds available for your use. The funds in your budget are used to cover the cost of your care and services based on your care plan.

Once you choose Farris Care Services as your provider and enter into a Home Care Agreement with us, we will break down your package budget to include the services and items you need based on your care plan.

How much does the government contribute?

The Australian Government contributes a different amount for each level of Home Care Package. The government subsidy for each package level is as follows:

Home Care Package level	Daily government subsidy rate	Yearly government contribution
Level 1	\$24.73	\$9,026.45
Level 2	\$43.50	\$15,877.50
Level 3	\$94.66	\$34,550.90
Level 4	\$143.50	\$52,377.50

The government contribution changes on 1 July every year; these figures are up to date as at 1 July 2021.

If you are eligible to pay an income-tested care fee, the government subsidy is reduced by this amount.

The government contribution is paid directly to the Farris Care Services who you can work with to determine the care and services you need, within the package budget. The funds won't affect your pension, because they don't count as income.

Funding supplements

Farris Care Services may be able to access further funding supplements from the government—to ensure you receive the care you need.

These may include:

- dementia and cognition supplement—for people with moderate to severe cognitive impairment
- oxygen supplement—for people with an ongoing medical need for oxygen
- enteral feeding supplement—for people who need enteral feeding on an ongoing basis
- veterans' supplement—for veterans with a cognitive issue related to their service
- viability supplement—for those in rural and remote areas.

If you think you may be eligible for any of these supplements, ask us about your eligibility requirements.

What fees might I have to pay?

Your contribution towards your Home Care Package could be made up of the following fees:

- [Basic daily fee](#)
- [Income-tested care fee](#)
- [Additional service fees](#)

It is important to know that you don't necessarily have to pay all these fees. How much you contribute towards your Home Care Package depends on your financial situation. Each fee type, and who pays it, is explained in detail below.

Basic daily fee

The basic daily fee is an amount that everyone can be asked to pay. This fee is set by the government at a percentage of the single basic age pension; it varies (from 15.68% to 17.50%) depending on your Home Care Package level. The basic daily fee changes in March and September each year in line with the age pension.

From 20 September 2021, the basic daily fee by Home Care Package level is:

Package level	Daily fee	Annual fee
Level 1	\$9.88	\$3,606.20
Level 2	\$10.44	\$3,810.60
Level 3	\$10.74	\$3,920.10
Level 4	\$11.02	\$4,022.30

The basic daily fee is added to the government subsidy to increase the funds available to you in your Home Care Package budget. It is utilised by Farris Care services to provide services for you and helps look after your needs.

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's based on your individual income, including your pension. However, full pensioners and people with an income up to \$28,472.60 do not pay an income-tested care fee.

You could pay up to \$15.81 per day, if you:

- are single earning over \$28,472.60
- are a member of a couple living together earning over \$22,094.80
- are a member of a couple living apart due to illness earning over \$27,952.60

You could pay between \$15.81 – \$31.63 if you:

- are single earning over \$54,990.00
- are a member of a couple living together earning over \$42,083.60
- are a member of a couple living apart due to illness earning over \$54,470.00

These amounts change with indexation on 20 March and 20 September every year and are up to date as at 20 September 2021.

Your income-tested care fee is calculated by Services Australia. This fee will reduce the subsidy the government contributes towards your Home Care Package.

Note: If your financial situation changes while you are receiving care, your income-tested care fee can change. You can read more about this on the [Changes to aged care fees](#) page.

How do I know if I need to pay an income-tested care fee?

You can use MyAgedCare [fee estimator](#) to find out if you need to pay an income-tested care fee and get an estimate of what the amount might be.

If you have to pay an income-tested care fee, you may need to complete an income assessment to find out the exact amount. Read more about income assessments and find out if you need to complete one, using MyAgedCare [Income and means assessments tool](#).

Annual and lifetime caps

There are annual and lifetime caps that apply to the income-tested care fee for home care. Once you reach a cap, you cannot be asked to pay any more in income-tested care fees.

Annual and lifetime caps are indexed on 20 March and 20 September every year. The cap amounts that apply to you are the amounts that are current when you reach them, not those that were current when you entered care.

Any income-tested care fee you pay while you are receiving home care will also be counted towards the annual and lifetime caps if you move into an aged care home.

Annual cap amounts

There are two different annual cap amounts for the income-tested care fee. These are applied daily in home care. The cap amount that applies to you depends on what you earn in a year.

For example, for a single person as at 20 September 2021:

- If you are a part pensioner or if you earn between \$28,472.60 and \$54,990.00 a year, your income-tested care fee is capped at \$15.81 per day or \$5,758.45 per year.
- If you earn more than \$54,990.00 a year, your income-tested care fee is capped at \$31.63 per day or \$11,516.92 per year. Remember, if you're a full pensioner or have an income up to \$28,472.60, you won't pay an income-tested care fee.

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Lifetime cap amount

As of 20 September 2021, the maximum income-tested care fees you can be asked to pay in your lifetime is \$69,101.75. After you reach the lifetime cap, you will no longer have to pay income-tested care fees.

[Read more about annual and lifetime caps.](#)

Additional service fees

Additional service fees are any other amounts you have agreed to pay for additional care and services that wouldn't otherwise be covered by your Home Care Package budget. This is something you will need to directly agree to Farris Care Services. These fees will only be charged if there aren't enough available funds in your budget to cover them.

How often do I pay my fees?

Home care fees are paid for every single day that package funds are assigned to you, not just on the days you receive services. You may be asked to pay your home care fees on a fortnightly or monthly basis.

How much will my services cost?

Farris Care Services charges depend on the services you need, when you need the services, and the prices for the required services. These charges are drawn from your Home Care Package budget.

Farris Care Services publishes their full price list of all services and costs online.