



**Australian Government**  

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**Department of Health and Ageing**

**CONTINENCE AIDS PAYMENT SCHEME**  
**FREQUENTLY ASKED QUESTIONS (FAQs)**  
**January 2010**

**What is the Contenance Aids Payment Scheme (CAPS)?**

- The CAPS is a Scheme that provides a payment to assist eligible people who have permanent and severe incontinence to meet some of the costs of their continence products.
- The payment will be made directly to the client's bank account.
- The CAPS Scheme will provide greater choice and flexibility for clients to allow them to purchase the most appropriate continence products from the supplier of their choice.

**What is the definition of incontinence?**

- For the purposes of the CAPS, permanent and severe incontinence is defined as the frequent and uncontrollable, moderate to large loss of urine or faeces which impacts on a person's quality of life.
- This definition is the same as the current Contenance Aids Assistance Scheme (CAAS).

**Why did the CAAS need to change?**

CAAS was changed to:

- increase flexibility for clients;
- increase choice of supplier for clients; and
- streamline administration costs.

**What is the difference between the CAAS and the CAPS?**

- The most significant difference is that clients will receive up to \$489.95 to purchase their own products, instead of receiving \$489.95 worth of products.
- Under the CAPS, clients will be able to determine which provider they purchase their products from and the frequency of their purchases.
- The CAPS is a cash payment which allows clients to have the flexibility to shop around for the most suitable product.
- The CAPS promotes consumer choice and control which is consistent with the Government's Consumer Rights and Responsibilities Charter for Community Care, released in 2009.

**When will the old Scheme stop and the new one start?**

- The CAAS will finish on 30 June 2010 and be replaced by the CAPS from 1 July 2010.

- There will be a transition period during 2009-10 and the current continence supplier, Intouch, will continue to supply continence products during this period.

#### **How will current CAAS clients be advised of changes?**

- Existing CAAS clients should have received a letter from the Department of Health and Ageing (the Department) providing information about the changes to the Scheme.
- Clients can contact the National Continence Helpline on 1800 330 066.
- Further information is also available on the Bladder and Bowel website at: [www.bladderbowel.gov.au](http://www.bladderbowel.gov.au).
- In addition, there will be National Information Sessions in all states and territories to provide comprehensive details about the changes to CAAS for clients, health professionals and continence suppliers. These will commence in March 2010.

#### **How will health professionals and suppliers know about changes resulting from the CAPS?**

- Information about the CAPS is available on the Bladder & Bowel website at [www.bladderbowel.gov.au](http://www.bladderbowel.gov.au).
- The Department has written directly to current CAAS health professionals using the client database held by Intouch.
- There will be National Information Sessions conducted in all states and territories, to provide comprehensive details of the changes for clients, health professionals and suppliers.
- After 1 July 2010, for information regarding the application process, health professionals can contact their local Medicare Australia office.

#### **How will current CAAS clients transition to the CAPS?**

- Throughout the 2009-10 transition period, Intouch will use the CAAS client database to circulate information to current clients about the transition to the CAPS.
- Clients will continue to access their subsidy for continence products from Intouch in the same way until 30 June 2010.
- Over the coming months, Intouch will also provide client data to Medicare Australia. If Medicare Australia requires additional information, for example, bank account details to enable the payment to be made, clients will be contacted directly.
- Existing CAAS clients do not need to fill out a new CAPS application form.

#### **What is the role of Medicare Australia?**

Medicare Australia will:

- confirm any additional information for clients transitioning from the CAAS;
- receive and process CAPS applications from 1 July 2010;
- make payments directly into a CAPS client's nominated back account;
- send statements regarding the payment(s) to CAPS clients;
- respond to enquiries about CAPS applications and payments through a Medicare Australia information line to be available from 1 July 2010.

#### **What is the role of the Department of Health and Ageing?**

The Department will:

- define and manage the policy for the CAPS;
- manage ongoing public communication about the CAPS;
- liaise with Medicare Australia about eligibility and/or payment issues as they may arise; and
- respond to policy enquiries.

#### **Are CAAS clients required to review their eligibility for the new Scheme?**

- No. Current clients do not have to undergo a formal review to move from the CAAS to the CAPS.
- Any review of a client's continence needs should be negotiated and agreed between the client and their health professional, who is in a position to make an accurate assessment of the client's incontinence.
- Currently, clients are required to notify Intouch if their circumstances change. After 1 July 2010, clients should notify Medicare Australia of any changes, instead of Intouch.

