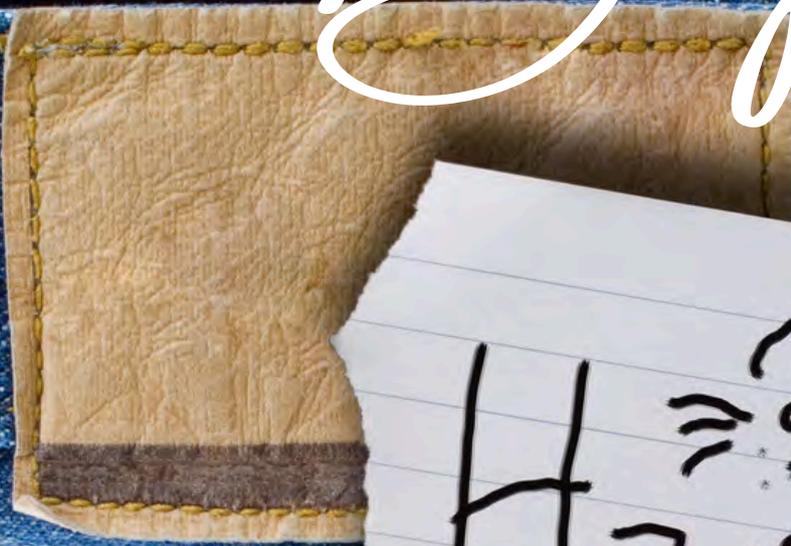




# Father's Day



**CHRISTIAN  
HOME CARE  
NEWSLETTER**

**September 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

## NISHANTHI DHARMAKEERTHI



Nishanthi is our Accountant Assistant. Call Nishanthi for any queries regarding invoices and statements.

Phone: (03) 9069 6200, option 3

## WHAT FAMILIES SAY ABOUT US:

We appreciate your dedication and hard work, kindness, empathy, caring and organising the CHC church for the elders.

Anita

## CELEBRATING OUR COMMUNITY

We would love to highlight the testimonies, stories, special anniversaries or events of the Elders in our community.

If you have anything to share, please email us at [anca@christianhomecare.com.au](mailto:anca@christianhomecare.com.au) and we would love to feature you!

## HAPPY BIRTHDAY TO OUR COMMUNITY MEMBERS



### Elders:

Mihail B. Helmut D. Judith G. Brian H. Areti K. Jean K. Max L. James L. Lucia M. Lawrence M. Patricia M. Helga M. Heather M. Alfred M. Patricia P. Gail R. Za Hang S. Perayirampillai T. Samuel T. Rita W.

### Staff and Volunteers:

Nishanthi D. Madeline V. Felicia B.

# CHRISTIAN HOME CARE NEWS

Monthly Newsletter

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## **WORD OF THE MONTH: HEAVENLY FATHER**

Our experiences of fatherhood vary—some have known fathers who were involved, others may have known fathers who were indifferent or distant. Some of us are blessed to still have our fathers with us, while others carry memories of them. Yet this season reminds us to turn to our heavenly Father.

God is 'a father to the fatherless' (Ps 68:5), and Jesus assures us that our Father knows our needs and provides (Matt 6:25–34). Whether our experiences of fatherhood have been sweet or bitter, God is the perfect Father who never fails, faithfully provides, and cares deeply for us.

Paul often moves from theology to doxology, as exemplified in Ephesians: 'Blessed be the God and Father [...] who has blessed us in Christ with every spiritual blessing' (Eph 1:3). He then lists these blessings: adoption (1:5), redemption (1:7), the Spirit (1:13–14), and an eternal inheritance (1:18). Like Paul, we too should come before God with thanksgiving, recognising our Father who has poured out grace upon grace.

Over time, we become more aware of how easily we take life's simplest blessings for granted. Hence, Paul commands us to pray with thanksgiving (Phil 4:6–7). Thanksgiving helps us notice life's overlooked blessings. Each day we live not by merit but by mercy and grace—according to justice, none of us could stand (Rom 6:23). Yet because of Christ, we can draw near and call God 'Abba, Father' (Rom 8:15; Gal 4:6).

Take a moment to reflect. Thank God for this great privilege to call him Father. John himself marvels at this reality: 'See what kind of love the Father has given to us, that we should be called children of God' (1 John 3:1). Pause and marvel with John. Let us never lose our sense of wonder at such amazing grace. Rest in him, for he is the Father who loves, provides, and cares for you perfectly.

by Timothy Dragan

# BETTER AND FAIRER WAGES FOR AGED CARE WORKERS



**Aged care workers are fundamental to delivering the care all Australians expect for older people. An award wage rise recognises the value of aged care workers and the complex work they do.**

## **Workers to benefit**

The Fair Work Commission has made its final decision, and the Aged Care Work Value Case is now completed.

