



Beginner's Guide to Navigating the Australian Residential Aged Care System



Susan ♥

Beginner's Guide to navigating The Australian Residential Aged Care System

In an ideal world, our beloved parents or family members will be able to continue living independently in their own homes, living well and ageing gracefully. Sometimes however, a sudden fall, ill-health or time in hospital means returning to their independent lifestyle is no longer possible. Quite suddenly your family needs to make some wise - and sadly, often rushed - decisions.

Your loved one may require urgent, yet temporary Respite Care.

Respite Care is required when the medical team at the hospital informs you your loved one can no longer remain in hospital.



Yet you know they are not ready to resume living independently.

Respite Care can be offered for short to medium terms at reputable Aged Care facilities (depending on availability and demand).

We can help you to source this type of care.

Beginner's Guide to navigating The Australian Residential Aged Care System

Other times, the best option is to make the empowered choice to move your family member into Residential Aged Care.

This can be a confusing and stressful time for your loved one – not to mention you and your family.

Susan.Care will assist in understanding the bureaucratic processes, help you take the appropriate steps in the right order and manage the detail, to get the outcome you desire.

From information comes empowered choice.

Here is a simple outline of the many, many steps you'll need to be aware of, as you seek the best solution for your ageing parent or loved-one.

Step 1. Bring your family together to discuss options.

A family meeting may provide an opportunity to explore everyone's concerns and decide the next steps as a family. Start by getting members together to discuss options and preferences. Document everything and assign tasks.

Beginner's Guide to navigating The Australian Residential Aged Care System

Allow **Susan.Care** to host this on your behalf.

During these Covid-19 months, this session can be hosted online, using Zoom, Skype or Facetime.

Susan's questions will initiate calm contemplation and if any family member starts to take over, Susan can act as 'Switzerland' and be your neutral, independent facilitator.

2. Step Two. Apply for an ACAT Assessment.

It's important to apply for an Aged Care Assessment Team (ACAT/ACAS in VIC*) review relatively promptly, as it can take several weeks for the face-to face meeting to take place. The online

application is relatively painless and should only take 15-20 minutes. The same application is used for applying to all types of care and support – including help at home, short-term care, and care in an aged care home.



Beginner's Guide to navigating The Australian Residential Aged Care System

An ACAT assessment is required before you can access (any) government subsidies, so booking this as soon as possible is important.

There are three parts to the application:

- 1/ Part one asks some general questions to gauge eligibility**
- 2/ Part two captures details about your ageing loved one**
- 3/ Part three confirms who the assessor should call to arrange the assessment.**

You'll need the Medicare Card of the person to be assessed; some financial information and their consent of course.

As you work through the application, this may be a good time to consider becoming a

Representative for your loved one/Elder. (optional Step 3)

For transparency, discuss this step in advance with your siblings/family members.

Beginner's Guide to navigating The Australian Residential Aged Care System

You'll need your own Medicare card number to enter online during the ACAT Application.

Read more about [appointing representation](#)

At the end of the ACAT application process, you will be advised of many important telephone numbers.

Ensure you write these down, make several copies of the page of phone numbers mailed to you and share amongst family members. They will be required for every future communication with the Australian Government.

***Another word of advice here, is to request a reference or receipt number at the conclusion of every telephone call with Centrelink; MyAgedCare (not all customer service staff may make the relevant notes in your case) and even with Susan.Care for that matter!**

Beginner's Guide to navigating The Australian Residential Aged Care System

Step 4: The ACAT process will bring up several financial considerations.

It may be appropriate to get some independent professional Financial Care to ascertain the best outcome for your parents or loved ones. For example: Sometimes selling the family house is not beneficial to your other parent (or life-partner).

Ask [Susan.care](https://www.susancare.com.au) for Susan's recommendations regarding Independent Financial Advisors.

If you and your family have come to the conclusion that Residential Aged Care is the appropriate course of action for your loved-one, here are the next steps:

Step 5. Think about what is important to your Loved Ones in their next place to live.

Make one broad, all encompassing list which includes region, general location, preferred style of living, health and cultural needs.

Beginner's Guide to navigating The Australian Residential Aged Care System

Then, start to write down what else is important to your Elder: hobbies, lifestyle preferences and specific interests

For example:

- Single/double bedrooms with ensuites/shared bathrooms; proximity to gardens or lifts
- Staff speaking their language? Cultural or ethnic references around the facility
- Location: is it important to smell the ocean, feel the crisp mountain air?
- Or live close to family-members, children, nieces, nephews, grandchildren
- Favourite foods, preferred excursions
- Opportunities to participate in favourite activities: gardening, cooking, musical instruments or classes, art or physical movement classes

Before trying to drive all over Sydney to narrow-down your preferences, engage Susan.Care to help you navigate these myriad steps.

Susan.Care will help you develop a shortlist of potential facilities that match your requirements. Once shortlisted, Susan.Care will personally drive you and your Family Member(s) to the top three facilities, to get a true feeling for each new place.

Beginner's Guide to navigating The Australian Residential Aged Care System

Armed with a checklist of hundreds of relevant questions; including a very important addition in recent times: How has the facility managed Covid-19 and what is their pandemic plan going forward?

You and the entire family can then make an empowered choice regarding which facility suits them best.

