

As a Home Care Provider I have several major concerns about the system as presented. First up I agree that the squeeze for ordinary people to pay more for their service will disproportionately hurt low income Clients. I am particularly concerned for full Pensioners. The article points out that they will now pay 5% of costs for care services such as showering and personal care but it fails to point out that they will also be forced to pay 17.5% of the costs of cleaning and gardening.

That 17.5% charge will be a severe burden for anyone trying to live with dignity (or live at all!) on a full Pension and simply impossible for a full Pensioner who does not own a home and is trying to pay rent.

The result: many of those Clients will cancel their cleaning and gardening services. They will either live in increasing squalor with massive health risks, or some will attempt physical work they are no longer safe to perform, resulting in falls, injury, hospitalisations.

In both cases the end result will be increased mortality and more Pensioners forced into residential care they do not want, and at far higher cost to the Government a truly perverse outcome for what we are told is an Aged Care reform

And how will those Client payments be collected?

The Government has an easy answer to that. Once again the Home Care Providers will be forced to act as the Government's Debt Collector. The Government will only pay us the Government subsidised portion of each individual service, and then we "the Home Care Providers" will have to calculate the Client's payment for each individual service, then invoice the Client and try to collect what they owe to the Government or else we lose the 17.5% and we go broke.

And what about Clients who can't pay, or who are persistently late in paying and fall steadily into debt?

Well apparently that's our problem too, and while one member of our team is calling on the Client to make sure that their services are proceeding to their satisfaction, and to see how else we can help, another member of our team will be trying to work out how to ask them to promptly pay up money they simply cannot spare.

This will seriously damage the relationship between Home Care Providers and our wonderful Clients. It will also impose enormous extra and unfunded administrative costs. This system will be very very complex for Providers to manage. Providers are being told that Admin costs are being factored into the capped service charge rates but we won't see those rates until February at earliest.

Care Management fees have also been reduced to a flat 10% maximum which will be inadequate to cover the actual costs of care management for Clients with complex clinical care needs.

At the same time as all this, we will also be implementing a whole new set of Aged Care Quality Standards and responding to very important but costly increased accountability measures imposed by the Aged Care Quality and Safety Commission. None of that is funded either.

The regional Home Care Provider I established 10 years ago has always had lower fees than most Not For Profit Home Care Providers and we have always had excellent Client

satisfaction with zero audit non-compliances, but under Support At Home as currently presented we think our service may not be financially viable. If a service like ours cannot make the funding work then most of the For Profit and many of the very large Not For Profit Home Care Providers will also pull out, leading to profound failure of the Home Care system