As a result of the Fair Work Commission's decisions under this Case, approximately 400,000 aged care workers have benefited from increases to their award wages.

## **These award wage increases include:**

- 15% award wage increase provided to direct care workers in 2023 (Stage 2)
- award wage increases provided to registered and enrolled nurses working in aged care from 1 March 2025, with further increases on 1 October 2025 and 1 August 2026
- award wage increases provided to many aged care workers from 1 January 2025, with further increases for direct care aged care workers and **home care aged care workers on 1 October 2025 (Stage 3)**

We are supporting the award wage increases, including on-costs and the increased cost of historical leave liabilities and we are implementing the changes as they become due.

For prior wages increases, the Government has increased subsidies to Home Care Package recipients and Home Care Services providers have adjusted the fees accordingly.

Until the day of this newsletter publication, there are not yet announced the new subsidies values from the 1<sup>st</sup> of October 2025.

Please keep in mind that the Support at Home is scheduled to start from the 1<sup>st</sup> of November 2025, when the service providers price list will change considerably, in order to accommodate the transfer of administration costs from Package Management fees to higher cost per hour of direct services.

**In order to reduce complexity of these changes, Christian Home Care has decided to absorb the financial loss from the higher costs in October 2025 and maintain hourly costs of services at their July levels.** Please call Dinu on 03 9069 6201 for any queries on these matters.

# SUPPORT AT HOME



Australian Government  
Department of Health, Disability and Ageing

Support at Home program

A guide for older people,  
families and carers



Third edition - August 2025

## Care management

You will have access to care management, which supports you to get the best outcomes from your aged care services.

If you receive ongoing services, 10% of your budget each quarter will go to your provider for care management. This amount will be the same even if you have decided to self-manage all or some of your services.

Your Support at Home provider will deliver care management activities, including:

Services	Description
Care planning	<ul style="list-style-type: none"><li>Working with you to identify and assess your needs, goals, preferences and existing supports</li><li>Developing and reviewing your care plan</li><li>Reviewing your service agreement</li></ul>
Service coordination	<ul style="list-style-type: none"><li>Communication and coordination with workers involved in the delivery of your services, and with you and your family or informal carers (if you consent)</li><li>Budget management and oversight</li><li>Supporting you if you move to a different kind of care, or from hospital to home</li></ul>
Monitoring, review and evaluation	<ul style="list-style-type: none"><li>Engaging in ongoing care discussions</li><li>Case conferencing</li><li>Monitoring and responding to your changing needs and any emerging risks</li><li>Evaluating goals, service quality and outcomes</li></ul>
Support and education	<ul style="list-style-type: none"><li>Supporting you to make informed decisions</li><li>Supporting and integrating reablement approaches</li><li>Providing advice, information and resources</li><li>Health promotion and education</li><li>System navigation and linkage</li><li>Problem-solving issues and risks</li><li>Ensuring your views, rights and concerns are heard and escalated</li><li>Assisting you with providing complaints and feedback</li></ul>

 [health.gov.au/support-at-home-features](https://health.gov.au/support-at-home-features)

# HOW DOES GOD GUIDE US?

*Extracts from "Questions of Life" by Nicky Gumbel, Alpha founder*

## **"How Does God Guide Us?"**

We all have to make decisions in life. We are faced with decisions about relationships, marriage, children, use of time, jobs, homes, money, holidays, possessions, giving and so on. Some of these are big decisions; some are smaller. In many cases, it is of the utmost importance that we make the right decisions – for instance in our choice of a marriage partner. We need God's help. One wonderful thing that the Christian faith shows us is that we are not on our own in this life. Guidance springs out of our relationship with God. He promises to guide those who are walking with him. He says: 'I will instruct you and teach you in the way you should go' (Psalm 32:8). Jesus promises to lead and guide his followers: 'He calls his own sheep by name and leads them out... His sheep follow him because they know his voice' (John 10:3-4). Jesus uses the analogy of a sheep with his shepherd to talk about the relationship that he wants to have with us. He longs for us to discover his will (Colossians 1:9; Ephesians 5:17). He is concerned for each of us as individuals. He loves us and wants to speak to us about what we should be doing with our lives – about little things as well as big things.

