

The 5-step guide



Everything you need
to know about moving
into residential aged care

Opal

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You are not alone

The decision to move into residential aged care can sometimes be a difficult and agonising one. For some older people and their families, the process can trigger all kinds of emotions – fear, anxiety, guilt, loss or even relief – sometimes all at once.

That's why we've created this small booklet with you in mind. It's intended to be a simple step-by-step guide to help you navigate your pathway into care and help you choose a care home that meets your personal needs, whatever they may be.



The first reassuring piece of information you should know is that residential aged care in Australia is strictly regulated by the Australian Government to ensure a high standard of care across the sector.

So, while you may find that accommodation styles and standards differ from home to home, you should always receive quality care, no matter where you go.

We suggest that you keep this booklet with you as you move through all the steps into care, to ensure that you have the information you need along the way.



There are 5 basic steps you need to take to successfully transition into residential aged care with us.



Step 1

Assess whether you're eligible for government support.



Step 2

Find a care home that suits your personal tastes and needs.



Step 3

Work out the costs of care to understand the fees and charges involved.



Step 4

Apply to an Opal care community.



Step 5

Move into your new Opal care community.



Step 1

Assess whether you're eligible for government support.



What is an ACAT/NSAF assessment?

The first step you need to take is to find out if you're eligible for government support. To do this, you'll need to be assessed by an Aged Care Assessment Team or ACAT (known as Aged Care Assessment Services or ACAS in Victoria).

Aged Care Assessment Teams are health professionals such as doctors, nurses and social workers who provide information and advice to older people who are having difficulty living at home. The assessment helps establish which services and care you are eligible to access.

You can contact ACAT directly by calling **1800 200 422** or via the government's My Aged Care website at **myagedcare.gov.au** or you can simply speak to your local doctor or health centre to provide a referral to your nearest ACAT.

What to expect from an ACAT assessment?

A member of ACAT will visit you at home to understand more about how you're managing with day-to-day activities such as bathing, shopping, cooking and cleaning.

With your permission, your doctor may tell the ACAT representative about your medical history to help determine which kind of care would be most beneficial for you. You may like to have a member of your family or a carer present during the visit.

What to expect from an ACAT assessment? (continued)

Once the ACAT has completed your assessment, they will let you know whether or not you are eligible to access government support for your residential aged care. They will either give you a copy of the assessment report or they may choose to post it to you.

Your ACAT assessment is free and will be valid indefinitely unless it is granted for a specific period of time.



Types of care for which you may be eligible to receive support

Permanent care

Permanent care can range from assistance with personal care or day-to-day tasks through to 24-hour nursing care for those with complex or high care needs.

Dementia care

Dementia care typically involves a higher level of care delivered in an environment designed specifically to meet the needs of people living with dementia.

Respite care

Respite care is short-term care, including day respite, to provide your caregivers a break from caring when they need it. It can be planned or on an emergency basis and can be used for up to 63 days in a financial year. Many care homes offer day respite, which offers caregivers some flexibility to attend to personal needs and obligations as they arise.

Palliative care

Palliative care is specialised care for people who have an advanced illness or who are in the final stages of life. The aim of palliative care is to provide the best possible end-of-life care for the person and also for their family.

Step 2

Find a care home that suits your personal tastes and needs.



If your ACAT has confirmed your eligibility to access residential aged care, the next step is finding a care home that meets your needs.

This is often the most stressful part for families, however, with many homes in most states across Australia, it's very likely there's an Opal care community in your area. Just call us on **1300 362 481** and our experienced team will talk to you about your needs and what we have available in your area. If we're unable to accommodate you within Opal, we'll do our best to help you locate an alternative provider.

Applying to aged care homes

Once you have received your ACAT assessment, you can begin applying to as many care homes as you wish, but once you accept a place, it's important that you let the other homes know that you no longer require their services.

Visiting an aged care home

Visiting a range of homes is often one of the best ways to decide which home suits your needs. To help you assess the suitability of the homes you visit, we have attached a short checklist at the end of this section. This will help you assess each home and ask some important questions to the providers you meet with.

If you're considering an Opal care community, here are some of the services we provide

- A range of care options including respite, dementia-support, permanent care and palliative care. Many Opal care communities also offer day respite.
- High quality person-centred care with a focus on meeting your individual needs.
- A qualified nursing team on-site at all times to attend to your clinical and emergency needs.
- Fresh meals prepared and cooked in the home kitchen by our dedicated qualified chef.
- Assistance with daily living including bathing, dressing and eating.
- Access to a range of other health services including physiotherapy, podiatry, optometry and dental.
- Medication management provided on-site.
- Individually tailored social and recreational activities to bring joy and meaning to your days.
- On-site laundry service and Opal cleaning services (not outsourced).
- Private and companion bedrooms with basic furnishings included.



