



*Merry
Christmas!*

**CHRISTIAN
HOME CARE
NEWSLETTER**

November-December 2025

WHO TO CALL FOR SUPPORT

ANCA STAMATESCU



Anca oversees the Care Coordination Team. She is the main point of contact for new enquiries as well as feedback and suggestions.

Phone: (03) 9069 6202

STIFFANY TOUSSAINT



Call Stiffany for scheduling new services with a caregiver, changing or cancelling scheduled services, and general admin matters.

Phone: (03) 9069 6200, option 1

DINU STAMATESCU



Call Dinu for any Accounting and Compliance matters that could not be resolved with other members of the team.

Phone: (03) 9069 6201

JOSHUA TIONG



Joshua is part of our Care Coordination Team. He will be in touch with you for assessments, care plans and service reviews.

Phone: (03) 9069 6200, option 2

TIMOTHY DRAGAN



Timothy is assisting with Care Coordination: service referrals, purchases, booking events and general Elders' support.

Phone: (03) 9069 6200, option 2

JULIANNA HORNE



Julianna is assisting with both rostering and care support, service referrals, purchases, booking events and general Elders' support.

Phone: (03) 9069 6200, option 2

WHAT FAMILIES SAY ABOUT US:

CHC have been looking after both my parents for about 3 years now. We have been very happy with the genuine care and service that all the lovely staff have given us. Reception is always friendly and helpful. They keep us up to date with information and changes that happen. As a carer it is a comfort to know I can rely on the service they give in a caring manner. I would definitely recommend Christian Home Care for the Aged care of your loved ones.

K. W.

HAPPY BIRTHDAY TO OUR COMMUNITY MEMBERS



Elders:

Anne A., Polonia A., Beverley A., Willi B., Isabel B., Pauline C., Alan C., Marlene C., Wendy C., Robin D., Bettie F., Margit G., Josias G., Khup G., Raymond G., Evelyn H., Rae H., Cing H., Elsa H., Ian H. Mary J., Peter K., Angela K., Ivan L., Mang-Fai L., Robert L., Janet M., Nola M., Jennifer O., Glenda P., Maria R., John S., Jane S., Kandiah S., Elizabeth T., Solomon T., Edna T., Peter T., Maria T., Vasso T., Lorraine V.P., Marilyn V., Joan W., Peter W., Carole W., Colin W., Margaret W.

Staff and Volunteers:

Shanthy C., Violeta C., Valma C., Pat H., Lynette K., Neil M., Terry S., Aaron T., Joshua T., Hang T.

CHRISTIAN HOME CARE NEWS

Monthly Newsletter



WORD OF THE MONTH: CHRISTMAS

Word of the month: Christmas

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It seems like yesterday we were wishing each other " a very, very Merry Christmas!".

Since last year, so many things have changed! We got one year wiser, we may have discovered some more white hair on our heads, our children have matured further...

We have also started to operate in the Support at Home system, long awaited, delayed once. Change, change, change... no doubt, so much change in our lives makes us anxious, at times.

Despite the hectic speed of things around Christmas, I am trying to resolve as many issues I can, but keep my eyes on the prize: Jesus Christ is born, He is our salvation.

In a world everchanging, Jesus is our anchor of stability:

"So we say with confidence,

"The Lord is my helper; I will not be afraid.

What can mere mortals do to me?"

7 Remember your leaders, who spoke the word of God to you.

*Consider the outcome of their way of life and imitate their faith. 8 **Jesus Christ is the same yesterday and today and forever.**" (Hebrews 13: 6-8).*

As we prepare for the Christmas season, I encourage myself and all of us to turn our attention from all distractions and focus on what matters:

"Joy to the world, the Lord is come!

Let Earth receive her King;

Let every heart prepare Him room,

And heaven and nature sing,

And heaven, and heaven, and nature sing."

We wish you all a very blessed Christmas!

by Dinu Stamatescu



Support at Home participant contributions

Participant contributions are an essential part of the Support at Home program to ensure a fairer system that can provide access to better and more tailored services in an affordable way.