God has a plan for our lives (Ephesians 2:10). Sometimes people are worried by this. They think, 'I'm not sure that I want God's plan for my life. Will his plans be good?' We need not fear. God loves us and wants the very best for our lives. Paul tells us that God's will for our lives is 'good, pleasing and perfect' (Romans 12:2). He said to his people through the prophet Jeremiah: "'For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future"' (Jeremiah 29:11).

He is saying, 'Don't you realise that I have a really good plan for your life? I have prepared something wonderful.' This cry from God's heart came because he saw the mess his people had got themselves into when they didn't follow his plans. All around us we see people whose lives are in a muddle. After they have come to Christ people often say to me, 'I wish I had become a Christian five or ten years earlier. Look at my life now. It is such a mess.'

If we are to find out about God's plans for us, we need to ask him about them. God warned his people about embarking on plans without consulting him: "'Woe to the obstinate children," declares the Lord, "to those who carry out plans that are not mine... who go down to Egypt without consulting me"' (Isaiah 30:1-2). Of course, Jesus is the supreme example of doing the will of his Father. He was consistently 'led by the Spirit' (Luke 4:1) and only did what he saw his Father doing (John 5:19).

Sometimes we make mistakes because we fail to consult God. We make a plan and think, 'I want to do that but I am not quite sure whether God wants me to do it. I think I'd better not ask him, just in case it's not his will for me!'

God guides us when we are prepared to do his will rather than insisting that our own way is right. The psalmist says, 'He guides the humble' (Psalm 25:9) and 'confides in those who fear [respect] him' (v.14). God guides those whose attitude is like Mary's: 'I am the Lord's servant and I am willing to do whatever he wants' (Luke 1:38, The Living Bible). The moment we are prepared to do his will, he begins to reveal his plans for our lives.

There is a verse in the Psalms, which I go back to time and time again: 'Commit your way to the Lord; trust in him, and he will act' (Psalm 37:5, rsv). Our part is to commit the decision to the Lord."

Alpha

# 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: Wednesday 10<sup>th</sup> and 24<sup>th</sup> of September, 8<sup>th</sup> of October and so on fortnightly.

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.

## ALPHA

Our Newsletters this year focus each month on a new Alpha topic.

This month:

*"How Does God Guide Us?"*

## PSALM OF THE MONTH

### Psalm 6, 8-11

6 Therefore let all the faithful pray to you

while you may be found;

surely the rising of the mighty waters will not reach them.

8 I will instruct you and teach you in the way you should go;

I will counsel you with my loving eye on you.

9 Do not be like the horse or the mule,

which have no understanding but must be controlled by bit and bridle

or they will not come to you.

10 Many are the woes of the wicked, but the Lord's unfailing love surrounds the one who trusts in him.

11 Rejoice in the Lord and be glad, you righteous;

sing, all you who are upright in heart!

# SUPPORT AT HOME - CONTRIBUTIONS



Australian Government  
Department of Health, Disability and Ageing

Support at Home program

A guide for older people,  
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Third edition - August 2025

## Classifications and budgets

Your Support at Home classification is determined during your aged care assessment. This includes your classification for ongoing services and approval for short-term pathways.

Your assessment also sets your quarterly (3-monthly) budget, based on your needs.

If you don't spend your budget each quarter, you can carry over unspent funds up to \$1,000 or 10% (whichever is greater) to the next quarter.

Assistive technology and home modifications through the AT-HM scheme are not budgeted quarterly. If approved for the AT-HM scheme, you will have a funding level for a longer time.

## Contributions

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

You will only pay contributions for services you receive.

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

## Contribution rates

Contribution rates will vary by the type of service and your income and assets. An income and asset assessment, like 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.

Use the Support at Home fee estimator to better understand what your contributions may be.



[MyAgedCare.gov.au/support-at-home#fee-estimator](https://MyAgedCare.gov.au/support-at-home#fee-estimator)



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

- You will not have to contribute for clinical care costs.
- Contributions may apply for services that support your independence, such as personal care. These services can 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%

## 'No worse off principle' for older people in the aged care system

If you were already receiving a Home Care Package, on the National Priority System or assessed as eligible for a package on or before 12 September 2024, you will be no worse off under Support at Home.

You will make the same or lower contributions as you were liable for under the Home Care Packages Program.

If you choose to enter residential care, you'll continue to pay means tested contributions under the 1 July 2014 fee arrangements.

However, if you enter residential care on or after 1 November 2025 the new accommodation pricing arrangements (RAD/RAC retention and DAP indexation) will apply.