Some things to consider when you visit a home

Standards and quality

- ☐ Is the home accredited by the Aged Care Quality and Safety Commission?

First impressions

- ☐ Are the buildings and grounds well maintained and is there access to outdoor space?
- ☐ Does the team seem friendly and welcoming?

Location and accessibility

- ☐ Are family and friends able to get there easily?
- ☐ Are there enough parking spaces at the home?
- ☐ Is the home close to amenities such as shops and parks?
- ☐ Is there sufficient wheelchair access into the home and within the home?

Care team

- ☐ Does the team know much about the residents' lives and experiences?
- ☐ Is the team trained to care for residents living with dementia?

- ☐ How well does the team communicate with residents and relatives?

Care

- ☐ How can you, your family or representatives, be involved in your care?
- ☐ What training and qualifications does the care team have?
- ☐ If your care needs change, will you be able to stay in the home?
- ☐ What other health professionals visit the home regularly?

Accommodation, meals and routines

- ☐ Is there provision for married couples and for single residents?
- ☐ How is room allocation determined – can you have your say?
- ☐ Are the bathrooms shared or are there private bathrooms?
- ☐ What are the meal arrangements? Times, meals for visitors, meals in your room, culturally diverse menus and special diets?
- ☐ Is there a chef on-site to prepare and cook all meals?

- ☐ Is there a choice of food and how often does the menu change?
- ☐ Are snacks available during the day and night?
- ☐ Does the home allow you to keep pets or can pets visit?
- ☐ Will you be able to continue to see your own doctor?

Social and lifestyle engagement

- ☐ Are residents encouraged to stay active and do as much as they can for themselves?
- ☐ Do the residents seem happy and occupied?
- ☐ Are team members sitting and chatting with residents?

- ☐ Are there amenities such as a common room, TV room, newspapers, books, and hairdressing services?
- ☐ Are there regular social activities such as music, exercise classes, gardening, celebrations, bus outings?
- ☐ Can family, friends and young children visit without restriction?
- ☐ Are there team members who speak your language?

Final thoughts?

- ☐ How would you rate the home you visited on a scale of 1 to 10?





Step 3

Work out the costs of care to understand the fees and charges involved.



For peace of mind, it's critical that you fully understand the costs of residential aged care as well as any fees and charges you may incur along the way.

It's also important to understand that the overall amount you pay for both care and accommodation depends on your individual financial situation.

Services Australia is the body that determines your financial situation. To do this, Services Australia conducts a Combined Income and Assets Assessment, which is a form (SA457 or SA485) that you need to complete and submit to the government.

Since Services Australia can sometimes take a long time to send you the outcome of your income and assets assessment (14-120 days), we recommend using the government's Fee Estimator to help you estimate the likely cost of care. The Fee Estimator can be found on the **myagedcare.gov.au** website or Opal website **opalhealthcare.com.au**

It's important to remember that the accuracy of the Fee Estimator depends on the accuracy of the information you enter, so it's important to be as precise as possible. We also encourage any person considering residential aged care to seek independent financial advice. This will help you access any government assistance to which you are entitled and advise you on the likely costs of your care. If you need help finding an independent advisor, please speak to our team at your local Opal care community or you can contact Services Australia for a referral.

How are my assets and my income assessed?

The Combined Income and Assets Assessment form (SA457 or SA485) is an extensive questionnaire with over 140 questions about what you and your partner/spouse own and earn. It's important to understand that you are considered to own half your assets with your partner/spouse regardless of who holds the title to the assets. As part of your assessment, you will be asked to provide details of all assets owned by both of you.

The family home, is excluded from the asset assessment if:

- You have a spouse, partner or dependent child still living in the family home at the time of the assessment or at the time you enter into care (whichever date is earlier).
- A close family member has lived in the family home for at least 5 years and is eligible for an income support payment (such as a government pension or allowance).

- A carer has lived in the family home for at least 2 years and is eligible for an income support payment (such as a government pension or allowance).

For more information on the assessment process, call Services Australia on **1800 227 475**.

What are the fees and charges included in residential aged care?



Accommodation charge

The cost of your room set by individual homes and varies from home to home.



Additional Services fee or Extra Services fee

Higher-end services and accommodation set by individual homes and varies from home to home. In some homes, Additional Services or Extra Services are optional and in other homes, residents are required to purchase these services as a condition of entry.



