

15-Aug-25

Committee Secretary

Senate Standing Committees on Community Affairs

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Re: Inquiring into aged care service delivery *Submissions Close 22 August 2025.*

https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Community_Affairs/Agedcareservice

Dear Senate Committee

Please find on the following pages my submission to the Senate referred inquiry into aged care service delivery. I am submitting this Comparison of Individual Contributions payable by people of with differing incomes as per week analysis as both an Excel spreadsheet and as pdf.

My request to the Standing Committee is to do all that is possible to address the design flaw with Individual Contributions that will have the effect of making home support unaffordable for the people who most need our support.

Page 2. WEEKLY COMPARISON CO- CONTRIBUTIONS brings together all the data from the other sheets

Please Note: Password: Co-payments123

Excel Spread sheet protected to prevent inadvertent loss of formula.

I thank the Senators for raising their strong voice to not only raise awareness of people who have been on wait list for home support, but also to include other related matters in the terms of reference.

Yours Sincerely,

Peter Willcocks

WEEKLY COMPARISON CO- CONTRIBUTIONS

Assessment Classification	Total Income	Pension	Clinical Contribute %.	Independ. Contribute %	Everyday Living Contribute %	Total Cost of Services	Weekly Co-Payment	Weekly Income	Percent total Income	Percent Pension	Total hours	Independ. Individual Contribute	Everyday Living Individual Contribute
Full Pensioner	\$35,000	\$29,874	0.00%	5.00%	17.50%	\$1,301.00	\$79.19	\$673.08	12%	14%	12.95	\$54.25	\$24.94
Part Pensioner	\$40,000	\$25,260	0.00%	9.40%	23.70%	\$1,301.00	\$135.76	\$769.23	18%	28%	12.95	\$101.99	\$33.77
Grandfathered Trans HCP	\$40,000	\$25,260	0.00%	2.50%	2.50%	\$1,301.00	\$30.69	\$769.23	4%	6%	12.95	\$27.13	\$3.56
Self Funded Retiree No Health Care Card	\$66,000	\$0	0.00%	50.00%	80.00%	\$1,301.00	\$656.50	\$1,269.23	53%	N/A	12.95	\$542.50	\$114.00

Please Note:

- 1 Aged Care: Support at Home Individual Contributions via percentages is overly complicated and ill-conceived. The ability to budget episodic weekly service costs across quarterley funding is well beyond the capacity of majority of people requiring support. Income tested fees is just another example of where changes were made to modelling where other options are unrealistic nor needed.
- 2 The above Individual Contribution rates were sourced from Department of Aged Care Case Studies
- 3 The Service Prices are the medium price from the Summary of indicative price survey conducted by the Department of Health and Aged Care
- 4 I have received advice the medium prices that I have used are understated and that prices will vary with some Providers charging considerable more due to their costs of supply
- 5 The hour of services and service types that are used in these worksheets is the maximum number of hours available for this mix of hours for a Support at Home Classification 7, 8 and HCP Lv8 'grandfathered' (NO worse off principle) for Transition Home Care Packages to Support at Home

Conclusions

- 6 Pensioners and Part Pensions cannot afford to pay amounts of \$79.19 and 135.79 weekly from their available income. It most likely those who can't do without some services and require greater levels of care will be forced into fully subsidised residential care as fully funded residents
- 7 Fully Self Funded Retirees without a healthcare card will soon find that paying amounts of \$656.50 and upwards for greater levels of services will soon look for other ways of accessing the care that they require.
- 8 People unable to manage 'the more you need the more you pay' system are most at risk of becoming clients of Debt Collection Agencies.

Recommendation

- 9 Amend rules under consideration by the Senate. Delete all references and calculations to Individual Contributions and replace with the language to support a continuation of the current practice of Income tested fees.

Full Pensioner with Income Supplements and Rental Assistance

Total Income	Accessible Income	Clinical Contribution	Independence Contribution	Everyday Living Contribution	Support at Home classification	Quarterly funds available	Average Weekly Avial.funds
\$35,000	\$29,874	0.00%	5.00%	17.50%	7	\$13,077.48	\$1,005.96
					8	\$17,484.53	\$1,344.96

Service	Service price	Hours/usage per week	Weekly spend	Clinical Contribution	Independence Contribution \$	Everyday Living Contribution \$
Travel	\$70.00	2	\$140.00		\$7.00	
Social Support Community engagement: Carer Support*	\$99.00	5	\$495.00		\$24.75	
Personal care: Showering	\$100.00	3	\$300.00		\$15.00	
Domestic Assist. Cleaning	\$95.00	0.5	\$47.50			\$8.31
Remedial Massage	\$150.00	1	\$150.00		\$7.50	
Podiatrist	\$180.00	0.2	\$36.00	\$0.00		
Incontinence Nursing Care	\$150.00	0.25	\$37.50	\$0.00		
Domestic Assist: Laundry services	\$95.00	1	\$95.00			\$16.63
Total		12.95	\$1,301.00	\$0.00	\$54.25	\$24.94