Participant contributions

From 1 November 2025, participants in the Support at Home program will contribute towards the cost of some services, while other services will be free of charge. You will only pay contributions for services you receive.

Contribution rates

Contribution rates will be based on your income and assets, and vary by the amount and type of service you have received. An income and asset assessment similar to the Age Pension means-test will be used to determine your contribution rate. Those on the Age Pension and Commonwealth Seniors Health Card holders will pay lower contributions than self-funded retirees.

The amount you will pay will be set as a percentage of the price of each service you have received. This means that when you pay a contribution, the government will pay the remainder to the provider.

The contribution rate will be based on the type of Support at Home service received. The

table below shows that:

- You will not have to contribute for clinical care services, such as nursing and physiotherapy. The government will pay for all clinical care costs.
- Contributions for services that support your independence, such as personal care, will be moderate. Many of these services play an important role in keeping people out of hospital and residential aged care.

Everyday living services, such as cleaning and gardening, will attract the highest contribution rates.

Standard participant contribution rates from 1 November 2025

Age Pension status	Clinical care	Independence	Everyday living
Full pensioner	0%	5%	17.5%
Part pensioner and eligible for a Commonwealth Seniors Health Card	0%	Between 5% and 50% depending on income and assets	Between 17.5% and 80% depending on income and assets
Self-funded retiree	0%	50%	80%

Case study – Bill

Bill is retired and on a part Age Pension. He owns his house and has \$10,000 in his savings account in addition to his superannuation income. His total income, including his pension is \$45,500. Bill is assessed as eligible for Support at Home services after 1 November 2025. As Bill is a new participant, he is subject to new arrangements and will make a total contribution of 14.0% to his Support at Home services. The government covers 86.0% of the cost of his care.

Lifetime cap

There is a lifetime cap on contributions. Once you have paid \$130,000 (indexed) towards your services you will not be charged any more for the services you receive. The cap will be indexed annually.

'No worse off principle'

The 'no worse off principle' applies to anyone who was receiving a Home Care Package or approved for a package on 12 September 2024. These participants will make contributions on Support at Home that are the same, or lower, than they did on Home Care Packages Program. This is even if they are re-assessed into a higher Support at Home classification



at a later date

- If you were assessed as not having to pay fees for your Home Care Package as at 12 September 2024, you will never pay fees on Support at Home.
- If you were required to pay fees for your Home Care Package as at 12 September 2024, you will pay the same or less under Support at Home.
- The Home Care Package lifetime cap amount of \$82,018 (indexed) will also remain the same.

'No worse off principle' contribution rates



Age Pension status	Clinical support	Independence	Everyday living
Full pensioner	0%	0%	0%
Part pensioner and eligible for a Commonwealth Seniors Health Card	0%	Between 0% and 25% depending on income	Between 0% and 25% depending on income
Self-funded retiree	0%	25%	25%

Case study – John



John is a full pensioner and was receiving a Level 3 Home Care Package before 12 September 2024. He paid no fees for his care under the Home Care Packages Program. When he moves to Support at Home on 1 November 2025, he will continue to pay no contributions and will receive the same level of care. John will never pay contributions on Support at Home, even if he is re-assessed to a higher classification.

Financial hardship support

If you can't afford to pay your fees or contribute to your care costs, hardship arrangements are available. Financial hardship assistance has not changed.

To apply for financial hardship assistance, complete the [Aged Care Claim for financial hardship assistance form \(SA462\)](#).

Send this form and evidence to support your claim, including evidence of your expenses for the previous 3 months, to [Services Australia](#), who will assess your application within 28 days. They will let you know in writing of their decision and what assistance you're eligible for. If they need more information to assess your claim, they will contact you to ask for this.

My Aged Care's [financial support and advice webpage](#) has further information to help you plan your finances for aged care.