Basic daily care fee

Meals, laundry, cleaning and other day-to-day costs set by the Australian Government and is the same across every home in Australia.



Means-tested care fee

To supplement the cost of your overall care set by the Australian Government based on an assessment of your personal financial situation.

Now let's look at each of these one by one

Accommodation

The price of a room is determined by the home and will depend on the standard of the home and the type of room within the home. For example, a private room with an ensuite will be more expensive than a companion room with a shared bathroom. Any room price over \$550,000 is approved by the Aged Care Pricing Commissioner.

The amount that a resident can be asked to pay for accommodation is based on their Combined Income and Assets Assessment.

Once your Combined Income and Assets Assessment is complete, Services Australia will advise you what fees and charges a residential aged care provider can ask you to pay.

Your assessment will place you in one of the following categories:

Supported: the government will pay for your accommodation.

Partially supported: the government will contribute to some of your accommodation costs and you will be asked to pay the balance.

Financial or self-funded: you will be required to pay your full accommodation costs.

If you are required to pay for your accommodation, you can pay for your accommodation in three ways:

1. Refundable Accommodation Deposit (RAD)

A lump sum amount that is completely refundable to you when you leave the home for any reason. Those who are partially supported by the government have the option to pay a refundable accommodation contribution (RAC). The refundable amount is 100% government guaranteed.

2. Daily Accommodation Payment (DAP)

A rental style equivalent, which is a daily interest payment on the full room price. The maximum permissible interest rate is set by the government. Those who are partially supported by the government will be asked to pay a daily accommodation contribution (DAC). Since this is a monthly interest-only payment, it is not refundable in any part.

3. Combination of both (RAD/DAP) or (RAC/DAC)

A combination of the two types of payment whereby you can pay a partial lump sum amount and the remainder as a daily accommodation interest payment. Only the partial lump sum payment is refundable when you leave the home.

You have 28 days from the day you move into a home to decide which payment method best suits your financial situation. The rental style (DAP) must be paid until you decide on your preferred method of payment. More information about payments for accommodation is available on the My Aged Care website.

Basic daily care fee

The basic daily care fee covers your day-to-day living costs in residential aged care such as meals, cleaning and laundry, heating and cooling. It is the same for every resident in every home across Australia regardless of your financial situation.

The basic daily care fee is set by the Federal Government and is calculated as 85% of the single person rate of the basic age pension. It is indexed with the age pension (it increases when the aged pension increases) and is adjusted every March and September.

Please check myagedcare.gov.au/aged-care-home-costs-and-fees for the most current fee.

Means-tested care fee

If you are required to pay a means-tested care fee, this will be clearly stated on the determination letter you receive from Services Australia after completing your Combined Income and Assets Assessment. This fee applies to residents who are assessed to have sufficient means to contribute to their overall residential aged care costs, including nursing and personal care.

The means-tested care fee is capped at a maximum amount per year and also has a lifetime limit. The current maximum amount that can be charged is available on the My Aged Care website. Please keep in mind that you may only find out that you are eligible to pay a means-tested care fee after you have already moved into care. To avoid any unexpected fees, we recommend that you seek independent financial advice before you move into care and/or use the government's My Aged Care Fee Estimator, which can be found at myagedcare.gov.au or on our Opal website at opalhealthcare.com.au. The accuracy of the estimated MTF generated by the Fee Estimator depends on the accuracy of the information you enter.

Additional Services and Extra Services

Additional Services: Many homes offer Additional Services, which enhance daily living and social experiences such as an extended variety of meal and lifestyle options. The cost of these services is determined by each home and can vary within a particular home.

Extra Services: Some homes have services that are attached to a specific bed as part of an agreement with the government. Residents who choose an Extra Services bed are required to pay the Extra Services fee. This fee is determined by each home in consultation with the government and can vary within a particular home.

Questions and answers about costs and fees

Will my fees change?

Your fees may change if your financial circumstances change. Services Australia informs your aged care provider when your fees have been adjusted as a result of a change in your financial situation. Your aged care provider will make the adjustments to your fees and also notify you of the changes.

When do I have to pay my RAD or RAC?

You have up to six months to pay the RAD or RAC. You will be charged the Daily Accommodation Payment (DAP) or Contribution (DAC), which is the government-set interest rate on the full price of the accommodation until the refundable deposit or contribution is received.

What happens to my Refundable Accommodation Deposit (RAD) if I leave my aged care home?

