



# Virtual Enquiry Pack



Dear friend,

Thank you for enquiring about the care and accommodation we provide at Opal HealthCare. We are privileged to offer a range of options to our residents including permanent care, respite care for people seeking a more temporary care arrangement, and palliative care for those who need comfort and support in the final stages of life.

As a residential aged care provider, our first priority at Opal HealthCare is to safeguard the health and wellbeing of our residents.

Given the risks to older Australians from COVID 19, this has meant that we have had to unfortunately restrict visitor access to our homes, including to prospective residents and families. This was a very difficult decision, but both necessary and appropriate in these unprecedented circumstances.

We understand that this restriction poses an additional challenge for those who are in the midst of exploring residential aged care home, either for themselves or for a loved one.

We recognise that even in the best of times, navigating aged care can be a difficult task. We regret that we cannot lessen your burden by inviting you to tour our Care Community, meet with our outstanding team and get a personal 'feel' for how we care for our residents and bring joy to those we care for.

However, as is the Opal HealthCare way, we have adapted quickly to our new reality and invite you to join us virtually in the pages ahead. This booklet has been specially designed to help explain the aged care process and introduce you to the wonderful Care Community, about which you have enquired.

Although we cannot host you in our home in the current health environment, please know that we are still here to walk alongside you as you begin to explore a pathway into care. You are not alone.

Rachel Argaman,



CEO  
Opal HealthCare

# What's inside?

Understand the aged care process	4
Navigating aged care fees and charges	5
5-step Guide: A step-by-step guide to residential aged care	6
Fees and charges guidelines	24
Opal HealthCare application form	27
Directory of independent financial advisors in your state	35
What's next?	43

[Click here to download application form](#)

# Understanding the aged care process

To help ensure that you have the correct information and documentation to apply for residential aged care, we have prepared this useful video that helps explain the key steps.

[Click here to view our video about 'Navigating Aged Care'](#)



# Navigating aged care fees and charges

Residential aged care fees and charges can be confusing for many people. To help you navigate the various costs involved in residential care, we have prepared this useful video that helps simplify the relevant charges.

[Click here to view our video on 'Aged Care Fees and Charges'](#)



# The 5-step guide



**Everything you need  
to know about moving  
into residential aged care**

# 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 Community 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 Community 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 a Care Community.



### Step 5

Move into your new 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](https://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.

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 communities 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 Community 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 Community 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 HealthCare 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 HealthCare, we'll do our best to help you locate an alternative provider.

### **Applying to a Care Community**

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

### **Visiting a Care Community**

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

## If you're considering an Opal HealthCare 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 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 HealthCare cleaning services (not outsourced).
- Private and companion bedrooms with basic furnishings included.



## Some things to consider when you visit a Care Community

### Standards and quality

- ☐ Is the Care Community 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 Care Community?
- ☐ Is the Care Community close to amenities such as shops and parks?
- ☐ Is there sufficient wheelchair access into and within the Care Community?

### 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 Care Community?
- ☐ What other health professionals visit the Care Community regularly?

### Final thoughts?

How would you rate the home you visited on a scale of 1 to 10? \_\_\_\_\_

### 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?



## 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 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](https://myagedcare.gov.au) website or Opal HealthCare website [opalhealthcare.com.au](https://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 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 is set by individual Care Communities and varies between them.



### Basic daily care fee

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



### Additional Services fee or Extra Services fee

Higher-end services and accommodation is set by individual Care Communities and varies between them. In some, Additional Services or Extra Services are optional and in others, residents are required to purchase these services as a condition of entry.

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

## Accommodation

The price of a room is determined by the Care Community 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 Care Community 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 above 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 Care Community. You have 28 days from the day you move into a Care Community 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](https://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](https://myagedcare.gov.au) or on our Opal website at [opalhealthcare.com.au](https://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 Care Communities 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 Care Community and can vary within a particular Care Community.

### Extra Services

Some Care Communities 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 Care Community.