Note: you may wish to check your contributions online, for your peace of mind, at: <https://www.myagedcare.gov.au/aged-care-home-fee-estimator>

FINALISING THE SUPPORT AT HOME AGREEMENTS FOR GRANDFATHERED AND TRANSITIONED ELDERS

As the Government advised us that we need to have the new Support at Home (SaH) agreements completed within 90 days, we are currently in the process of finalising the Support at Home Agreements for all Elders who are grandfathered and transitioning from the old Home Care Packages system to the new Support at Home program.

We need to cease services if an agreement is not completed within 90 days.

Thank you to all the Elders in our community who finalised their agreements and returned to CHC the 2 documents (agreement signature page and direct debit). These Elders have completed the process.

If you have not returned both documents filled in, your new agreement is not in place.

To have a valid Support at Home agreement, all Elders need to return both documents:

1. The signed agreement relevant page

Signed by the Participant or their authorised representative:

Signature(s):
Date:

*If signed by an authorised representative, please specify your name and authority to enter this Agreement on behalf of the Participant (eg a duly appointed power of attorney, guardian, administrator, financial manager)

Representative's name:
Representative's authority:

In the presence of:
Witness signature:
Print full name:
Date:

Signed by an authorised officer of the Registered Provider:
Signature:
Print full name and Position: Anca Stamatescu, Managing Director
Date: Date of this Agreement

as well as

2. The Direct Debit form filled in with your bank details and signature

The Direct Debit form is part of the SaH agreement and needs to be filled in by all our Elders, even if at the present time you do not have mandatory contributions to pay.

The Direct Debit does not mean that CHC gets access to your bank account at will, it replaces the buffer system used under the previous program, Home Care Packages.

By signing this form, I/we authorise Global Payments Australia Pty Ltd, acting as Direct Debit Agent on instruction from the Business, to debit payments from my Credit Card.

Debit from Bank, Building Society or Credit Union Account

Financial Institution: Branch:
BSB Number: Account Number:
Account Holder Name:

We authorise Global Payments Australia Pty Ltd (ACN 621 396 543 (Aus. ID No 342190, 342191, 428198)) to debit my/our account at the Financial Institution identified above through the BSA, Electronic Clearing System (ECS) in accordance with the Direct Debit Request.

The Authorisation in this Request remains in force in accordance with the terms and conditions of the DCR Service Agreement (Ver 1.11). I/We have read, understand and agree to the same. I/We declare that the information in this Request is true and correct. I/We acknowledge that my/our personal information will be collected, used, held and disclosed in accordance with the Updated Privacy Policy found at 1992 / www.ecsnet.com.au/privacy-policy

Signature(s) of Account Holder: **SIGN HERE** Date: / /
Please sign here Please date here

DCR Service Agreement (Ver 1.11)

Finalising the agreement does not commit you to use services but gives you access to assistance when you need it.

Even if you have mandatory contributions, they would only apply if you use services from the independence and everyday living categories. However, in any financial circumstances you can benefit from all services in the clinical category without any personal contribution.

CHRISTIAN HOME CHURCH



Our Christian Home Church gatherings are welcoming you all with love!

You may be our Elder, our Elders' children, grandchildren, neighbours, friends, our staff, volunteers or subcontractors with their children or parents or friends, or you can simply be a friend of CHC.

If you have never joined us and you would like to come and have a peek, just come and see, you will be the guest of honour!

Our next Christian Home Church services and afternoon tea meetings are planned for the New Year:

Wednesday 28 January (celebrating Australia Day), 11 Feb (celebrating Valentine's Day), 25 Feb February, and so on.

For our usual church services we meet on the premises of : St Paul's Anglican Church (also called Mullum Mullum Anglican Church) at

40 Warrandyte Rd, Ringwood 3134

and there is ample parking.

We highly recommend that you keep social distancing and wear a mask if concerned about COVID or other infectious diseases.

Please note that we cannot take responsibility for your COVID safety when attending; if you deem attendance as an unacceptable risk to your health, we understand!

HAVE YOU VISITED OUR CHRISTIAN HOME CHURCH WEBSITE AT [HTTPS://CHRISTIANHOME.CHURCH](https://christianhome.church) ?