#### **Will CAAS clients need to complete a new CAPS health report?**

- No. CAAS clients do not require a new health report.

#### **Who will have access to a client's personal information under CAPS?**

- Medicare Australia and the Department of Health and Ageing will have access to a client's information to enable management of the Scheme. Any personal information will only be used for the purposes of making payments under the CAPS.
- Bank account details will only be accessed by Medicare Australia, in order to make the CAPS payment.
- Medicare Australia and Departmental staff are bound by the *Privacy Act 1988* and the Information Privacy Principles under section 14 of that Act.
- Applications and client records will be managed and securely stored in accordance with the National Archive Guidelines.

#### **How will Medicare Australia get client details?**

- Client information currently stored with Intouch will be provided to Medicare Australia to allow contact with clients.
- Medicare Australia may contact clients by mail for additional information to enable them to make the payment from 1 July 2010, for example, bank account details.

## **Eligibility**

#### **Who is eligible for the CAPS?**

People are eligible for the CAPS if:

- they are five years of age or older and have permanent and severe incontinence due to an eligible neurological condition; or
- if they have permanent and severe incontinence caused by another eligible condition provided they have a valid Centrelink Pensioner Concession Card and a health professional verifies the condition.
- This eligibility criteria is the same as the CAAS.

### **Who is not eligible for the CAPS?**

People are not eligible if they do not meet the above criteria. For example they:

- have transient incontinence (not permanent and severe);
- you are not 5 years of age or older;
- are High Care residents in an Australian Government funded aged care home;
- are receiving an Extended Aged Care at Home (EACH) or an Extended Aged Care at Home Dementia (EACHD) package with continence products included in their care plan;
- are eligible for assistance with continence aids under the Rehabilitation Appliances Program through the Department of Veterans' Affairs; or
- are not Australian citizens or permanent Australian residents.

### **Will eligibility for CAPS be reviewed after a certain period of time?**

- People with permanent and severe incontinence should have a continence management plan in place that is reviewed by their health professional on a periodic basis.
- Reviews of a client's continence needs should be negotiated and agreed between the client and health professional, who is in a position to make an assessment of the client's incontinence.
- CAPS clients will be required to notify Medicare Australia of any change in their circumstance. This may include moving to high level residential care, having an operation or treatment that cures their incontinence, receiving an EACH/D package that includes incontinence products in the care plan, or moving overseas permanently.

### **How do people get a Centrelink Pensioner Concession Card?**

- For information on Centrelink Pensioner Concession Card eligibility, people can contact Centrelink on 132 717 (Disability, Sickness and Carers line) or 132 300 (Retirement Line), visit [www.centrelink.gov.au](http://www.centrelink.gov.au) or drop in to their nearest Centrelink Customer Service Centre.

## **CAPS Payments**

### **How much is the CAPS payment?**

- The CAPS payment will be up to \$489.95 per financial year in 2010-11.
- It will be revised annually, and indexation will be applied.

### **How often will the payment be made?**

- Applicants can choose one full payment in July, or two half payments in July and January each year.
- Medicare Australia will continue to make the payment to a client's bank account annually/biannually unless notified otherwise.
- Clients are expected to use CAPS funds to purchase continence products.
- **NOTE:** for new CAPS applicants, in the first year of participation in the scheme, the amount of money you will receive is determined on a 365 day pro-rata basis, calculated from the day your application is processed. (The financial year runs from 1 July – 30 June).

For example, if John Smith's application is processed on 1 September, 62 days have already passed into the financial year (31 days in July and 31 days in August), so he will receive payment for the remaining 303 days (365 - 62).

John's payment for the first year will be calculated as follows:  
 $(\$489.95 / 365) \times 303 = \mathbf{\$406.70}$ .

- After the first year, CAPS clients are eligible to receive the full CAPS payment.

#### **What happens if a client uses all of the payment?**

- The CAPS contribution (paid once or twice per annum) is a one off amount. No additional funds will be provided under the Scheme.
- Clients can contact the National Continence Helpline (1800 330 066) for information on opportunities to access additional products or funding.
- They may also be able to access their local State based continence scheme(s).

#### **Will clients need to produce receipts for their payment?**

- Clients will not be required to produce receipts. The CAPS is not a reimbursement scheme.