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

# Step 4

## Apply to one of our Care Communities.



**At Opal HealthCare, 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 one of our Care Communities and a checklist to help you along the way:

- Find our application form on **p27** of this guide.
- 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 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 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 Care Community. 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 HealthCare 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 Care Community. 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 Care Community. We will refund any other amounts that you have paid under the Resident Agreement.

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

Changes can be made to the Resident Agreement but both Opal HealthCare 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 HealthCare 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 HealthCare accept for monthly fees?**

At Opal HealthCare, 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?**

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 a 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 Care Community 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

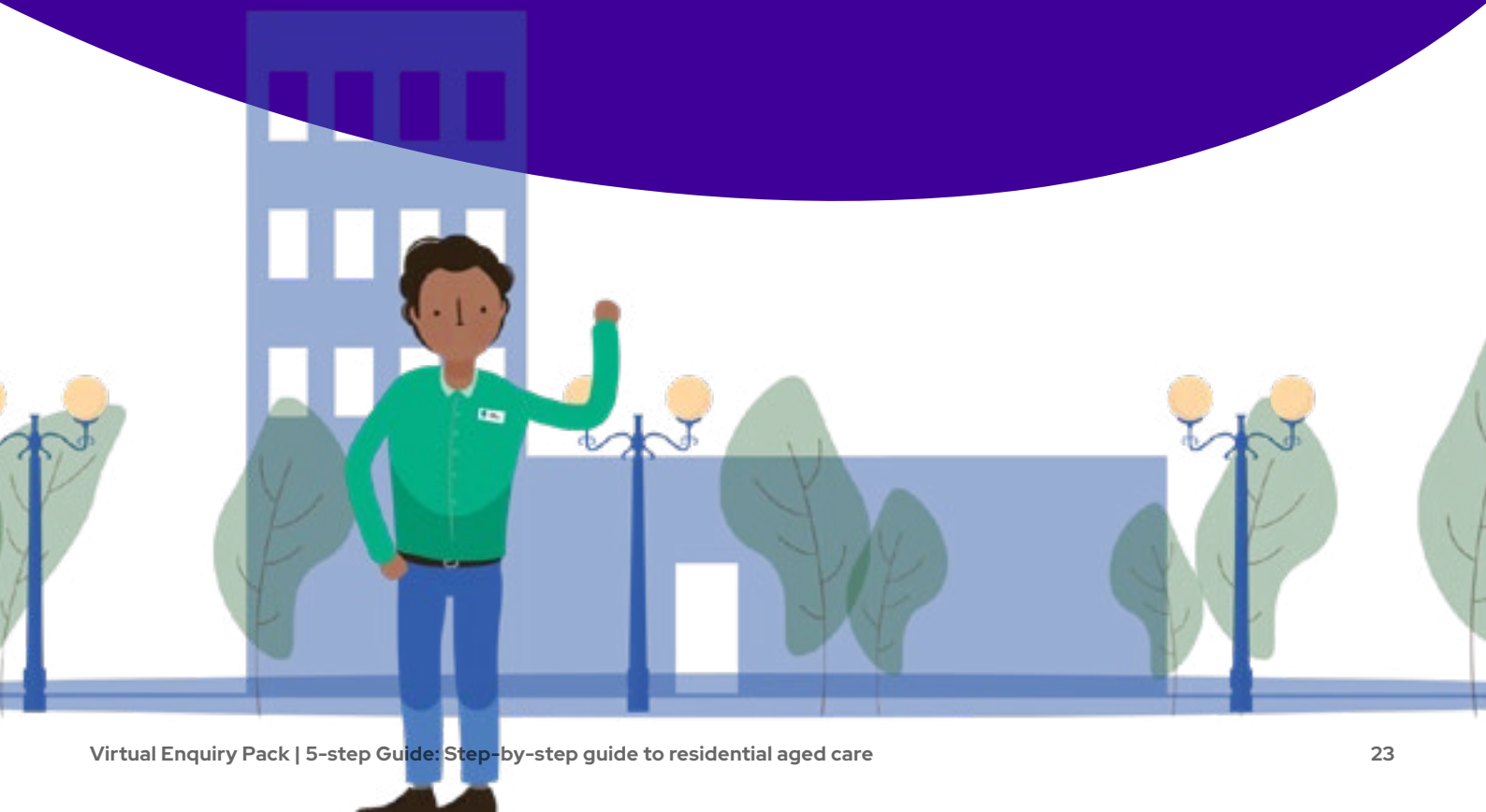
Some residents and their families find the move into care overwhelming and stressful, however it's important to also recognise that aged care can be the beginning of a very positive new chapter for many people. If you choose the right Care Community, your experience in aged care can be a time of great 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](https://myagedcare.gov.au)
- The Aged Care Guide website [agedcareguide.com.au](https://agedcareguide.com.au)
- Aged Care 101 [agedcare101.com.au](https://agedcare101.com.au)
- Aged Care Online [agedcareonline.com.au](https://agedcareonline.com.au)