PLEASE DO SO FOR UPCOMING SERVICE DATES, SERVICES RECORDINGS, PRAYER REQUESTS, ETC.

Christian Home Church is an ecumenical non-denominational church where we welcome people from any background and hope that irrespective of having been brought up as Catholics or Baptists or Pentecostal, Methodists, Lutherans, Presbyterians and so on, or maybe having no prior connection with church, we will all meet up in unity to bring glory to our God, praise our Saviour and thank our Holy Spirit.

PSALM OF THE MONTH

Psalm 96 9-13

9 Worship the Lord in the splendor of his holiness;

tremble before him, all the earth.

10 Say among the nations, "The Lord reigns."

The world is firmly established, it cannot be moved;

he will judge the peoples with equity.

11 Let the heavens rejoice, let the earth be glad;

let the sea resound, and all that is in it.

12 Let the fields be jubilant, and everything in them;

let all the trees of the forest sing for joy.

13 Let all creation rejoice before the Lord, for he comes,

he comes to judge the earth.

He will judge the world in righteousness

and the peoples in his faithfulness.

Receive the
outcome of your
assessment

Wait to be
allocated
services

Find a Support
at Home
provider

Enter into
a service
agreement

Manage your
services

Entering into a Support at Home service agreement

What is a service agreement?

Your Support at Home service agreement is a legal document between you and your chosen Support at Home provider. The service agreement outlines rights and responsibilities and what services will be provided to you.

You must enter into a service agreement with your provider before you can receive Support at Home services.

Your provider will prepare the agreement with you. It must set out:

- which services will be delivered
- how your services will be provided
- who will provide each service
- how much each service will cost
- your agreement to pay contributions.

If your care needs change over time, you and your provider can review your service agreement. You can also ask for changes to your service agreement at any time.

Your provider must help you understand your service agreement. This includes:

- details of the agreement
- how to cancel or reschedule services
- the provider's pricing schedule and agreed price increases
- how to pay your contributions (if applicable)
- and how to make a complaint.

Your provider should also include the Code of Conduct for Aged Care and the Statement of Rights.

You may wish to seek assistance from:

- family, a friend or a carer
- an advocate, such as the **Older Persons Advocacy Network (OPAN)** by calling **1800 700 600** or visiting **OPAN.org.au**
- a lawyer for independent legal advice.

Your provider must get your consent and agreement before services, prices or contributions start or change. Both you and your provider should sign the service agreement, and you should be given a copy of the signed service agreement.

What is a quarterly budget?

You will be allocated a funding amount based on your Support at Home classification. This includes classifications for ongoing services and approval for short-term pathways. For ongoing classifications, the funding amount will be divided into 4 quarterly budgets that each cover 3 months.

Your quarterly budget is made up of:

- the government subsidy (what the Australian Government pays)
- your contribution (what you pay based on your income and assets).

You have a set budget for each quarter. Only 10% or \$1,000 of your quarterly budget (whichever is higher) that is unspent will be carried over into the next quarter.

You will work with your provider to manage your budget to meet your aged care needs.

Care management

Your provider will deliver care management services to you at least once a month. Care management ensures the services you receive meet your needs, goals and preferences.

If you receive ongoing services, 10% will be deducted from your quarterly budget for care management. This is allocated to your provider to deliver care management services.

If you receive services under the Restorative Care Pathway or End-of-Life Pathway, your short-term budget will be used for care management services.

Prices

Providers must include prices for services they will deliver to you in your service agreement. If a provider proposes to charge you a difference price to the price they have published on My Aged Care or their website, you must agree to this price and the reason why the price is different within your service agreement.

The price for each service listed on your service agreement must reflect the entire cost of delivering that service. The price can include:

- the wages of your aged care workers
- administration and overheads
- transport
- sub-contracting.

Your provider is not allowed to charge you separately for package management or travel.

Each provider must publish their most common price for services they deliver on the My Aged Care website. You can view and compare pricing information using the 'Find a provider' tool on the My Aged Care website at MyAgedCare.gov.au/Find-A-Provider

The government has put protections in place to ensure Support at Home prices are reasonable and transparent. Learn more at MyAgedCare.gov.au/Support-Home-Program

Participant contributions

You will only pay contributions for the services you receive.