#### **Will the CAPS payment affect a client's income?**

- No. An Income Tax exemption has been approved for the CAPS.
- This will mean that CAPS payments will be excluded from any calculation of income.
- The CAPS will also be excluded from the calculation of income for low level residential care in an Australian Government aged care facility, or any Centrelink calculations.

#### **Will clients receive a record of their payments?**

- Yes. Until 30 June 2010 clients will receive statements from Intouch.
- From 1 July 2010 Medicare Australia will issue statements to CAPS clients, once payment(s) have been made.

#### **Can a client nominate to have a payment made directly into a guardian's bank account?**

- Yes, a client can nominate to have the payment made directly to a guardians account, although certified documentary evidence of the legal relationship will be required by Medicare Australia.
- A parent/custodial parent can nominate a bank account in their name for a CAPS client (child), provided there is a direct relationship to the child.

#### **Can a client nominate to have a payment made directly to a service provider of their choice?**

- Yes, a client can nominate to have the payment made directly to a nominated service provider, who will be responsible for purchasing their continence products. A separate authorisation form will be available from Medicare Australia or the website: [www.bladderbowel.gov.au](http://www.bladderbowel.gov.au).

## **CAPS - how to apply**

### **How do people apply for the CAPS?**

- Applicants and their health professional should read the new CAPS application guidelines prior to completing the application form and Health report (these will be available in June 2010).
- Applicants will fill out a CAPS application form, which includes a Health Report. A health professional must complete the Health Report component and all documents must be returned to Medicare Australia.
- Medicare Australia will check the application and, if all the required information is provided, make the payment to the nominated bank account within 2 weeks from processing.
- If the application is incomplete or information is not valid, Medicare Australia will contact the client in order to finalise the application.

### **Where can applicants get a CAPS application form?**

- CAPS applications forms will be available from June 2010 via the Bladder & Bowel website ([www.bladderbowel.gov.au](http://www.bladderbowel.gov.au)), the National Continence Helpline (1800 330 066) or any Medicare Australia office. .

### **Who can fill out the CAPS application form and health report?**

- The applicant or a person they nominate can complete the applicant details section of the form.
- A health professional that is in a position to make an accurate assessment of the applicant in relation to their incontinence and the cause of their incontinence must complete the Health Report.
- Examples of health professionals include: general practitioners, medical specialists, continence nurses, community nurses, physiotherapists, occupational therapists.

### **How do people who do not have a local Medicare Australia office in their area submit their CAPS application form?**

- The CAPS application form can be mailed to Medicare Australia by the applicant or health professional.

### **How long will applications take to be processed?**

- This will depend on the completeness of the application form.
- If Medicare Australia receives all information necessary to process the application form, the CAPS payment should be made to the nominated bank account within two weeks of processing.

### **How will applicants know if their application form has been approved?**

- When an application form has been approved a payment will be made into the applicant's nominated bank account within two weeks of processing.
- Following the payment, clients will receive a statement from Medicare Australia confirming the transaction.
- If the application form is incomplete, Medicare Australia will contact the applicant requesting additional information.

## **Purchasing Information**

### **What sort of products can be purchased under the CAPS?**

- CAPS clients will be able to purchase any continence products appropriate for their needs.

### **Where can CAPS clients purchase products?**

- CAPS clients will be able to purchase products from any continence product supplier, including a medical supplier or their local pharmacy or supermarket.

### **Can a CAPS client purchase from Intouch?**

- CAPS clients are able to choose who supplies their continence products and can make arrangements with any continence product supplier, including Intouch.

### **What if a client is not able to order their own continence products?**

- Clients can authorise someone else to order on their behalf, they may also be able to use local Government funded services, e.g. Home and Community Care Services.

### **Can health professionals order products for clients under the new scheme?**

- A health professional can order products for a client; provided the client is agreeable and appropriate payment arrangements are in place with a continence supplier.

### **Will the CAPS affect a client's entitlement to continence products from state or territory schemes?**

- Policy decisions for the supply and eligibility of continence products for state and territory schemes are separate to the Australian Government CAPS.
- A client, their nominee, or health professional can contact the National Continence Helpline (1800 330 066) for information on the state/territory government schemes.

### **How will clients know what continence suppliers are out there?**

- A list is currently being prepared using the Service Directory managed by the Continence Foundation of Australia. Prior to 1 July 2010, this list will be mailed to all clients and health professionals and made available on the bladder bowel website at [www.bladderbowel.gov.au](http://www.bladderbowel.gov.au).