# SUPPORT AT HOME - LIFETIME CAP



Australian Government  
Department of Health, Disability and Ageing

## Support at Home program

A guide for older people,  
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Third edition - August 2025

## '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%

[health.gov.au/support-at-home-case-studies](https://health.gov.au/support-at-home-case-studies)

## Lifetime cap

There is a lifetime cap on contributions. Once you have reached the cap you will not be charged any more for the services you receive. The cap will be indexed annually.

If you were assessed as not having to pay fees for your Home Care Package as at 12 September 2024, your Home Care Package lifetime cap will also remain the same.

## Financial hardship support

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

To apply for financial hardship assistance, complete the form at [www.servicessaustralia.gov.au/sa462](https://www.servicessaustralia.gov.au/sa462).

Send this form and evidence to support your claim, including evidence of your expenses for the previous 3 months, to [www.servicessaustralia.gov.au/financial-hardship-assistance-eligibility-for-aged-care-cost-care?context=23296](https://www.servicessaustralia.gov.au/financial-hardship-assistance-eligibility-for-aged-care-cost-care?context=23296), 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

[www.myagedcare.gov.au/financial-support-and-advice](https://www.myagedcare.gov.au/financial-support-and-advice)

has further information to help you plan your finances for aged care.

# **SUPPORT AT HOME - DIRECT DEBITS**

As seen on the previous pages, If you were already receiving a Home Care Package, on the National Priority System or assessed as eligible for a package on or before 12 September 2024, **you will be no worse off under Support at Home.**

**You will make the same or lower contributions as you were liable for under the Home Care Packages Program.**

The funding will change under Support at Home: there will be quarterly budgets, no longer daily subsidies. In case that the services you require exceed the available quarterly budget (plus any historic unspent funds you may have), the overspending needs to be contributed from personal funds.

We are working on implementing tools to manage your spending in the new system and advise you early of any further required personal contributions.

**We have, however, to have in place Direct Debit forms for deducting any overspending from your bank account (credit cards are not recommended, as such transactions attract higher fees).**

We shall send soon Direct Debit forms to you, by mail; please fill them in and return them to our office, in the Reply Paid envelope provided.

In case you were assessed as eligible for a package on or after 12 September 2024, we recommend that you estimate your contributions after 1 November 2025 using the Government provided tool on the Internet, at [MyAgedCare.gov.au/support-at-home#fee-estimator](https://MyAgedCare.gov.au/support-at-home#fee-estimator).

## **WELCOME JULIANNA**

Our office team keeps on growing!

Julianna has just joined Christian Home Care and she worked as a Public Health Officer for several years after graduating with a Bachelor of Health Science. She is excited to meet you and help with your needs and queries. You will shortly love her gentle and sweet nature...

### **Have you got a complaint?**

At Christian Home Care we strive daily to provide excellence in Home Care Package Service Delivery. Have we missed something?

Raising your complaint promptly and directly with us gives you the best chance of a satisfactory resolution - please call us on 03 9069 6201.

If you don't receive a response to your complaint or are not satisfied with the response, you can contact Aged Care Quality and Safety Commission (ACQSC) or an advocate.

For more information on how to raise a complaint, you can find resources on ACQSC website [agedcarequality.gov.au](https://agedcarequality.gov.au). If you want to contact an aged care advocate, call 1800 700 600. You can contact ACQSC on 1800 951 822.



## Moving from the Home Care Packages Program

If you already access the Home Care Packages Program, you will move to Support at Home on 1 November and keep the same level of funding to access services from the Support at Home service list.

If you are on the National Priority System waiting for a Home Care Package, you will automatically get a Support at Home classification when a place is available. You won't need a new assessment unless your needs change.

 [health.gov.au/accessing-support-at-home](https://health.gov.au/accessing-support-at-home)

## Changes for older people receiving in-home aged care

If you already receive home support through a Home Care Package, you will move to Support at Home on 1 November 2025. Your Support at Home budget will match the same funding level as your current Home Care Package.

Prices for your services may change under Support at Home. The government has put protections in place so that you can be sure those prices are reasonable and transparent.

If you have any unspent funds from your Home Care Package, these can be used for Support at Home services.

You can be re-assessed in the Support at Home program if your needs change.

The Department of Health, Disability and Ageing is working with providers to ensure they are well prepared to move to Support at Home and reduce any impacts to your care.

Your provider will communicate with you directly about any changes to your in-home care arrangements before they occur.

 [MyAgedCare.gov.au/support-at-home-consumer-protections](https://MyAgedCare.gov.au/support-at-home-consumer-protections)