Your RAD is refundable to you under the following circumstances:

- If you give at least 14 days written notice of leaving the home, your RAD will be repaid within that period.
- If you notify your provider in writing more than 14 days before you leave, your RAD will be refunded on the day you leave.
- If you give no written notice of your departure, your RAD must be repaid within 14 days after your leave date.
- In case of death, the RAD must be refunded 14 days after the provider is presented with probate or letters of administration.

What happens to my RAD if my care needs change?

If your care needs change and the home requires you to move to a different bed within the same home, your fees will not change, if you request to move rooms for any other reason, you may either be asked to pay the increase or be given a refund depending on whether the new bed is more expensive or less expensive than your current arrangement.

What if I can't afford my aged care home payments?

The Australian Government has measures in place to help residents who are experiencing difficulty in paying for their care. If you find yourself in need of help, please call the My Aged Care Information Line on **1800 200 422** for more information.



Checklist

- ☐ Do you understand the costs and resident agreements associated with moving into care?
- ☐ Are the fees reasonable and what do they cover?
- ☐ How does the home charge for the room you are interested in?
- ☐ If the home has Additional Services and/or Extra Services, are these services and offerings that you value and can afford?
- ☐ Can you see a copy of the home's latest Prudential Compliance Statement showing that they have met their obligations to repay lump sum accommodation balances?
- ☐ Which services are considered 'standard' and which are considered 'additional'?

Step 4

Apply to an Opal care community.

At Opal, we recognise that applying to an aged care home can be a daunting step, which is why we have tried to make our application process as simple and straightforward as possible.



Here are some basic steps when applying to an Opal care community and a checklist to help you along the way:

- If you haven't already received one, please ask our team for our Opal Enquiry Pack, which will include an application form. This form is also available for download on our website at **opalhealthcare.com.au/apply**
- Complete the application form and return to the administrative officer in your preferred care community.
- If you have appointed a Power of Attorney and they have signed the application form, please provide a copy of the Power of Attorney authorising document along with the application form.
- If you have been assessed by an ACAT or ACAS, please provide a copy of your report or the referrer code. If you do not have a copy, please let us know so we can help you obtain a copy.
- If you have already completed your Combined Income and Assets Assessment, please provide a copy of the determination letter that you received from Services Australia or Department of Veteran's Affairs (DVA).

If you have any questions or are not sure what information is required or where to get it, please call the care community to which you are applying, or you can call our general enquiry line on **1300 362 481** and a team member will assist you.

Step 5

Move into your new
Opal care community.



Moving into aged care can be a stressful time so we will always do our best to help make the transition as smooth as possible.

Below we take you through some of the usual key steps involved in moving into one of our Opal care communities.

1. Meet with us before your move-in day

It's preferable to complete as much of the paperwork as possible before your move so that your move-in day can be just about you and helping you settle into your new home. It's also important that you have time to read through all the documents, agreements and forms so that you don't feel rushed in any way.

2. Complete the Resident Agreement

If you're able to come and meet with us before you move in, or alternatively on your move-in day, we will ask you to complete the Resident Agreement. The Resident Agreement is a legal document that outlines the terms of your residency, your rights and

responsibilities and also those of Opal as your health care provider. The Resident Agreement also details information relating to your financial obligations. It is important that you take the time to read and fully understand the Resident Agreement, including any schedules that form part of the Residential Agreement before you sign it. The care community administrative officer will be able to help you if you're unsure about any of the terms of the Resident Agreement. You may also want to seek independent legal advice.

3. Move in

We will provide you with many of the furnishings you need including a bed, linen, bedside table, over-bed table, chair and cupboard space, however you may like to bring some of your own things to make it feel like home. In your Welcome Pack, you'll find a copy of our *Welcome Home* guide, which details everything you need to know about life in your new home. Your Welcome Pack will also include a list of suggested items to bring with you into care as well as other useful information about preparing for your move.

Questions and answers about moving in

What if I change my mind after I've signed the Resident Agreement?

You have a 14 day cooling off period during which time you may withdraw from the Resident Agreement by notifying us in writing. You will, however, be required to pay any fees or charges accrued during the time you were in the home. We will refund any other amounts that you have paid under the Resident Agreement.

Can either Opal or I make changes to the Resident Agreement?

Changes can be made to the Resident Agreement but both Opal and you need to agree to the changes.

What if I am unable to sign the Resident Agreement?

If you are unable to sign the agreement, someone who holds a Power of Attorney for you may complete it on your behalf.

What methods of payment does Opal accept for Refundable Accommodation Deposits?

The lump sum RAD payment for accommodation is usually made via direct deposit (EFT), direct debit or bank cheque.