Non physical Services

Meals Delivery	\$15.00	5	\$75.00			\$13.13
Continance Pads (nonclinical)	\$2.00	21	\$42.00		\$2.10	
Total		26	\$117.00	\$0.00	\$2.10	\$13.13

Basic AT set up

OT/Physio	\$200.00	6	\$1,200.00	\$0.00		
AT Walker	\$800.00	1	\$800.00		\$40.00	
Hom Mods Ramp	\$3,000.00	1	\$3,000.00		\$150.00	
Transit Wheelchair	\$4,000.00	1	\$4,000.00		\$200.00	
Shower Chair	\$100.00	1	\$100.00		\$5.00	
Hand Rails Installed	\$800.00	1	\$800.00		\$40.00	
Total			\$8,700.00		\$435.00	

*Personal assistance e.g. support to medical appointments /shopping/general engagement

Part Pensioner Income \$40,000

Total Income	Pension	Clinical Contribution	Independence Contribution	Everyday Living Contribution	Support at Home classification	Quarterly funds available	Average Weekly Avial. Funds
\$40,000	\$25,260	0.00%	9.40%	23.70%	7	\$13,077.48	\$1,005.96
					8	\$17,484.53	\$1,344.96

Service	Service price	Hours/usage per week	Weekly spend	Clinical Contribution	Independence Contribution \$	Everyday Living Contribution \$
Travel	\$70.00	2	\$140.00		\$13.16	
Social Support Community engagement: Carer Support	\$99.00	5	\$495.00		\$46.53	
Personal care: Showering	\$100.00	3	\$300.00		\$28.20	
Domestic Assist. Cleaning	\$95.00	0.5	\$47.50			\$11.26
Remedial Massage	\$150.00	1	\$150.00		\$14.10	
Podiatrist	\$180.00	0.2	\$36.00	\$0.00		
Incontinence Nursing Care	\$150.00	0.25	\$37.50	\$0.00		
Domestic Assist: Laundry services	\$95.00	1	\$95.00			\$22.52
Total		12.95	\$1,301.00	\$0.00	\$101.99	\$33.77
Non physical Services						
Meals Delivery	\$15.00	5	\$75.00			\$17.78
Continence Pads (nonclinical)	\$2.00	21	\$42.00		\$3.95	
Total		26	\$117.00	\$0.00	\$3.95	\$17.78

Basic AT set up

OT/Physio	\$200.00	6	\$1,200.00	\$0.00		
AT Walker	\$800.00	1	\$800.00		\$75.20	
Hom Mods Ramp	\$3,000.00	1	\$3,000.00		\$282.00	
Transit Wheelchair	\$4,000.00	1	\$4,000.00		\$376.00	
Shower Chair	\$100.00	1	\$100.00		\$9.40	
Hand Rails Installed	\$800.00	1	\$800.00		\$75.20	
Total			\$8,700.00		\$817.80	

*Personal assistance e.g. support to medical appointments /shopping/general engagement

Transition Home Care Package Level 4 (Grandfathered Contributions)

Total Income	Pension	Clinical Contribution	Independence Contribution	Everyday Living Contribution	Support at Home	Quarterly funds available	Av. Weekly Avial, funds
\$40,000	\$25,260	0.00%	2.50%	2.50%	Trans HCP Lv4 8	\$14,274.15 \$17,484.53	\$1,098.01 \$1,344.96

Service	Service price	Hours/usage per week	Weekly spend	Clinical Contribution	Independence Contribution \$	Everyday Living Contribution \$
Travel	\$70.00	2	\$140.00		\$3.50	
Social Support Community engagement: Carer Support	\$99.00	5	\$495.00		\$12.38	
Personal care: Showering	\$100.00	3	\$300.00		\$7.50	
Domestic Assist. Cleaning	\$95.00	0.5	\$47.50			\$1.19
Remedial Massage	\$150.00	1	\$150.00		\$3.75	
Podiatrist	\$180.00	0.2	\$36.00	\$0.00		
Incontinence Nursing Care	\$150.00	0.25	\$37.50	\$0.00		
Domestic Assist: Laundry services	\$95.00	1	\$95.00			\$2.38
Total		12.95	\$1,301.00	\$0.00	\$27.13	\$3.56

Non physical Services

Meals Delivery	\$15.00	5	\$75.00			\$1.88
Continence Pads (nonclinical)	\$2.00	21	\$42.00		\$1.05	
Total		26	\$117.00	\$0.00	\$1.05	\$1.88

