Five steps to entry into an aged care home
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Introduction

Moving into an aged care home may often be a difficult and emotional decision.

This booklet aims to help older people, families and carers understand the process for moving into an aged care home. It outlines five steps to follow and what to do at each step.

Information is current from 1 July 2014 onwards.

Deciding to move into an aged care home is often a time of stress, high emotion, a longing for the past and uncertainty about the future. It is a challenging and emotional decision for the person moving and their family, friends and carers.

This booklet provides a clear path about how to enter an aged care home. It outlines the five steps to follow and what to do at each step.

The five steps are:

1. Assessing eligibility
2. Finding an aged care home
3. Fees and charges
4. Applying to an aged care home
5. Living in an aged care home.
What is residential aged care?

Residential aged care is for older people who for a variety of reasons can no longer live at home. Those reasons can include illness, disability, bereavement, an emergency, the changing needs of their carer, family or friends, or because it is no longer possible to manage at home without help.

Australia’s aged care system aims to ensure that all older people receive support and quality care when they need it.

Living or staying in an aged care home is all about making sure that you receive the care that you need, whether you just need help with day to day tasks, assistance with personal care, or 24-hour nursing care. Aged care homes are owned and operated by people or organisations that have the approval of the Australian Government to care for you.

Residential aged care can be offered as either permanent or short-term care. Short-term care in an aged care home is called residential respite care.

If you or the person you care for needs less care than that offered by aged care homes you may wish to consider independent living units or retirement villages. These residential communities offer a range of services for independent older people, and are regulated by state and territory governments.
What types of care and services are available?

Aged care homes can help you with:

- day-to-day tasks (such as cleaning, cooking, laundry)
- personal care (such as dressing, grooming, going to the toilet)
- 24-hour care under the supervision of a registered nurse or
- accessing a variety of additional services such as physiotherapy (exercises, mobility, strength and balance) or podiatry (foot care).
What short-term care is available?

If you’re caring for someone who still lives in their own home, you may occasionally need to take a short break. This could involve anything from a few days to a few weeks off to attend a wedding or other event, to go on a holiday or to just generally take some time for you. You may also need help if you are unwell or unable to provide care for any other reason.

If the person you care for needs help on a day-to-day basis, they may need to have a short stay in an aged care home while you have a break. This is called residential respite care and can happen on a planned or emergency basis. Once you are back from your break, the person you care for will also return home.

Residential respite care is also available in an extra-service aged care home. However, the aged care home must be approved to provide extra-service care. You will, however, have to pay any extra service costs.

The person you care for may access residential respite care for up to 63 days each financial year. This time can be extended in lots of 21 days if an Aged Care Assessment Team (ACAT) assessment finds that this extra time is necessary.

The availability of services varies from region to region, and the assessment of the person you care for will determine their needs in line with what help is available in your area.

If you need emergency respite care, phone your local Commonwealth Respite and Carelink Centre on 1800 052 222 during business hours or 1800 059 059 outside business hours.
What help is available for people with diverse needs?

If you’re an older person, or you care for an older person, you may have certain needs specific to your background. The Australian Government provides aged care services for all members of the community and, depending on your circumstances, there may be services that cater specially for you.

There is information to help make living easier for Aboriginal or Torres Strait Islander people; people from culturally or linguistically diverse backgrounds; people who are lesbian, gay, bisexual, transgender or intersex; or care leavers.

Support is also offered to veterans, people who are financially disadvantaged, people living with a disability and those living in remote or rural areas.

For more information on services for people with diverse needs, go to My Aged Care at www.myagedcare.gov.au or call 1800 200 422.
Step 1: Are you eligible?

If you are considering moving into an aged care home, you will first need an assessment with a member of an Aged Care Assessment Team (ACAT, or ACAS in Victoria). A member of an ACAT will talk to you about your current situation and help you work out what your options are.

It is important to know that your needs will always be listened to and considered, and you do not need to make any decisions about your future during your assessment.

You are also welcome to have someone else—perhaps a friend, family member or your carer—accompany you for extra support.

What does an ACAT do?

An ACAT can, with your consent:

- assess eligibility for entry into an aged care home
- give you information about aged care homes and home care services in your area
- help you access the care you require
- help you arrange residential respite care if this is what you require
- assess your eligibility for home care to help you continue living at home or refer you to other services that will help you to continue living at home.
How do you find a local ACAT?

ACATs cover all of Australia and are based in hospitals or in the local community. To find your local ACAT or for more information about ACAT assessments, go to My Aged Care at www.myagedcare.gov.au or call 1800 200 422.

