

9. Aged care

Residential aged care is for older people who can no longer live independently. Aged care homes provide assistance whether you just need help with day-to-day tasks or 24-hour care. Facilities are referred to as high or low care:

- Low care (hostels): for people who require some help, but are able to move about independently.
- High care (nursing homes): for people with a greater degree of frailty who may need continuous nursing care.

Some aged care homes offer both low and high care services, which allows you to stay in one place if your care needs change. Residential aged care can be offered as either permanent or short-term care. Short-term care is called 'respite care'.

Aged care homes are regulated by the Aged Care Act 1997 (Cth). To ensure high standards of care and accommodation, the Australian Government applies an accreditation system.

What services are provided?

Services provided can include:

- assistance with daily living such as bathing, showering and dressing;
- assistance with medications;
- meals, taking into account special dietary needs;
- laundry services and cleaning services; and
- social activities.

For residents with high level care needs, services can also include such things as basic medical supplies, nursing and therapy services.

Some aged care homes provide what is called 'extra service'. These are a higher standard of accommodation and services, which will cost you more.

What costs are involved?

While most aged care services receive funding from the Australian Government, residents are usually required to pay certain fees and charges. The government regulates these fees.

There are two types of care fees that you may be asked to pay:

- a basic daily fee; and
- an income tested fee (depending on your income and the level of care).

You may also be asked to pay either an accommodation bond or an accommodation charge.

If you can't afford to pay the fees and charges, there are hardship provisions that may reduce or waive the costs, depending on your circumstances. If you are granted assistance, the Australian Government pays a subsidy to the home, so that you receive the same standard of care, regardless of your capacity to pay.

If eligible, the Department of Veterans' Affairs will pay your basic daily fee. You will not pay any income tested fees.

In calculating the amount of accommodation bond or charge you have to pay, your assets will be assessed. The value of your family home is excluded from your assets assessment if:

- you have a spouse, partner or dependent child still living in the family home; or
- a close family member has lived in the family home for at least five years, and is eligible for an income support payment (e.g. Centrelink payment); or
- a carer has lived in the family home for at least two years and is eligible for an income support payment.

What do I need to do?

Before you can request government subsidised residential aged care, you must be assessed by an Aged Care Assessment Team (ACAT) as being eligible. ACATs provide free assessments.

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ACATs assist you and your family to make informed decisions about the level of care needed. ACATs provide information on care options and can help arrange referral to residential or community care services.

ACATs may approve you to receive one or more of the types of aged care that are funded by the Australian Government.

You have the right to be consulted about the type of aged care that best meets your needs. A member of an ACAT will visit you and ask you questions to help work out the best care option for you. A carer, friend or family member can be present. With your approval, your doctor may tell the ACAT member about your medical history.

If the ACAT does not approve you to receive funded aged care services, or the type of services you believe you need, you can appeal against the decision. You will be sent a letter explaining how you can appeal an ACAT decision.

What is residential respite care?

Residential respite care provides short-term care when you need it. Respite care can be provided in your own home, in a respite care centre or in an aged care home.

Residential respite care may be used if you are ill, or to help if your carer is absent for any reason, such as illness or holidays.

If you receive Australian Government subsidised respite care in an aged care home, you will be asked to pay a basic daily fee, which is a flat fee. You may also be asked to pay a booking fee to secure your respite place. This fee cannot be more than a full week's fee or 25 per cent of the fee for the entire stay, whichever is the lower.

You do not have to pay an accommodation payment or an income tested fee for government funded respite care. You do need an ACAT assessment to access residential respite care.

Finding the right home

The decision to move into full-time residential care or respite care is a major one. It is important to choose a home that meets your needs and preferences. It is important to understand what type of home you are considering, such as one that offers extra services, as this may affect the cost and the services that you will receive.

Commonwealth Respite and Carelink Centres can help you with information about aged care homes in your area, and what they offer. ACATs, family, friends and your doctor may also be able to help you find a suitable aged care home.

The best way to find a home that suits you is to visit a range of homes. Visiting them will help you to find out what they can offer you, and what the accommodation is like.

Where can I get more information?

For more information about aged care, respite care or to find your local ACAT, contact:

- the Commonwealth Respite and Carelink Centre on 1800 052 222;
- the Aged and Community Care Information Line on 1800 500 853;
- your doctor or local health centre; or
- visit the Aged Care Australia website www.agedcareaustralia.gov.au.

Let these services know if you need or prefer an interpreter.