We wish you luck with your journey and hope that you will consider inviting us at Opal HealthCare 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.



# Fees and Charges Guidelines

Everything you need to know about moving into residential aged care



# Fees and Charges Guidelines

Effective from 1st October 2021



## Daily Care Fees

- The Daily Care Fee is set at 85% of the single person rate of the basic Age Pension and covers living costs such as meals, power and laundry.
- The fee applies to most aged care residents, including full pensioners and some part pensioners with lower amounts of private income.
- Fees can vary slightly for residents who entered care prior to September 2009.
- This Care Community offers respite care for short term needs, or emergency situations.

\$53.56

## Accommodation Payments

- Residents can choose to pay for their accommodation by a refundable deposit, a daily payment or a combination of both.
- A maximum refundable accommodation deposit (RAD) is paid as a lump sum amount.
- A maximum daily accommodation payment (DAP) accrues daily and is paid periodically, for example monthly.
- A combination payment includes both a partial lump sum and daily payments.

## Means Tested Care Fees

This is an additional contribution towards the cost of care that some people may be required to pay. The Department of Social 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.

Annual Cap = \$28,762.00

Lifetime Cap = \$69,102.00

## Maximum Permissible Interest Rate

1st October 2021 – 31st December 2021

4.01%

# Fees and Charges Guidelines

Effective from 1st October 2021



## Opal HealthCare Additional Services (selected Care Communities)

- Opal HealthCare additional services offer residents more choices.
- The basic daily fee applies to aged care residents, including full pensioners and some part pensioners with lower amounts of private income.
- Some Care Communities offers respite care for short term needs or emergency situations. In this instance Opal HealthCare additional services will apply to respite residents.

## Accommodation Payments

- The Department of Human Services will advise whether you need to make an accommodation payment based on an assessment of your income and assets.
- For residents required to make an accommodation payment, they can choose to pay for their accommodation by a refundable deposit, a daily payment or a combination of both.
- A maximum refundable accommodation deposit (RAD) is paid as a lump sum amount.
- A maximum daily accommodation payment (DAP) accrues daily and is paid periodically, for example monthly.
- A combination payment includes both a partial lump sum and daily payments.

## Means Tested Care Fees

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.

Annual Cap = \$28,762.00

Lifetime Cap = \$69,102.00

## Maximum Permissible Interest Rate

1st October 2021 – 31st December 2021

4.01%



[Click here  
to download  
application form](#)

# Opal HealthCare Application Form

Please complete this form and return to your Care Community either by mail or drop-off or please scan the completed the form and email to the customer service officer in your chosen home. This form can easily be downloaded from this booklet by clicking on the download button. It has also been emailed to you as an attachment.

# A guide to completing your application

**Thank you for considering Opal HealthCare as a partner in your aged care. We are committed to bringing you joy during this important stage of life by offering you the opportunity to continue a life of purpose and meaning.**

So that we can review your application and determine if we are suited to meet your personal needs, please confirm that you have:

- ☐ Read the Privacy Statement, which is detailed at the end of this form
- ☐ Completed your application form by filling in all relevant questions and ticking any boxes that apply to you
- ☐ Included a copy of your ACAT assessment or referral code. If you don't have a copy, please let us know so we can obtain a copy on your behalf
- ☐ Included a copy of your Income and Assets Determination Letter from the Department of Human Services or DVA (if you have one)
- ☐ Included a certified copy of a Power of Attorney (if you have one)
- ☐ Included copies of Medicare card, Pension card, private health fund card



## How do I submit my application?

Once you have completed your application, please hand it to the administration officer in your chosen Care Community. If you would prefer to mail or scan your application form and documents, please call the team in your Care Community for the relevant details.



