



Financial & General Support for Dialysis

**For those on dialysis and
those who provide their support**

Introduction:

There are three types of home dialysis: Home Haemodialysis (HHD), Home Continuous Ambulatory Peritoneal Dialysis (CAPD) and Home Automated Peritoneal Dialysis (APD). Haemodialysis is also done at satellite or hospital units.

Home dialysis for patients and potentially for carers will consume on average 20-25 hours per week.

- HHD involves a direct dialysis process for 6-8 hours at minimum three times per week.
- CAPD involves a one hour process, four times a day
- APD involves 2 hours set-up per day with a machine attached for 7-10 hours, 7 nights a week.

In addition there are general maintenance activities for HHD and carers may provide support for daily activities if the dialysis patient is undergoing any side-effects of dialysis or their kidney disease. Attendance at a satellite unit may entail transport support and someone to stay during dialysis.

Finance Support Options:

Finance support may be required by the patient and/or the carer, and may be needed during training and/or for long-term dialysis care. Sources of financial support may include leave from employment, accessing superannuation and federal or state government payments which are generally administered via Centrelink.

The aim of this booklet is to outline a number of options that are available. The information in this booklet was up-to-date at the time of publishing but it is recommended to check websites for any changes to this information.

Financial reimbursements are also available for those on home dialysis to assist in covering utility bills and if living away from home or travelling long distances to training.

Financial Counselling

It is strongly recommended that you either speak to your local social worker or seek independent advice from a financial counsellor if you are unable to live within your current financial means. There are many services that can offer you financial counselling who operate free of charge. Another source for advice on financial counsellors may be your local council or Centrelink.

Other Support

Home dialysis often involves the family who may support the dialysis directly or provide support in other ways. Information is also provided in this booklet related to other services and support for carers and respite care.

Centrelink Contact Number

Phone: 132 717 Operating Hours Mon – Fri 9-5pm

Visit: <http://humanservices.findnearest.com.au/> to find your nearest centre

Centrelink Income Support Payments

Centrelink delivers a range of government payments and services for retirees, the unemployed, families, carers, parents, people with disabilities, Indigenous Australians, people and from diverse cultural or linguistic backgrounds, and provides services at times of major change. The majority of Centrelink's services are the disbursement of social security payments.

Centrelink Sickness Allowance

To be eligible for Sickness Allowance you must satisfy residence requirements. You must be an Australian resident, meet residence requirements on the day you lodge your claim and be physically present in Australia on the day you lodge your claim.

Newly arrived residents generally have a 104 week waiting period, with some exemptions.

Eligibility basics

- aged 22 years or older and have a job, or
- aged 22 years or older and getting ABSTUDY as a full-time student, or
- aged 25 years or older and getting Austudy as a full-time student, and
- under Age Pension age and meet an income and assets test

The amount of Sickness Allowance you get depends on both you and your partner's income and assets. The test that results in the lowest payment rate will apply.

Income test

- Your income affects the amount of payment you receive.

Assets test

- An asset is any property or possession you own either partly or in full. It includes assets held outside Australia and debts owing to you:

There are links on the Centrelink website for additional information on Income and Assets Tests- <http://www.humanservices.gov.au/customer/services/centrelink/sickness-allowance>

Claim Process:

1. register an intent to claim on the number listed on page one
2. complete your forms (Centrelink can send out after you contact them)
3. complete the supporting documentation
(your employer will need to provide a letter to state that you have a job to return to)
4. submit your claim
5. we assess your claim and let you know the outcome

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Employed Entitlements During Home Dialysis Training

For those who work the primary source of income is paid leave from your employer. Employers must pay sick leave and will usually allow annual leave or leave without pay to be used for special circumstances. It may be useful to provide your employer with information about your upcoming treatment but this will depend on your personal situation.

Both peritoneal dialysis and haemodialysis are done by many people who work. However it is the training period, particularly for home haemodialysis that can be the trickiest period.

Dialysis information suitable for your employer is available at www.homedialysis.org.au

Accessing Superannuation

It may be possible to access your superannuation but this is at the discretion of your superannuation fund. Generally, but not always, it is limited to those within 2 years of the end of life. It is recommended Australians who are planning to access their superannuation early under new laws seek independent financial and legal advice to ensure they do not miss out on other benefits available through their superannuation and that they ensure this is the best option for them to take.

Applications are made directly to your superannuation fund. You can apply for early release of superannuation benefits on the grounds of:

1. Severe financial hardship.
2. For medical treatment or transport expenses if:
 - you or your dependent has a life threatening illness or injury, acute or chronic pain, or acute or chronic mental illness, and
 - you or your dependent need assistance to meet the costs of medical treatment which is not readily available through the public health system or covered by insurance, or
 - you or your dependent need assistance to meet the costs of transport to access medical treatment, and
 - you do not have the financial capacity to pay for these expenses without accessing your superannuation

It is recommended that a letter is used that states the nature of dialysis training and its definition as a long-term and life-threatening illness.

Of note, under changes introduced on 1 July 2015, Australians with a life expectancy of two years or less will now be able to access their superannuation early on hardship grounds. Previously, only those who had 12 months or less to live could get early release of their superannuation.

Electricity and Water Reimbursements Home Dialysis

Every state has its own system of reimbursements for water and electricity. The rates of reimbursements also vary. These include the essential medical equipment payment.

These reimbursements are all detailed on state documents that are available from the Kidney Health Australia websites:

Visit www.kidney.org.au and visit the consumer support dialysis financial section.