Basic AT set up

OT/Physio	\$200.00	6	\$1,200.00	\$0.00		
AT Walker	\$800.00	1	\$800.00		\$20.00	
Hom Mods Ramp	\$3,000.00	1	\$3,000.00		\$75.00	
Transit Wheelchair	\$4,000.00	1	\$4,000.00		\$100.00	
Shower Chair	\$100.00	1	\$100.00		\$2.50	
Hand Rails Installed	\$800.00	1	\$800.00		\$20.00	
Total			\$8,700.00		\$217.50	

*Personal assistance e.g. support to medical appointments /shopping/general engagement

Self Funded Retiree used cut Pension off \$2516 per fortnight > \$65,416 pa

	Pension	Clinical Contribution	Independence Contribution	Everyday Living Contribution	Support at Home classification	Quarterly funds available	Ave Weekly Avial funds
Total Income							
\$66,000	\$0	0.00%	50.00%	80.00%	7	\$13,077.48	\$1,005.96
					8	\$17,484.53	\$1,344.96
Service	Service price	Hours/usage per week	Weekly spend	Clinical Contribution	Independence Contribution \$	Everyday Living Contribution \$	
Travel	\$70.00	2	\$140.00		\$70.00		
Social Support Community engagement Carer Support*	\$99.00	5	\$495.00		\$247.50		
Personal care: Showering	\$100.00	3	\$300.00		\$150.00		
Domestic Assist. Cleaning	\$95.00	0.5	\$47.50			\$38.00	
Remedial Massage	\$150.00	1	\$150.00		\$75.00		
Podiatrist	\$180.00	0.2	\$36.00	\$0.00			
Incontinence Nursing Care	\$150.00	0.25	\$37.50	\$0.00			
Domestic Assist: Laundry services	\$95.00	1	\$95.00			\$76.00	
Total		12.95	\$1,301.00	\$0.00	\$542.50	\$114.00	
Non physical Services							
Meals Delivery	\$15.00	5	\$75.00			\$60.00	
Continence Pads (nonclinical)	\$2.00	21	\$42.00		\$21.00		
Total		26	\$117.00	\$0.00	\$21.00	\$60.00	
Basic AT set up							
OT/Physio	\$200.00	6	\$1,200.00	\$0.00			
AT Walker	\$800.00	1	\$800.00		\$400.00		
Hom Mods Ramp	\$3,000.00	1	\$3,000.00		\$1,500.00		
Transit Wheelchair	\$4,000.00	1	\$4,000.00		\$2,000.00		
Shower Chair	\$100.00	1	\$100.00		\$50.00		
Hand Rails Installed	\$800.00	1	\$800.00		\$400.00		
Total			\$8,700.00		\$4,350.00		

*Personal assistance e.g. support to medical appointments /shopping/general engagement

Support at Home Program Classifications and Funds

Classification	Annual Amount	Quarterly Budget	10% Quarterly care management	Quarterly avail amount	Ave Weekly Estimate	Max Roll Over
1	\$10,697.72	\$2,674.43	\$267.44	\$2,406.99	\$185.15	\$1,000.00
Transition HCP 1	\$10,931.75	\$2,732.94	\$273.29	\$2,459.64	\$189.20	\$1,000.00
2	\$15,981.68	\$3,995.42	\$399.54	\$3,595.88	\$276.61	\$1,000.00
Transition HCP 2	\$19,224.55	\$4,806.14	\$480.61	\$4,325.52	\$332.73	\$1,000.00
3	\$21,919.77	\$5,479.94	\$547.99	\$4,931.95	\$379.38	\$1,000.00
4	\$29,545.33	\$7,386.33	\$738.63	\$6,647.70	\$511.36	\$1,000.00
5	\$39,535.04	\$9,883.76	\$988.38	\$8,895.38	\$684.26	\$1,000.00
Transition HCP 3	\$41,847.25	\$10,461.81	\$1,046.18	\$9,415.63	\$724.28	\$1,023.00
6	\$47,957.41	\$11,989.35	\$1,198.94	\$10,790.42	\$830.03	\$1,198.00
7	\$58,122.13	\$14,530.53	\$1,453.05	\$13,077.48	\$1,005.96	\$1,453.00
Transition HCP 4	\$63,440.65	\$15,860.16	\$1,586.02	\$14,274.15	\$1,098.01	\$1,551.00
8	\$77,709.00	\$19,427.25	\$1,942.73	\$17,484.53	\$1,344.96	\$1,942.00

Classification amount as at Aug 2025

<https://www.health.gov.au/sites/default/files/2025-07/support-at-home-program-classifications-and-budgets.pdf>