Does the assessment cost anything?

No. ACAT assessments are funded by the Australian Government to provide free assessments to determine eligibility for Australian Government Subsidised Care Services.
What happens at an ACAT assessment?

A member of your local ACAT - usually a doctor, nurse, social worker or other health care professional - will make a time to come to your home (or the hospital, if you’re currently in hospital) and talk to you about how well you’re managing day-to-day. The ACAT will explain the assessment process and let you know how your personal information will be protected.

After the assessment

Once you have completed the ACAT assessment, you will receive a letter to let you know if you have been approved as eligible for Australian Government subsidised aged care services. Your letter will tell you what type of services you’re eligible for and approved to receive, as well as the reasons why.

You should keep a copy of your letter because you will need to show this record to organisations to confirm that you are eligible to receive Australian Government subsidised aged care services.
What if you have a concern?

In some cases, you may have concerns about the assessment outcome or the service you received during the assessment process. You have the right to raise these concerns.

Every ACAT has procedures in place to work through any concerns you might have. You should first talk to your ACAT about your concerns and see if they can help. It often works best if you, or the person representing you, talk directly to the team leader to sort out any problems. They are there to help you and will listen to your concerns.

If you and your ACAT cannot come to an agreement, you can raise your concern with the relevant state or territory government. ACATs are employed by state and territory governments, so the teams are covered by their government’s complaints procedures.

What if you’re not happy with the result of the assessment?

If you think the assessment outcome or decision should be changed and you’re unable to resolve your concerns with your ACAT, you, or someone acting on your behalf, has the right to appeal the decision and can write to the Secretary of the Australian Government Department of Social Services and tell them why you think it should be changed.

You must write to the Secretary within 28 days of receiving your letter from the ACAT. Your letter from the ACAT will include further information on how you can appeal.
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Step 2: Finding an aged care home

The best way to find a place that suits you is to visit a few different homes. Each home is different, so visiting them will help you to find out what you can expect. You’ll also be able to see what the accommodation is like, and what types of care, services and activities they offer.

Use the My Aged Care Aged Care Homes Finder to look for homes in the area you’d like to live and contact them to arrange a time to visit. You can use the Aged Care Homes Finder online at www.myagedcare.gov.au or get more information by calling 1800 200 422.

My Aged Care

If you’re getting older and need help, or if you’re caring for someone who does, contact My Aged Care.

My Aged Care is a website and contact centre, set up by the Australian Government to help you navigate the aged care system.

Through My Aged Care, you can find out what you need to know to start planning and talking about aged care with your family and loved ones.

My Aged Care can help you with:

- locating services in your area
- up-to-date information on aged care
- finding your way through the My Aged Care website
- referrals to assessment services
- information about carer support services
- obtaining copies of publications such as this one.
You can nominate a representative, such as your partner, carer or family member to call My Aged Care for you.

You can also go to the My Aged Care website at www.myagedcare.gov.au or can talk to us on 1800 200 422*, Monday to Friday, 8 am to 8 pm local time (closed on national public holidays) and on Saturdays, 10 am to 2 pm (local time).

If you are deaf or have a hearing or speech impairment, we can help through the National Relay Service. Call 1800 555 677* and ask for 1800 200 422*.

If you need an interpreter, we can help through the Translating and Interpreting Service. Call 131 450 and ask for 1800 200 422*.

*Calls to 1800 numbers are free from fixed lines; however, calls from mobiles may be charged by your provider.
Which aged care home is right for me?

Before you visit any aged care homes, it’s a good idea to make a list of the types of care you need and the things that are important to you in a home. Your ACAT assessment should list your care needs. You may want to take your letter from the ACAT, as some homes will want to know what care you need based on your personal situation. Talk to your family members or carer to make sure you’ve thought of everything, and ask them about their needs too, so they can support you in your new home.

You may also want to think about your physical, spiritual, social and emotional care needs, to make sure an aged care home is right for you. You may want to consider the following questions when you are choosing an aged care home:

- Do you need help with everyday tasks such as dressing, using the toilet, bathing or moving around your home?
- What training do the care staff have (are there registered nurses, enrolled nurses or trained carers employed)? How many staff provide care overnight?
- What arrangements are there to ensure privacy for residents?
- What are the meal arrangements - seating, meal times, menus, visitors, meals in your room and special diets?
- Can the home meet your special needs (including language and culture, religious observances, pets and access to medical visits)?
- How are social and cultural activities decided? Are residents’ interests taken into account?
- How can family and friends be involved in care? Can they stay overnight if needed?
- What transport can you access for visiting shops, friends and family?
• Can the home meet your medical needs such as assistance with medication, wound or catheter care?