## Can I be placed on a waitlist?

If the Care Community you have selected is able to meet your clinical needs but does not have an appropriate bed available, we will ask you if you wish to be placed on a wait list.



## What happens next?

As soon as we receive your application, we will review the information to determine whether or not the Care Community you have chosen is able to meet your needs and requirements. If we are unable to accommodate you, we will either refer you to another of our Care Communities or direct you to an alternative aged care provider.



## How will I be notified?

The team in your chosen Care Community will call you to discuss your application. However, as always, if you have any questions along the way, please do not hesitate to call our team.

# Your Application



Date

  
D D M M Y Y Y Y

Placement required:

☐ Permanent ☐ Respite care  
☐ Dementia-specific care

## About you: The person requiring residential aged care

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Other

Surnames

Given name(s)

Current residential address

Street number

Street name

Suburb

State

Postcode

Phone (Day)

Phone (Night)

Mobile

Email

Marital status ☐ Single ☐ Married ☐ Defacto ☐ Widowed ☐ Divorced

Gender ☐ Male ☐ Female

Date of birth

  
D D M M Y Y Y Y

Country of birth

Aboriginal/Torres Strait Islander

☐ Yes  
☐ No

Preferred language ☐ English  Other (specify)

Require an interpreter ☐ Yes ☐ No

Name of someone who can assist with interpreting if necessary:

Phone

Email

Your religion

# Your application



## Your pension status

Pension status ☐ Full pension ☐ Part pension ☐ No pension

Pension from ☐ Centrelink ☐ Department of Veterans Affairs (DVA) ☐ Other

Type of pension (e.g. age, disability etc)

Pension number  Card expiry date

DVA number  Card expiry date

☐ Red ☐ Blue ☐ Gold ☐ White ☐ Other

## Your health care

Name of your General Practitioner

Postal address

Phone number  Email

Medicare card no.  Expiry date  Reference no.

If you have private health insurance, please complete:

Name of fund  Membership number

Level of cover  Do you have ambulance cover? ☐ Yes ☐ No

## Your partner

Do you have a spouse or partner? ☐ Yes ☐ No

Spouse/partner name

Are you and your spouse/partner applying together for a place in aged care? ☐ Yes ☐ No

Does your spouse/partner already live in a residential care home? ☐ Yes ☐ No

Name and address of aged care home

# Your application



## Your living arrangements

Where do you live? ☐ Own home ☐ Rented home ☐ Hospital ☐ With family/friends

☐ Retirement Village ☐ Other residential aged care

Who do you currently live with? ☐ Spouse/partner ☐ Alone ☐ Carer ☐ With family/friends

Are you currently living in residential aged care? ☐ Yes ☐ No

If yes, please specify which aged care home

Address of current aged care home

Telephone number of current aged care home

Is your current care ☐ Respite ☐ Permanent

Date you entered current aged care home

D D M M Y Y Y Y

## Your previous aged care experiences

Have you ever been a resident in residential aged care in the past? ☐ Yes ☐ No

If yes, please indicate whether ☐ Respite ☐ Permanent

If respite, how many days of respite have been used since 1 July of this year?

Name of previous aged care home

Date of entry

D D M M Y Y Y Y

## Your eligibility for residential aged care

Have you been assessed by an Aged Care Assessment Team (ACAT/ACAS) as eligible for residential aged care services?

☐ Yes (Please attach a copy of your NSAF assessment or Aged Care Client)

Respite referral code

Permanent referral code

*If you have not yet arranged an Aged Care Assessment, please contact My Aged Care on 1800 200 422 or visit [myagedcare.gov.au](http://myagedcare.gov.au)*

# Your application



## Nominated contacts

Whenever possible, we will always talk to you, about the care and services we provide to you. However, we ask that you please nominate a trusted person/s whom we can contact if necessary.

