

# Unpacking the Aged Care Jargon

The aged care world comes with its own set of terms, and with the upcoming Support at Home program, you might start hearing a few new ones. Below, we've broken down some of the key terms you'll come across - think of it as your quick-start guide to the Support at Home vocabulary.

## **ACAT**

### **Aged Care Assessment Team**

A team made up of various health professionals who evaluate the care needs of older individuals and suggest appropriate government-funded services, including support under the Home Care Package.

## **Advance Care Directive**

A legal document outlining a person's preferences for future medical treatment and care, in case they become unable to communicate or make decisions themselves.

## **AT-HM**

### **Assistive Technology and Home Modifications**

Support at Home includes funding for assistive technology and home modifications (AT-HM) to help people live safely and independently in their own homes. This may include equipment like shower chairs, mobility aids, or personal alarms, as well as changes to the home environment such as grab rails, ramps, or bathroom alterations - based on assessed needs and clinical recommendations.

## **CAPS**

### **Continence Aids Payment Scheme**

A yearly, tax-free financial benefit that helps cover the cost of products used to manage incontinence issues.

## **Care Manager**

A professional who helps individuals design and manage their support plan, ensuring services align with personal goals, preferences, and changing care needs.

## **Carer Gateway**

An Australian Government service providing practical support, advice, and resources for people who care for someone with a disability, chronic illness, or age-related condition.

## **Client Contribution**

An amount that an individual may be required to pay toward the cost of their care services, calculated based on their financial situation through a formal income assessment.

## **Consumer Directed Care**

A model of aged care that empowers people to make their own choices and tailor services to suit their preferences.

## **CHSP**

### **Commonwealth Home Support Program**

Basic assistance provided to older adults who need minimal help to continue living independently in their own homes.

## **CSHC**

### **Commonwealth Seniors Health Card**

A Commonwealth Seniors Health Card is a concession card to get cheaper health care and some discounts if you've reached Age Pension age. Not everyone will be eligible to have a CSHC. To see if you're eligible visit the Services Australia website.

## **Dementia**

A general term for a decline in mental ability severe enough to interfere with daily life, including memory loss, communication difficulties, and impaired reasoning.



**Struggling to understand your funding scheme?**

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**EPOA****Enduring Power of Attorney**

A legal arrangement that allows someone to appoint another person to make financial or personal decisions on their behalf if they lose capacity.

**Funding Level**

The Support at Home program delivers care in tiers (Level 1-8), each corresponding to the level of support a person needs—from light help with daily activities to intensive services for complex care requirements. Each level corresponds to a different amount of funding, ranging from approximately \$11,000 per year (Level 1) to around \$78,000 per year (Level 8). Also referred to as subsidy level or package level.

**Grandfathered Client**

A person who is currently receiving a Home Care Package and will automatically transition into the Support at Home program without needing to reapply or undergo immediate reassessment. Grandfathered clients can continue receiving services under their existing arrangements when they move to the new Support at Home program.

**HCP****Home Care Package**

A set amount of funding from the Australian Government intended to support older people to remain living in their own homes. The subsidy is determined by both needs and financial assessments. From 1st July 2025, Home Care Packages were replaced by Support at Home Packages.

**Individualised Budget**

An individualised budget is the total amount of government funding allocated to a person through the Support at Home program, based on their assessed care needs. In a self-managed arrangement, the older person (or their representative) has greater visibility and control over how this budget is used, allowing them to plan, purchase, and coordinate services directly.

This is allowed as long as the spending aligns with program rules and supports their goals for living independently at home.

**ITF****Income Tested Fee**

A fee you may be required to pay toward your Home Care Package or residential aged care, depending on your income and assets.

**MAC****My Aged Care**

The official Australian Government service that helps older people access appropriate aged care options and support services.

**Means Assessment**

A financial evaluation used by the government to determine how much a person can afford to contribute to their aged care costs.

**OPAN****Older Persons Advocacy Network**

An alliance of independent, not-for-profit organisations that supports and speaks up for older people throughout their aged care journey.

**Package Level**

The Home Care Package is offered at four levels (Level 1 to Level 4), each representing a different amount of funding based on the individual's care needs—from basic (Level 1) to high-level care (Level 4).

**Palliative Care**

Supportive care focused on improving the quality of life for people with life-limiting illnesses, addressing physical, emotional, spiritual, and social needs.

**Participant**

The new term for 'client' under the Support at Home program, referring to those who have Home Care funding.



**PAS****Psychogeriatric Assessment Scales**

Tools used to assess the cognitive and psychological functioning of individuals receiving aged care.

**Provider**

A person or company who provides paid support to a person. This includes PlanCare, as well as other people/companies such as gardeners, support workers, and Care Managers.

**RAS****Regional Assessment Service**

Local teams that perform in-person assessments to determine eligibility for home support and community aged care services.

**Reablement**

A short-term approach in aged care aimed at helping older people regain skills and confidence to maintain their independence after an illness or hospital stay.

**Registered Supporter**

A person nominated by a client such as a family member or trusted friend to assist in managing their aged care services. Further details on how to register a supporter through My Aged Care will be provided before 1st July 2025.

**Respite Care**

Short-term care provided to give a break to primary carers. It can be arranged at home, in a day center, or in a residential aged care facility.

**Service Agreement**

A formal agreement between the individual and their provider, setting out the services to be delivered, roles and responsibilities, and details of any fees or contributions.

**Support Plan**

A tailored document that outlines a person's goals and the services they will receive through the Support at Home program, based on an individual assessment.

**Got a term that's got you scratching your head?**

Give us a call on **1800 024 000** or email **homecare@plancare.com.au** and we'll be happy to help.