Once engaged by your family Susan.Care will check immediate availability and start the application process, ensuring all paperwork and documentation is uploaded and completed within the correct time frame.

Susan.Care understands exactly how the Aged Care Fee system operates. But here are the key components to be aware of:

Beginner's Guide to navigating The Australian Residential Aged Care System

Step 6: Understanding the Fee Structure

The costs for residential care are split into accommodation, living expenses and extra services. How much you need to pay will depend on the provider and your Loved one's assessable income and assets.



The breadth of information about the DAP [Daily Accommodation Price] versus the RAD [Refundable Accommodation Deposit] can be overwhelming, contradictory and confusing.

For example, your elder may be asked to contribute towards all three areas: care, accommodation and daily living costs. How much your family pays depends on your loved ones' financial situation. Don't worry too much here: There are strong protections in place to make sure care is affordable for everyone.

The Australian Government sets the maximum fees for care and daily living expenses. There are rules about how much your family can be asked to pay or contribute to the cost of accommodation.

Beginner's Guide to navigating The Australian Residential Aged Care System

You may be asked to pay one or more of the following:

A Basic Daily Care Fee.

This covers the cost of their daily care needs (dispensing medication, showering, cleaning etc). 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 (Centrelink) or Department of Veterans' Affairs (DVA) will work out if your Elder is required to pay this fee based on an assessment of their income and assets, and will advise you of the amount.

An Accommodation Payment.

This is for the accommodation in their new home and/or things such as meals, electricity and laundry. 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. Centrelink will advise which applies to your Elder, based on an assessment of their income and assets.

Beginner's Guide to navigating The Australian Residential Aged Care System

RAD – Refundable Accommodation Deposit.

If you choose to pay the full amount of the accommodation payment up front, this is called a RAD. This amount is refunded in its entirety to your family if you make the decision to leave the aged care facility, or once your Loved One has passed away.

DAP – Daily Accommodation Payment.

If your family chooses not to pay the accommodation payment in its entirety, you can have it broken down into a Daily Accommodation Payment (DAP), which will not be refunded to you, once they have passed away or left the aged care facility.

Fees for Extra Services and Additional Services.

Additional fees may apply if you choose a higher standard of accommodation or additional services for your elder. These vary from home to home.

Susan.Care will provide a comparison of Extra Services as an outline in the proposal of facilities.

Beginner's Guide to navigating The Australian Residential Aged Care System

Lastly, in order to work out whether your Elder will be better-off selling or renting out the family home, gifting it to a family member (pssst: not a good idea) and establishing the best ratio of RAD and DAP, we can make some recommendations to independent Aged-Care Financial Advisors.

They will undertake specific financial forecasting and be able to offer individual projections - and peace-of-mind - based on your family's unique situation.

Don't forget, as part of engaging Susan.Care, Susan will recommend three "best fit" facilities including an outline of the financial obligations required.

Finally, based on you and your Elder's empowered choice, Susan.Care will fill out the paperwork, submit within the specified time-frame, and keep you informed of the outcome.

Beginner's Guide to navigating The Australian Residential Aged Care System

Step 7. Making the move.

Once a place is offered, you will need to sign a resident agreement and make all the arrangements for the move. If you've partnered with us this far, Susan.Care will ensure documentation timelines are adhered to, and the correct legalities are observed.

Further, allow us to assist you with the logistics of settling-in.

Susan and her team of personable managers can work with you to decide which items of furniture will fit into the new space and we can even assist with choosing and packing-up which personal effects to take with them.

Susan.Care's additional service of packing and logistics can be a blessing in disguise at this challenging time.

Lastly, getting the family home ready for sale, if required, can provide a positive financial outcome.

Take the steps now. This whole process can take a little while....

Beginner's Guide to navigating The Australian Residential Aged Care System

In the interim - even if you're not quite ready for Residential Care - yet need help to manage your loved one's increased needs for care, allow Susan.Care to provide advocacy at appointments you can't attend:

Ageing Patient Advocate

If you now require more “day to day” assistance in managing your Loved ones medical, specialist appointments or errands, Susan.care can be your Ageing Patient's Advocate.



When you are overcommitted and under-resourced, allow Susan to meet, collect, transport and attend any medical or specialist appointments with your ageing loved ones; take notes and post-appointment, convey the prognosis appropriately.

Beginner's Guide to navigating The Australian Residential Aged Care System

Susan will meet you and your family member(s) prior to the appointments, note- down any and all family medical history details and ensure this information is conveyed to any Specialist, appropriately.

Likewise, Susan will document and (where appropriate) make a voice-recording of the appointment to ensure no details are misconstrued.

When the Elders in your life need assistance getting to appointments; need company whilst shopping, ordering household items or coordinating home-care strategies, contact Susan.Care to assist.

Your loved one will be in good hands; It will be as if YOU were there.

Schedule an obligation-free 15-minute conversation with Susan and start making empowered choices on behalf of the loved ones in *your* life.

About Susan

If a Loved One in your life needs increased care, or your family find themselves needing immediate Respite Care,

Ask Susan.care to assist you in navigating the minefield that is Australia's Aged Care System.

Passionate about being of service to you, your elderly relatives and family members, Susan and her team will support you by providing clarity, guidance, negotiation and advocacy during what can otherwise be an overwhelmingly frustrating period of time!

Call for a Free Consultation - 0415 735 587