### Primary contact details

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Other
Full name	<input type="text"/>			
Relationship to you	<input type="text"/>			
Primary contact's residential address				
Address	<input type="text"/>			
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode <input type="text"/>
Primary contact's phone number				
Day	<input type="text"/>	Night	<input type="text"/>	
Mobile	<input type="text"/>			
Email Address	<input type="text"/>			

### Secondary contact's details

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Other
Full name	<input type="text"/>			
Relationship to you	<input type="text"/>			
Secondary contact's residential address				
Address	<input type="text"/>			
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode <input type="text"/>
Secondary contact's phone number				
Day	<input type="text"/>	Night	<input type="text"/>	
Mobile	<input type="text"/>			
Email Address	<input type="text"/>			

# Your application



## Billing

Who should receive bills related to your care?

☐ I should (the resident) ☐ Primary contact ☐ Secondary contact

☐ Other contact (please complete below)

Preferred delivery ☐ Email ☐ Post

We appreciate your support in helping us to move towards environmentally-friendly electronic statements. Hard copy statements incur a \$1 per month handling fee.

## Billing contact details

Full name

Relationship to you

Organisation name  
(if applicable)

Phone number

Email address

## Your legal details and preferences

Please make sure that you have supplied certified copies of the relevant documentation to support details specified below.

Do you have a power of attorney(s) or guardianship? ☐ Yes ☐ No

Document description

Full name and phone number of  
person appointed under the document

Please note that the scope of authority granted varies depending on the type of document and the jurisdiction.

## Signature

☐ Certified copy of relevant document attached

Name of person requiring residential aged care

Signature

If an authorised person is signing for the resident:

Name of authorised person

Capacity/authority of person?

Signature

Date

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
D	D	M	M	Y	Y	Y	Y

Please return this form to the Care Community you are applying to. Alternatively, please call **1300 362 481** or email us at **[communications@opalhealthcare.com.au](mailto:communications@opalhealthcare.com.au)**

### **Privacy Statement**

The personal information provided in this application and in any subsequent resident related documents is collected by DAC Finance Pty Ltd (ACN 129 420 444) trading as Opal HealthCare for the purpose of assessing and processing the application and, in the event a resident agreement is signed, facilitating and administering the care and services to be provided to the resident and all related payments, accounts and billing. Without this information Opal HealthCare may not be able to assess and process the application. Please refer to Opal HealthCare's Privacy Policy available at **[opalhealthcare.com.au/privacy-policy](https://opalhealthcare.com.au/privacy-policy)** for further information about how Opal HealthCare uses personal information collected by it, who does it disclose it to, how it can be accessed and corrected and how to make a complaint about its handling by Opal HealthCare. By signing this application you confirm that you are authorised to provide to Opal HealthCare all personal information included in it in relation to the resident, their relatives and contact persons.



# Directory of independent financial advisors in your state

Need help accessing  
independent financial advice?



**At Opal HealthCare we encourage anyone considering residential aged care – for themselves or for a loved one – to seek independent financial advice to assist with decisions related to fees and charges, as these can be complex, and we are unable to offer such advice.**

To make it easier for you to find an independent financial advisor who can help you consider your residential aged care options, we have compiled a list of providers in the regions where our Care Communities are located.

---

Opal HealthCare is not affiliated or associated in any way with any of the listed providers and does not receive any payment or benefit of any kind from them if you choose to engage them or in connection with any advice they may provide. Please make your own enquiries and assessments before choosing a provider and compare fees and charges quoted by different providers. Any advice obtained by you is at your own risk and expense, and Opal HealthCare does not take any responsibility in relation to it.

