

NSA News: Understanding the income-tested care fee.....

Don't let confusion over the means-tested care fee prevent you from getting the support you need. If you ever considered applying for a Home Care Package, you may have come across the income-tested care fee, a feature of the home care package. Claire Watson, Funding Manager for Australian Unity, explains, "The income tested care fee is a payment you may be required to make that goes directly towards your own care services." Rest assured, not everyone has to pay it. It's a means-tested fee, determined through an income assessment and calculated by Services Australia. The total amount of funding is made up that simply reduces the subsidy the government contributes towards your Home Care Package. Claire says that the income-tested care fee is different for everyone because it's based on how much money you make each year, including your Age Pension. The more you earn, the more you'll be asked to pay, and vice versa. Full pensioners usually do not pay an income-tested care fee and people with an income up to \$31,140.20 do not pay any income-tested care fee either. The total amount that forms a Home Package is made up of:

- The Australian Government contribution (the subsidy)
 - Your contribution (the fee you might be asked to pay, which may include an income-tested care fee.
- Together these funds cover your care services, as well as the fees providers like Australian Unity charge to organise and organise your package of care services. Claire says "It's important to note that the income tested care fee contributes to your care. It's not a fee that you pay to the government or your provider, rather, it becomes part of your total Home Care Funding." The income-tested care fee is paid on a monthly basis and is calculated by the number of days in a month. Each quarter, Services Australia reassesses your income-tested care fee, if your financial situation changes while you are receiving care, the amount you need to pay changes too. Claire Says "The good news is that there is an annual cap on the amount you pay each year – plus any income-tested care fee you pay while in in home care will also be counted towards the annual and lifetime cap if you move into an aged care home." It is a good idea to check whether you will be required to have an income-tested care fee prior to starting on your Home Care Package. The good news on Home Care Packages and the income-tested care fee.
- *You wont pay more than you need to: The income-tested care fee has a yearly and lifetime cap. And the figures are calculated by Services Australia, so no-one will pay above the cap.
- *More services, more frequent support: A Home Care Package gives you access to more funding per year, a wider choice of services and more frequent support, to enable you to continue to live independently.
- *Quality support at every stage: if you're looking for more support, we'll help you to apply for a Home Care Package upgrade and can also provide interim services while you wait.
- NSA has partnered with Australian Unity health insurance to help you find the right cover to suit your needs and your budget.
- If you're not a NSA member join today and enjoy an exclusive 10% ongoing member Discount.

National Seniors

AUSTRALIA

Modbury	Branch	Newsletter
October 2025		Issue 234



Branch Diary	
Guest Speakers	
20 th Oct.	Volunteer from TTG CFS
17 th Nov.	Christmas Lunch, Windsor Hotel, 410 N/E Rd. Windsor Gardens
19 th Jan. 2026,	U3A Ukulele Group

Committee for 2024 - 2025

President	Susan Boyle	0410 500 779
Vice President	Piero Fioretti	0423 784 050
Secretary	Bruce Anderson	0449 574 554
Treasurer	Bruce Dommenz	0499 006 437
Assist. Treasurer	Alastair Boyle	
Activities Officer		
Guest Speakers		
Welfare	Ashley Todd	0447 745 197
Extra Member (1)	Mary Fioretti	
Extra Member (2)		
Ex Officio. Public Officer	John Fellows	
Door	Mary Fioretti	
Greeter	Beverly Anderson	
Newsletter	Ray Zurek	

Modbury National Seniors meet every third Monday of the month (4th if Public Holiday) at 1.30pm at the Lutheran Homes, 1217 Grand junction Rd. Hope Valley, except November and December. Entrance fee \$ 5.00

Postal address: NSA Modbury, PO Box 499 St Agnes 5097

*** We always welcome visitors and potential new members. If after 3 or 4 visits you find that you enjoy coming to our meetings and being part of our group why not become a financial member of National Seniors Australia? Members are able to get involved in discussing and taking part in community issues pertaining to Senior Australians. You can also take part in social events, hear interesting guest-speakers and meet like- minded members at other branches. Most importantly members can ensure that their voice is heard on issues affecting the over 6 mill. Australians over 50!

Only financial members are covered by NSA Insurance on outings! Financial members will also be given preference when there is a limit on numbers e.g. Christmas Lunch, Bus Trips etc.

	Single	Joint
1year membership	\$49.50	\$80
2 year	\$88	\$143
3 year	\$120	\$180
5 year	\$220	\$325

Enrolment forms can be found on activities Table or from Treasurer. M/fees can be paid at the post office or by phone . No Credit card surcharge applies!

Riddle: I have a head like a cat and feet like a cat but I am not a cat. What am I?

Grandma's Wit and Wisdom: The difference between men and boys is the price of their toys

Interesting facts: When they reach a height of 100 metres, trees stop growing leaves

Forthcoming events for 2024-----2025

Mon. 17th Nov. Christmas Lunch, 12noon, 2 course Christmas Lunch, salad & Vegie bar, \$ 29.90

Windsor Hotel, 410 N/E Rd. Windsor Gardens (Raffle),.

Please put your name in the Outings Folder if interested.

If unable to attend please let Rosalie know on 0416 010 329

Oct. Birthdays: Gisela Hayden(13), Diana Wright(23), John Fellows(28),
Weddings: Pat & Ashley Todd (50th on 27/10), Raelene & Ron O'Flaherty(30)

Congratulations and Best Wishes to All

When God sends you help' don't ask questions...

She hurried to the pharmacy to pick up the medication. When she got back to the car, she found her keys locked inside. The woman found an old rusty coat-hanger on the ground. She looked at it and said, "I don't know how to use this." She bowed her head and asked God to send her some help. Within minutes an old motor-cycle pulled up, driven by a bearded man who was wearing a helmet with a scull on it. He got off his bike and asked if she needed help. She said, "Yes, my husband is sick. I've locked my keys inside the car. I must get home quick. Please, can you use this to unlock my car?' He said, "Sure." He walked over to the car, and in less than a minute the car was open. She hugged the man and through tears said, "Thank you, God, for sending me such a Very nice man." The man heard her little prayer and said, "Lady, I am not a nice man. I just got out of prison yesterday, I was in prison for car theft." The women hugged the Man again, sobbing. "Oh, Thank you God! You even sent me a professional!"

**AS YOU GET OLDER YOU'VE
GOT TO STAY POSITIVE.
FOR EXAMPLE, THE OTHER DAY
I FELL DOWN THE STAIRS...
INSTEAD OF GETTING UPSET,
I JUST THOUGHT,
"WOW, THAT'S THE FASTEST
I'VE MOVED IN YEARS!"**

It is disappointing not to see any new faces on the Committee after our AGM last month!!! Also no-one showed any interest in being our Guest-Speaker co-ordinator nor for the 'Outings' position, so unless some-one puts their hand up for either one of those positions we'll have boring meetings next year!!!!!!