The government will fully fund clinical care such as nursing and physiotherapy. You will not be required to make a contribution for these services.

Your level of contribution will vary by the type of service received and your income and assets.

Services Australia will conduct an income and asset assessment, similar to the age pension means test, to determine your contribution rate.

- Full pensioners will make the smallest contribution.
- Part-pensioners and holders of a Commonwealth Seniors Health Card will make a scaled contribution based on an assessment of their income and assets.
- Fully self-funded retirees not eligible for a Commonwealth Seniors Health Card will make the highest contributions.

Services Australia or the Department of Veterans' Affairs (DVA) may already have your financial details if you get a relevant income support payment from either. You'll need to make sure your financial details are up to date before your aged care services start.

If Services Australia does not already have your current financial details (i.e. non-pensioner), you will need to complete an income and assets assessment.

Confirm if you should complete a means assessment by going to the Services Australia website: ServicesAustralia.gov.au/AgedCareCostOfCare

If you don't provide your income and assets information to Services Australia, your contributions will be set at the maximum rate.

You must tell Services Australia within 14 days of any changes in your financial status that may affect your contribution.

To get an estimate of the contributions you may be asked to pay, use the Support at Home fee estimator on MyAgedCare.gov.au/Support-At-Home-Fee-Estimator

Financial hardship assistance may be able to help you if, for reasons beyond your control, you can't afford to contribute. Learn more at MyAgedCare.gov.au/Financial-Hardship-Assistance

If you have questions about the income and asset assessment, call **Services Australia** on **1800 227 475**.

Monthly statements

Your provider is required to issue you with monthly statements to show:

- what has been spent on Support at Home services
- contribution and costs for services delivered
- your remaining budget for the month.

What if I need an interpreter?

If you need an interpreter, ask your provider to arrange this with the **Translating and Interpreting Service (TIS National)** by calling **131 450**. TIS National offers telephone or onsite interpreting services in over 150 languages. It is free of charge when you are working with your provider on your service agreement.

All information in this publication is correct as at 1 November 2025

For help

Visit: MyAgedCare.gov.au
Phone: 1800 200 422

In person: visit a Services Australia service centre or book online for a free face-to-face appointment for general information and support. For in-depth support, you can talk to an Aged Care Specialist Officer, if there's one in your area, or using video chat.

Visit: ServicesAustralia.gov.au/MyAgedCareFaceToFace or freecall 1800 227 475.



Christian Home Care Christmas Celebration

We warmly invite you to celebrate with us a very merry and joyous Christmas!

Thursday 4th of December starting at 12:30 pm

for praising the Lord, enjoying lunch and celebrating until around 4:00 pm

To secure your seat, RSVP is essential!

Club Kilsyth, Corner Canterbury & Colchester Roads
1-15 Canterbury Rd, Bayswater North

Please RSVP to our office by 1st of December at

coordination@christianhomecare.com.au or (03) 9069 6200 (choose option 4)

Please also advise us of any carer / transport needs and don't forget to self screen for infectious transmissible diseases before coming to the luncheon



*Merry Christmas and a very blessed New Year from all of us at
Christian Home Care!*

During our Christian Home Care and Christian Home Church services and events we take photos and videos which we may use in our publications such as newsletters, invitations, presentations, websites, streamed church services, etc. By participating to our services and events you give us permission to use such photos and recordings.



Australia Day Celebration

**A great time to celebrate the Aussie spirit!
Wednesday the 28th of January 2026 starting at 3:00 pm
(the celebration follows after
the first CH Church service that is at 2:00 pm)**

**Please RSVP to our office by the 22nd of January at
coordination@christianhomecare.com.au or (03) 9069 6200 (choose option 4)**

During our Christian Home Care and Christian Home Church services and events we take photos and videos which we may use in our publications such as newsletters, invitations, presentations, websites, streamed church services, etc. By participating to our services and events you give us permission to use such photos and recordings.