## Sydney

<b>Alteris Group</b>	Chris Nothling 0447 516 991 Chris.Nothling@alteris.com.au	Level 9, 60 Carrington Street, Sydney NSW 2000
<b>Alteris Group</b>	Jillian Clarke 0429 101 173 Jillian.Clarke@alteris.com.au	Level 9, 60 Carrington Street, Sydney NSW 2000
<b>Alteris Group</b>	Danni Dixon 0474 003 815 Danni.Dixon@alteris.com.au	Level 9, 60 Carrington Street, Sydney NSW 2000
<b>Balance Financial Solutions</b>	Eric Hiam (02) 8814 7307 Eric.hiam@bfs.net.au	309/5 Celebration Drive, Bella Vista NSW 2153
<b>Sydney Aged Care Financial Advisors</b>	Phil Reid 1300 659 677 info@sydneyagedcarefinancialadvisors.com.au	Level 6, 75-85 Elizabeth Street, Sydney NSW 2000
<b>Sydney Aged Care Financial Advisors</b>	Michael Johnson 1300 659 677 info@sydneyagedcarefinancialadvisors.com.au	Level 6, 75-85 Elizabeth Street, Sydney NSW 2000

## Regional New South Wales

<b>Alteris Group</b>	Chris Nothling 0447 516 991 Chris.Nothling@alteris.com.au	Level 9, 60 Carrington Street, Sydney NSW 2000
<b>Alteris Group</b>	Jillian Clarke 0429 101 173 Jillian.Clarke@alteris.com.au	Level 9, 60 Carrington Street, Sydney NSW 2000
<b>Alteris Group</b>	Danni Dixon 0474 003 815 Danni.Dixon@alteris.com.au	Level 9, 60 Carrington Street, Sydney NSW 2000

## Brisbane & South Coast QLD

<b>Alteris Group</b>	Kerri Mendl 1300 366 932 Kerri.Mendl@alteris.com.au	GPO Box 620, Brisbane QLD 4001
<b>Balance Financial Solutions</b>	Jason Gordon 0434 560 164 Jason.Gorden@beaconfq.com.au	Level 5, Toowong towers 9 Sherwood Road, Toowong QLD 4066
<b>Lifepath Financial Planning</b>	Brad Monk (07) 3219 4670 info@lifepathfp.com.au	4/46 Mt Gravatt Capalaba Road Upper, Mt Gravatt QLD 4122
<b>Sage Care Advice</b>	Bruce Baynes (02) 5322 5333 info@sagecareadvice.com.au	Suite 8, M1 Building 1-7 Duport Avenue, Maroochydore QLD 4558

## Gold Coast & North Coast QLD

<b>Alteris Group</b>	Kerri Mendl 0409 186 581 Kerri.Mendl@alteris.com.au	GPO Box 620, Brisbane QLD 4001
<b>Lockeridge Financial Advisors</b>	Julie Lockeridge (07) 5597 5550 Julie@lfa.net.au	PO Box 6289, GCMC QLD 4217
<b>Prosperity Planning Partners</b>	Gayle McKew (07) 5520 7834 Gayle@prosperityplanning.com.au	3/93 W Burleigh Road, Burleigh Heads QLD 4220
<b>Robina Financial Solutions</b>	Belinda Veriton (07) 5575 7689 Belinda@robinafs.com.au	PO Box 5318, Robina Town Centre QLD 4230

# Victoria

<b>DMG Financial</b>	Julie Irving (03) 5144 4422 jirving@dmgfinancial.com.au	67-71 Foster Street, Sale VIC 3850
<b>DMG Financial</b>	Charles Bagguley (03) 5144 4422 cbagguley@dmgfinancial.com.au	67-71 Foster Street, Sale VIC 3850
<b>JPM Financial Group</b>	Peter Voltscos 1300 576 576 info@jpmfg.com.au	111 Telopea Crescent Mill Park VIC 3082
<b>Prime Care Financial</b>	Robyn Erskine 1300 853 875 Robyn@primecarefinancial.com.au	Level 1, 27-31 Myers Street, Geelong VIC 3220
<b>Prime Care Financial</b>	Robert Martin 1300 853 875 Rob@primecarefinancial.com.au	Level 1, 27-31 Myers Street, Geelong VIC 3220
<b>Prime Care Financial</b>	Erika Wilke 1300 853 875 Erikca@primecarefinancial.com.au	Level 1, 27-31 Myers Street, Geelong VIC 3220
<b>Financial Solutions</b>	Mark Farmer (03) 9841 8111 info@victoriafinancialsolutions.com.au	PO Box 3379, Doncaster East VIC 3109
<b>Aspire Planning</b>	Laura Salisbury (02) 9584 3343 contact@aspreplanning.com.au	13/328 Reserve Road, Cheltenham VIC 3192
<b>Lifewise Financial Solutions</b>	Bradley Rogers (03) 5561 5855 info@lifewiseadvice.com	89 Henna Street, Warrnambool VIC 3280