Travel Reimbursements

For those who are eligible for the assisted patient transport system in their state (usual criteria is living 100km or more away from the dialysis training centre but some are for shorter distances) financial support is available for both travel and accommodation. Benefits cover long distance journeys for dialysis, some appointments, attending dialysis training or using accommodation whilst living away from home. They will usually also cover a support person or carer.

Rates vary and local information is available from the regional 'PATs' or assisted transport office.

Information is also available from the Kidney Health Australia websites (as above). Other sources of information may be your local social worker.

Centrelink Carers Payment – Long-term Dialysis Support

Carers Payment is an income support payment for people who personally provide constant care in the home of someone with a severe disability, illness, or who is frail aged.

Eligibility basics: The carer must

- personally provide constant care, in the home, to someone with a disability or medical condition, or who is frail aged
- meet the income and assets tests (for pensions)
<http://www.humanservices.gov.au/customer/enablers/income-test-pensions> and
<http://www.humanservices.gov.au/customer/enablers/assets/>)
- be living in Australia
- meet residence requirements

The care receiver

A care receiver 16 years or over must meet the following conditions:

- achieve a qualifying score as determined by the Adult Disability Assessment Determination 1999 (ADAT Determination)
- be likely to suffer from the condition or disability permanently or for an extended period of 6 months
- require care in their home or in hospital
- meet an income and assets test unless they receive an eligible pension or benefit paid by Centrelink or an eligible service pension or an income support supplement paid by the Department of Veterans Affairs
- be 16 years or over with or without a dependent child in their care

The ADAT Determinations include:

- a questionnaire to be completed by the carer
- a questionnaire to be completed by the Testing Health Professional

Claim Process:

1. register an intent to claim on the number listed below
2. read the conditions for claiming
3. complete the claim form (Centrelink can send out after you contact them)
4. provide supporting documentation
(additional letter and dialysis support checklist will support the process)
5. submit your claim
6. Centrelink will assess your claim and let you know the outcome

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Centrelink Carers Allowance - Long-term Dialysis Support

An income supplement for carers who provide additional daily care and attention for someone with a disability or medical condition, or who is frail aged.

Eligibility basics

- provide additional daily care for a person aged 16 years or over who has a disability, medical condition, or who is frail aged, and
- care must be provided in either your home or the home of the person you are caring for

A carer who cares for a child under 16 years and receives Carer Payment, generally receives Carer Allowance automatically. Additional information can be accessed on the Centrelink website:

<http://www.humanservices.gov.au/customer/services/centrelink/carers-allowance>

Eligibility basics: The carer must;

- personally provide constant care, in the home, to someone with a disability or medical condition, or who is frail aged
- meet the income and assets tests (for pensions)
<http://www.humanservices.gov.au/customer/enablers/income-test-pensions> and
<http://www.humanservices.gov.au/customer/enablers/assets/>
- be living in Australia
- meet residence requirements

The care receiver must;

- achieve the qualifying score as determined by the Adult Disability Assessment Determination 1999 (ADAT Determination) – Forms for both carer and medical.
- be likely to suffer from the condition or disability permanently or for an extended period of 6 months
- meet the residence requirements
- require care in their home or in hospital
- meet an income and assets test unless they receive an eligible pension or benefit paid by us or an eligible service pension or an income support supplement paid by the Department of Veterans Affairs
- be 16 years or over with or without a dependent child in their care

Claim Process:

1. register an intent to claim on the number on the website
2. complete the claim form (Centrelink can send out after you contact them)
3. provide supporting documentation
(additional letter and dialysis support checklist will assist the process)
4. submit your claim
5. Centrelink will assess your claim and let you know the outcome

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Phone: 132 717 Visit: <http://humanservices.findnearest.com.au/> to find your centre

Commonwealth Respite and Carelink Centres

There are a wide range of services to support carers, but finding out about them or accessing them can be time consuming, difficult and confusing. Commonwealth Respite and Carelink Centres can help by providing information on carer support, disability and community services for the general public, service providers, general practitioners and other health professionals. The centres are operated by a number of different organisations.

When carers need to take a break from caring, Centres can also help to arrange respite. They do this by providing carers with information and organising, purchasing, or managing respite care assistance packages for carers. Examples of respite care assistance include in-home respite care; support workers to assist you when you are taking a break away from home; and residential respite care.

If you require information outside your local area, Centre staff can link you to other Commonwealth Respite and Carelink Centres around Australia and they, in turn, will provide accurate information about services in their local area.

Freecall 1800 052 222 (except mobile phones)

Website: <http://www9.health.gov.au/ccsd>

The National Respite for Carers Programme

Consists of types of assistance where the primary purpose is meeting the needs of the carer by the provision of a break from their caring responsibilities: Is a service or multiple services that are arranged, booked and/or purchased to ensure the carer has a substitute to care for the person for whom they are the primary carer. Services can be:

- Provision of an attendant care worker to provide care;
- Participation in activities at a community based facility which provides full or part day care;
- Supported social and recreational activities for care recipients such as art classes or groups, sport or camps;
- Care provided in a formal setting such as a rehabilitation centre, aged care home, a supported residential service or community respite house; or
- Receiving care in the home of a volunteer host family.

Direct respite may also include transport: paying for a taxi to transport the person with support needs to the place where respite will be provided, provision of supplementary attendant care to accompany the care recipient to the respite setting or the provision of transport to bring a substitute carer to the home of the care recipient.

My Aged Care: Support at Home for the over 65's

The Australian Government provides a range of programs and services designed to give older people the opportunity to stay in their homes and to live independently in the community. Care provision is tailor made for the individual but eligibility is based on assessment criteria. In addition my aged care manage nursing home placement.

Freecall 1800 052 222 (except mobile phones)

Website: www.myagedcare.gov.au