### **CAAS clients receive up to four free deliveries when ordering products from Intouch. Will CAPS clients now have to pay for postage?**

- Possibly. It is expected that market competition will encourage continence suppliers to offer special deals in order to attract new clients.
- When ordering from a continence product supplier, CAPS clients should ask about the postage costs and discuss postage options.
- If CAPS clients buy locally, postage will not be required.

### **How will clients know what products to buy?**

- It is expected that clients with permanent and severe incontinence will have a continence management plan in place to manage their condition, including education about appropriate products for their individual circumstances.
- Clients can also speak with their GP or health professional about product requirements suitable for their condition.
- The National Continence Helpline (1800 330 066) has clinical staff who can make some suggestions provided the person has had an assessment of their condition by a health professional.
- In addition, some continence suppliers have consultants who can assist with descriptive advice about products.

### **Will the CAPS provide a catalogue of products?**

- No. The CAPS is a direct payment scheme only.
- Clients or health professionals can contact product suppliers directly for a catalogue or view them on their websites.

### **If a client lives in an area that does not have local stores or pharmacies, how will they get their products?**

- Clients can choose to order products online, over the phone or by mail.
- Clients in rural and remote areas may consult:
  - their local service provider;
  - health professional/s;
  - their case manager; or
  - the National Continence Helpline 1800 330 066; for additional assistance on ways to source continence products.

### **Can the local health service stock products on behalf of the CAPS clients?**

- CAPS clients (including those in rural and remote areas) can order products from a supplier of their choice or enter into arrangements with services/providers to procure products on their behalf.

## **Help**

### **Where can I go for information about the CAPS?**

- For information about the CAPS, visit the Bladder & Bowel website ([www.bladderbowel.gov.au](http://www.bladderbowel.gov.au));
- the National Continence Helpline (1800 330 066);
- email ([continence@health.gov.au](mailto:continence@health.gov.au));
- the Continence Foundation of Australia website ([www.continence.org.au](http://www.continence.org.au)).

These services can also assist in referring people onto continence information services:

- the Aged Care Information Line (1800 500 853);
- Translating and Interpreting Service (13 13 450); or
- National Relay Services (133 677 TTY/voice and 1300 555 727 speak and listen).

### **Can I provide feedback on the CAPS?**

- Yes. You can provide feedback on the CAPS by:

- telephoning the CAAS/CAPS Policy Line (1800 807 487);
- email (continence@health.gov.au)
- telephone or in writing to any Medicare Australia office (relating to CAPS payment feedback).

**Where can people go to seek help for their incontinence?**

- People can contact their GP, the National Continence Helpline (1800 33 00 66) or a continence nurse advisor in their state.

## **Additional layman's questions for KPMG to consider in the National Information Sessions.**

### **Client perspective**

#### **(CAAS client)**

**What do I do?** Respond to the letter from the Department or any requests from Medicare for further information e.g. bank details.

**Don't my details go to Medicare Australia already?** Some of your details will transfer across from the Intouch client database; however some additional information may be needed, such as bank account particulars.

#### **What If I do not want to provide my bank details?**

Medicare Australia will not be able to make a payment if bank account details are not provided. Medicare Australia will send a reminder letter to you and a second letter if you have still not responded within 30 days. If after this time you still have not provided your particulars, you will be required to apply as a new CAPS client in full – and, if you don't provide bank details you will still not receive the payment.

**Do I pay tax on the money?** No. An Income tax exemption has been approved for the CAPS payment. This money will not count as income for you.

**Can I have the money put in someone else's bank account?** Yes, you may have your funds paid to a legal representative for which you have evidence to provide to Medicare (e.g. Guardian or Power of Attorney), or a service provider who will purchase products on your behalf e.g. HACC Service, Pharmacy, Residential Care Facility.

**Can I stay with Intouch?** Yes, if you would like to purchase products from Intouch with your CAPS payment, you may do so if you wish.

**What if I don't get my final delivery from Intouch?** Intouch has a two month period after the introduction of the CAPS to deliver outstanding deliveries. If you haven't received them by early September, it is suggested you contact Intouch.

**What if I submitted my forms to Intouch in Feb 2010 and it is not finalised by 1 July under the new arrangements (can I be compensated for the 4 months pro rata products I should have received)?** This will be assessed on a case by case basis, but if there is some processing error that has occurred, it is likely you will receive this period's worth of products (as products, not money).