What methods of payment does Opal accept for monthly fees?

At Opal, we ask all our residents to complete a direct debit form as this is the easiest, most reliable and trackable way to pay your monthly fees.

What happens if I cannot pay my fees on time?

In some cases, new residents may need to or choose to sell an asset, such as a home, in order to pay the fees agreed to in the Resident Agreement. As it can take some time for these larger transactions to be completed, it's important to have an alternative means of paying the fees and charges to which you have agreed. As with all financial matters relating to your aged care, we encourage you to seek independent financial advice to ensure that you are able to cover any fees and charges listed in your Resident Agreement to avoid additional stress.

Do I need a Power of Attorney?

A Power of Attorney is a legal document that appoints someone else to act on your behalf in matters of money and property. You can get further advice about preparing a Power of Attorney from a solicitor, a community legal centre, a State or Territory trustee company or your local Magistrate's Court. We strongly encourage all residents to consider appointing a Power of Attorney prior to moving into care so that you have a trusted person in place to make decisions in the event that you are unable to make decisions for yourself.



Do I need an Enduring Guardian?

An Enduring Guardian is a legal document that authorises someone to act on your behalf in making health-related decisions. An Enduring Guardian can only act on your behalf during those periods where you are unable to make decisions for yourself.

You should see a solicitor to prepare these authorisations for you so that you have a sense of security in knowing that you have appointed someone you trust to take care of you and your affairs if you no longer have capacity to do so.

What does Guardianship mean?

In the event that you are unable to make decisions about your personal affairs and you don't have a Power of Attorney in place, a Guardian may be appointed by a State or Territory Government to act on your behalf.

Managing your affairs when you move into an Opal care community:

Correspondence with Services Australia

After you move into care, there may be some ongoing correspondence with Services Australia about matters such as the means-tested care fee or other changes to your financial status. You may prefer to appoint a nominee

or someone who can act on your behalf in dealing with Services Australia. To appoint a nominee, please complete an Appointment of Nominee form, which is available at any of our care communities.

Personal preferences in the event of serious illness

You may wish to provide us with information about your personal preferences in the event of serious illness when you move in. You can do this formally via a Living Will or Advance Health Directive, which is a written statement of what health care you wish to have should you no longer be able to take part in decisions about your medical treatment. Please speak to a team member if you would like

to communicate these preferences to the team.

Your Will

It is important to have a current Will to ensure that your estate and funeral requirements are executed according to your wishes. It is also a good idea inform your new health care home of the details of the Executor of your Will so that this person can be contacted if needed.

Checklist of people to notify of your move

There are a number of people and organisations who may need to know that you have moved into care. Here's a checklist to help you notify them:

- ☐ Family members
- ☐ Friends and neighbours
- ☐ Doctor and other health professionals
- ☐ Your gardener or lawn mowing person
- ☐ Your cleaner or other home help

- ☐ Meals on Wheels and other community support services
- ☐ Your pension provider
- ☐ Australian Tax Office
- ☐ Medicare
- ☐ Your medical insurance company
- ☐ Your superannuation company

- ☐ The RTA for your driver's license
- ☐ Your local post office
- ☐ Your bank, building society or credit union
- ☐ Your local office of the Australian Electoral Commission
- ☐ Other aged care homes to which you may have applied

Support and additional resources

Some residents and their families find the move into care overwhelming and stressful, however it's important to also recognise that aged care can be the beginning of a very positive new chapter for many people. If you choose the right care home, your experience in aged care can be a time of great comfort, compassionate care, community and companionship and a place to enjoy a lifestyle that will bring meaning and joy to your days.

If you or your family are struggling with the decision about whether to transition into care and need immediate support to assist with stress or anxiety, please contact your GP or call Beyond Blue on **1300 224 636**.

Some additional resources and support are also available:

- The Australian Government's My Aged Care website **myagedcare.gov.au**
- The Aged Care Guide website **agedcareguide.com.au**
- Aged Care 101 **agedcare101.com.au**
- Aged Care Online **agedcareonline.com.au**

We wish you luck with your journey and hope that you will consider inviting us at Opal to be a partner in your care. As always, if you need help navigating any part of your pathway into care, please call us on **1300 362 481** to speak with one of our experienced team members.



The Opal logo consists of the word "Opal" in a bold, white, sans-serif font, centered within a white oval shape. The background of the entire page is a solid purple color, with a lighter purple curved shape in the upper left corner and a white curved line in the lower left corner.

Opal

For more information about
Opal HealthCare please visit
opalhealthcare.com.au