• Do you need services such as podiatry (foot care), physiotherapy (exercise, mobility, strength and balance) or speech therapy (communicating, swallowing or eating)?

• What type of care services cannot be provided and at what cost? How would you be advised of this?

As you visit each home, you may also want to make some notes about what you like, what you don’t like and whether you feel comfortable there. Your impressions of the staff and the environment will help you to make a decision about which home is right for you.
Step 3: What do you need to pay?

The Australian Government pays for the bulk of aged care in Australia. But, as with all aged care services, it is expected you will contribute to the cost of your care if you can afford to do so. You will never be denied the care you need because you can’t afford it.

When moving into an aged care home you may be asked to pay towards your care, accommodation and daily living costs.

How much you pay depends on your financial situation. However, there are strong protections in place to make sure that care is affordable for everyone. The Australian Government sets the maximum fees for care and daily living expenses, and there are also rules about how much you can be asked to pay for your accommodation.

If you are required to pay an accommodation contribution or an accommodation payment, you will have 28 days from the day you entered an aged care home to decide on your payment method. You can choose to pay your accommodation costs by a lump-sum, rental-type payments, or a combination of both.

What you will pay will be set out in a resident agreement between you and your aged care provider.

What types of costs are there?

The information in this section covers aged care home costs from 1 July 2014. For information on the previous fees and charges effective up until 30 June 2014, please see My Aged Care website.

You may be asked to pay one or more of the following in residential care.
• **A basic daily fee.** This covers living costs such as meals, power and laundry. For some people this is the only fee they are required to pay.

• **A means-tested care fee.** This is an additional contribution towards the cost of care that some people may be required to pay. The Department of Human Services will work out if you are required to pay this fee based on an assessment of your income and assets, and will advise you of the amount.

• **An accommodation payment.** This is for your accommodation in the home. Some people will have their accommodation costs met in full or part by the Australian Government, while others will need to pay the accommodation price agreed with the aged care home. The Department of Human Services (Centrelink) will advise you which applies to you based on an assessment of your income and assets.

• **Fees for extra or additional optional services.** Additional fees may apply if you choose a higher standard of accommodation or additional services. These vary from home to home. Your aged care provider can provide you with details of these services and the fees that apply.

There are annual and lifetime caps in place to limit the amount of the means-tested care fee you will need to pay.

You can call My Aged Care on **1800 200 422** to help you estimate the fees and charges you may have to pay towards your residential aged care. Before you call you should have your financial information ready, especially details of your various forms of income and assets.

When you move into an aged care home, you will negotiate an agreement that will set out the fees and charges you will be asked to pay.
Residential respite care

If you receive residential respite care through an aged care home, you won’t have to pay an accommodation payment. You also won’t have to pay any means-tested care fees.

You will, however, be asked to pay a basic daily fee and perhaps a booking fee.

The booking fee is a prepayment of residential respite care fees and not an extra payment. The booking fee cannot be more than either a full week’s basic daily fee, or 25% of the fee for the entire stay, depending on which amount is the lowest.

Residential respite care may be available for up to 63 days each financial year. This time can be extended in lots of 21 days if the ACAT assessment finds that this extra time is necessary.
Financial information and education

If you want to find basic information about managing your finances, you can use Centrelink’s free Financial Information Service. This confidential service can help you make informed decisions about investment and financial issues for your current and future needs. For more information about the Financial Information Service, contact Centrelink on 132 300.

Financial assistance

If you believe you would face financial hardship in paying the required fees and payments, you can ask to be considered for financial hardship assistance. Each case is considered on an individual basis.

Depending on your personal situation, you may apply for financial assistance with:

- your basic daily fees and means-tested care fees and/or
- your accommodation payment.

To obtain a hardship application form or for more information on fees and charges or financial assistance, go to My Aged Care at www.myagedcare.gov.au or call 1800 200 422.
**Step 4: How do you apply for an aged care home?**

You can apply to as many homes as you like. When a place becomes available, the aged care home will contact you or your nominated contact person.

After accepting a place, make sure you let the other aged care homes know that you have found somewhere you like, to ensure that they no longer need to keep your application open.

**Filling in an application form**

You will need to apply to any aged care homes you are interested in. Some homes will have their own application process and may ask you to fill in their forms.