**Will I still receive free postage?** Not necessarily. You may wish to shop around for a provider which has a free postage arrangement.

**If I am under 18, who gets my money?** If you are under 14, your parent or guardian receives your CAPS payment. If you are 14 – 17 you may choose who receives the payment and if you are 18 (and not decision-making disabled) you will receive your payment.

**If I have a Power of Attorney or Guardian under legislation, can they buy my products for me?** You can enter an agreement with any person or provider to purchase your products for you, noting the CAPS contribution is a maximum of \$489.95.

**Is Nominee the same thing as a PA?** No. A Nominee may not be a legal representative in the same way as a Power of Attorney or a Guardian.

## **CAPS client**

**Who is eligible for the CAPS payment ?** People are eligible for the CAPS if they are five years of age or older and have permanent and severe incontinence due to an eligible neurological condition or if they have permanent and severe incontinence caused by another eligible condition provided they have a valid Centrelink Pensioner Concession Card and a health professional verifies the condition.

**How do I prove this?** A health professional or GP needs to complete the Health Report.

**What forms do I complete ?** The CAPS Application form (available in June 2010).

**How will I be paid ?** Into your nominated bank account annually (each July) or biannually if you prefer (half the payment in July and half in January).

**Can I have my payments monthly to help me budget?** No.

**What if I don't get the money?** If you have not received your payment within one month of lodging your application, and you have not been contacted seeking further information, you should contact Medicare Australia.

**Will I automatically receive this money every year without having to complete extra forms?** Once you are a CAPS client, unless your circumstances fundamentally change, you should receive a CAPS payment annually or biannually (depending on your choice).

**If I have a compensation claim already, can I still have the CAPS payment?** Yes. Although the insurance company may reduce your claim by the value of the CAPS contribution.

**If my health insurance provides continence aids, can I have the payment?** Yes. The CAPS payment represents a contribution toward continence products, not an amount to cover ALL products for a one year period.

**What if Medicare overpays me?** Medicare will seek to recover any overpayment to your account.

**Can my local HACC or other provider buy my goods on my behalf?** Yes, if this is an agreement that you wish to enter with your local provider, this is your choice.

**What if my continence needs far exceed \$489.95 per annum?** It is likely they will exceed this amount. The CAPS payment represents a contribution toward continence products, not an amount to cover ALL products for a one year period.

**I don't have a cheque account or credit card, how can I order my continence products?** There are a range of options such as direct debit, direct deposit, cash payments, postal notes or bank cheques that can be an alternative to a credit card payment.

**Why can't I be helped under the CAAS scheme?** The CAAS scheme will cease to operate after 1 July 2010. It is being replaced by the CAPS which promotes greater consumer choice and flexibility for clients.

**Will I have to have a reassessment at any time in the future to get my CAPS payment ?** Clinical review with your health professionals is recommended from time to time, but reassessment of CAPS eligibility is not envisaged at this time.

**What if I am on a pension?** That is fine. The CAPS payment is tax exempt and will not count as income for you.

**Why can't I have this payment if I have transient incontinence?** This is not consistent with the eligibility criteria for the CAPS or the old CAAS.

**If someone takes or spends my money, can I be paid again?** No. You need to ensure measures are in place so that the payment is used for continence products.

**If the products I buy are no good, can I be paid more CAPS money?** No. You should rely on your continence management plan or liaise with health professionals to ensure you buy appropriate products for your needs. You can also access the Service Directory via [www.bladderbowel.gov.au](http://www.bladderbowel.gov.au) or call the National continence Helpline for information on products.

**Who do I tell if my circumstances change and how?** Yes, you need to notify Medicare Australia.

**Do I get some confirmation that the amount has been paid to me?** Yes, you will receive a statement after each payment.

**If I live in a rural area with no pharmacy, how do I get my products?** You could investigate purchasing online or via the phone. You may wish to stay with Intouch, or you could approach your HACC Service or pharmacy to order on your behalf. You could also band together with other CAPS clients and buy in bulk, negotiating free postage.

**Can I get together with other people and bulk buy products?** Yes, if you wish to.

### **Resi Care (facility)**

**What if I move from low to high care ?** Then you become ineligible for the CAPS payment because continence products will be included in your care.

**What if I move from high to low care ?** Then you may be eligible for the CAPS.