Transition HCP amount as at Aug 2025

<https://www.myagedcare.gov.au/help-at-home/home-care-packages>

Summary of indicative prices

Service	Unit	National medium Price	Range lower	Range Higher
Nursing care	hour	\$150.00	\$125.00	\$179.00
Registered nurse	hour	\$160.00	\$144.00	\$186.00
Enrolled Nurse	hour	\$140.00	\$120.00	\$163.00
Nursing assistant	hour	\$110.00	\$92.00	\$143.00
Allied Health and therapeutic Services	hour	\$195.00	\$160.00	\$220.00
Allied health therapy assistant	hour	\$122.00	\$105.00	\$167.00
Counsellor or Psychotherapist	hour	\$208.00	\$160.00	\$225.00
Dietitian or Nutritionist	hour	\$200.00	\$165.00	\$219.00
Exercise physiologist	hour	\$190.00	\$165.00	\$219.00
Occupational therapist	hour	\$200.00	\$174.00	\$220.00
Physiotherapist	hour	\$185.00	\$160.00	\$210.00
Podiatrist	hour	\$180.00	\$153.00	\$208.00
Psychologist	hour	\$228.00	\$210.00	\$250.00
Social worker	hour	\$200.00	\$163.00	\$238.00
Speech pathologist	hour	\$208.00	\$187.00	\$236.00
Care management	hour	\$120.00	\$80.00	\$150.00
Restorative care management	hour	\$150.00	\$120.00	\$173.00
Personal Care	hour	\$100.00	\$85.00	\$115.00
Social support and community engagement	hour	\$99.00	\$82.00	\$110.00
Therapeutic services for independent living	hour	\$165.00	\$140.00	\$220.00
Remedial masseuse	hour	\$150.00	\$134.00	\$206.00
Respite	hour	\$99.00	\$85.00	\$112.00
Transport	hour	\$70.00	\$40.00	\$97.00
Domestic assistance	hour	\$95.00	\$83.00	\$109.00
Home maintenance and repairs	hour	\$103.00	\$85.00	\$120.00
Meal Delivery	hour	\$15.00	\$11.00	\$22.00
Mel Preparation	hour	\$97.00	\$82.00	\$110.00

Support at Home service list

<https://www.health.gov.au/sites/default/files/2025-08/support-at-home-service-list.pdf>

Support at Home Indicative Prices

https://www.health.gov.au/sites/default/files/2025-03/summary-of-indicative-support-at-home-prices_2.pdf

Support at Home program – classifications and budgets

<https://www.health.gov.au/sites/default/files/2025-07/support-at-home-program-classifications-and-budgets.pdf>

Support a Home Program Manual V3 Guide for registered providers

<https://www.health.gov.au/sites/default/files/2025-06/support-at-home-program-manual-version-3-a-guide-for-registered-providers.pdf>

My Aged Care Home Care Packages

<https://www.myagedcare.gov.au/help-at-home/home-care-packages>

Services Australia Pension Income Test

<https://www.servicesaustralia.gov.au/income-test-for-age-pension?context=22526>

Case Studies NOTE: Some of the more detailed studies appear to have been archived by the Dept of Health Disability and Aging

Case Study Bill Individual Contribution percentage rates not shown

<https://www.health.gov.au/sites/default/files/2025-06/support-at-home-program-participant-contributions.pdf>

Sue Part Pensioner New Entrant and Muhammed Part Pensioner Transition HCP

<https://www.health.gov.au/sites/default/files/2025-04/support-at-home-program-update-for-older-people-families-and-carers-webinar-slides.pdf>

Clinical care

<https://www.health.gov.au/sites/default/files/2025-06/support-at-home-program-manual-version-3-a-guide-for-registered-providers.pdf>

It seems that the cost for Clinical Care will be taken from the Support at Home budget 12 hours of care a week that includes clinical care will be barely possible for people levels 7 and 8 classifications

pp 178 It is expected that a majority of a participant's budget is spent on clinical supports (allied health and nursing) designed to restore function and improve independence.

pp 178 Where participants are concurrently accessing a restorative care episode and receiving ongoing Support at Home services, duplication of services must be avoided. Independence and everyday living services through the Restorative Care Pathway should only be used to achieve goal outcomes and support clinical gains (e.g., transport to get to group exercise classes at the local allied health centre).

pp 179 Evidence is required that shows a health professional confirming that the level of funding is insufficient to meet clinical needs and restorative care goals (as per the goals outlined in the goal plan)

Self Funded Retirees without a healthcare card

As a self-funded retiree, you must complete an income and assets assessment, and if you are over a minimum threshold, you will pay an income-tested fee. This fee depends on your assets and income and is capped at \$13,724.45 per annum. {note: the fee cap may change with the new Schedule of fees on 1 July}

Your situation	Fortnightly income cut off point
Single	\$2,516.00
A couple living together	\$3,844.40 combined
A couple living apart due to ill health	\$4,976.00 combined
A transitional rate pensioner - single	\$2,580.00
Transitional rate pensioners - couple living together	\$4,191.50 combined
Transitional rate pensioners - couple living apart due to ill health	\$5,104.00 combined