Talk to the homes and find out what process they have and what information they will need.
Do I need to provide financial information to the provider?

No, you don’t need to provide any financial information on your application form. However, you will need to provide financial information to Centrelink when you are entering care if you wish to apply to have your fees and charges subsidised by the Australian Government.

If you are entering an aged care home on or after 1 July 2014 you will need to complete the *Residential aged care combined assets and income assessment* form and submit it to Centrelink or the Department of Veterans’ Affairs (DVA) if you receive an income support payment through them for assessment. You will need to complete and submit this form even if you are also receiving an income support payment. This is because the information required for aged care is different to the information required for income support payment purposes. If you don’t have your income and assets assessed you may be charged the maximum rate of fees and charges.

The *Residential aged care combined assets and income assessment* form is available from Centrelink or My Aged Care website.

You will be able to request an assessment prior to entering aged care and will receive an initial fee notification advice which will be valid for 120 days prior to entry unless there is a significant change in your circumstances. You will need to update Centrelink (or the DVA) during the 120 day period of any changes in your circumstances such as marital status, homeownership or financial changes. Centrelink will determine if the fees should be reset prior to entering care and will advise you.
Will my information be kept private?

All aged care homes are required to keep your information private under state, territory and Commonwealth legislation. You can expect the information you provide in the forms will be treated sensitively by the aged care home.

If you want to access your personal information, you can contact your aged care home at any time. By law, aged care homes are required to manage your information according to certain standards. Under both the Aged Care Act 1997 and the Privacy Act 1988, you are entitled to access the information that the aged care home collects from you. There are severe penalties, including imprisonment, for people who misuse personal information.

For more information on how to apply for an aged care home, go to My Aged Care at www.myagedcare.gov.au or call 1800 200 422.
Step 5: What is it like to live in an aged care home?

Each aged care home is different. There will be new routines, new surroundings and new people all living together under one roof. You may have help with many of the day-to-day tasks that you’ve been used to doing for yourself, and there will be plenty of social activities going on in your new home.

You’ll get to decide what you want to do each day and have control over your personal matters. Staff at the home will respect your privacy, and your friends and family will be able to visit at any time. And as long as your health allows, you’ll be able to go on holidays, visit friends and come and go as you wish.

You won’t lose the right to vote, or any other rights you enjoy as a citizen. You also won’t lose the right to control your own financial affairs and possessions.

As a resident of the home, you will be able to have a say in your living arrangements or those of the home in general.

You will be expected to respect the rights and needs of other people in the home, as they will be expected to respect yours.

Resident agreement

Before you move in, an aged care home will offer you a resident agreement covering things like services, fees, rights and responsibilities, and when you could be asked to leave. It’s a legal agreement between you and your aged care home.

Since the resident agreement is a legally binding document, it’s important you understand everything in the document before you sign. If you have any questions, you should ask your new aged care home. It’s their responsibility to make sure the agreement offered to you is clear.
Rights and responsibilities

No matter which aged care home you move into, your rights and responsibilities will be the same as those of every other resident. To make sure your rights and responsibilities are protected, there is legislation that all aged care homes funded by the Australian Government must follow.

The Charter of Residents’ Rights and Responsibilities will be displayed in your aged care home, or you can ask your home for a copy when they provide your Resident Agreement.

For more information about the Resident Agreement or your rights and responsibilities, go to My Aged Care at www.myagedcare.gov.au or call 1800 200 422.

What about my family, friends or carer?

Even if you move into an aged care home, your family, friends or carer are still a part of your life. If you like, they can speak with the staff at your aged care home about how they can still help out and continue to play a role in your care.

Your family, friends and carer may also need to talk to someone about how they feel about their changed role in caring for you.

Carers Australia - the peak national body for carers, with a network of carer associations in each state or territory - may be able to help organise support. You can contact Carers Australia on 1800 242 636 for more information.
How do I make a complaint?

If you are concerned about the care or service you are receiving, you have the right to raise your concern. You are encouraged to raise the issue with your aged care home in the first instance, as this can achieve a fast and effective outcome.

If you are unable to resolve your concern directly with your aged care home, you can contact the Aged Care Complaints Scheme (the Scheme). The Scheme provides a free service for people to raise concerns about the care and services they are receiving through an Australian Government subsidised aged care service.

If your aged care home doesn’t provide acceptable care or services, the Department of Social Services may issue the home with a notice or a sanction that requires them to fix the problem.

For more information on how to make a complaint, go to My Aged Care at www.myagedcare.gov.au or call 1800 550 552.
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