# Western Australia

## **Aged Care Financial Solutions**

Andrew Hopkins  
1300 827 229  
Andrew.Hopkins@agedcarefswa.com

Unit 1 Wembley Green Offices  
61 Flynn Street,  
Wembley WA 6014

## **WP Financial Planners**

Aldis Purins  
(08) 9340 9200  
Aldis@wpfp.com.au

Brightwater House, Building C,  
Ground Floor, 355 Scarborough  
Beach Road, Osborne Park 6017

## **Destination Financial Planning**

Craig Billing  
(08) 9381 6622  
Crag@destfp.com.au

88 Edward Street,  
Perth WA 6000

## View a map of all our Care Communities [here](#).

Or **please click on the links** to a Care Community of interest to learn more, including accommodation and lifestyle areas, pricing and different types of care.

### Queensland

Ashmore Gardens Care Community  
Berrinba Greens Care Community  
Broadwater Grove Care Community  
Calamvale Parklands Care Community  
Caloundra Place Care Community  
Carseldine Greens Care Community

Kirra Beach Care Community  
Morayfield Grove Care Community  
Nambour Gardens Care Community  
North Lakes Terrace Care Community  
Springwood Terrace Care Community  
Varsity Views Care Community

### Victoria

Altona Gardens Care Community  
Bairnsdale Parklands Care Community  
Epping Meadows Care Community  
Highton Gardens Care Community  
Inverloch Coast Care Community  
Lakes Entrance Care Community  
Meadow Heights Care Community  
Mornington Bay Care Community

Paynesville Gardens Care Community  
Sale Gardens Care Community  
Somerville Gardens Care Community  
Wantirna Views Care Community  
Warrandyte Gardens Care Community  
Warrnambool Place Care Community  
Warrnambool Riverside Care Community

### Western Australia

Alfred Cove Care Community  
Applecross Shore Care Community  
Armadale Place Care Community  
Bunbury Gardens Care Community  
Carine Parkside Care Community

Geraldton Shore Care Community  
Mandurah Coast Care Community  
Melville Parkside Care Community  
Murdoch Gardens Care Community  
Treeby Parklands Care Community

# New South Wales

Annandale Grove Care Community

Ashfield Terrace Care Community

Auburn Glen Care Community

Bankstown Terrace Care Community

Bathurst Riverview Care Community

Berkeley Vale Care Community

Blacktown Terrace Care Community

Bossley Parkside Care Community

Cameron Park Care Community

Canterbury Place Care Community

Chiswick Manor Care Community

Coffs Harbour Grange Care Community

Denhams Beach Care Community

Dubbo Homestead Care Community

Kanwal Gardens Care Community

Katoomba Views Care Community

Killara Glades Care Community

Killarney Vale Care Community

Maitland Grange Care Community

Manly Hillside Care Community

Meadowbank Grove Care Community

Mona Vale View Care Community

Mudgee Grove Care Community

Murwillumbah Greens Care Community

Narrabeen Glades Care Community

Narrandera Homestead Care Community

Narraweena Grove Care Community

Norah Head Care Community

Orange Grove Care Community

Quakers Hillside Care Community

Raymond Terrace Gardens Care Community

Rutherford Park Care Community

Shoalhaven Place Care Community

Springwood Greens Care Community

Stanmore Place Care Community

Tingira Hills Care Community

Tweed River Care Community

Tweed Valley Care Community

Wahroonga Place Care Community

Winston Hillside Care Community

# What's Next?

Now that you've had an opportunity to learn more about the pathway into care, we hope you'll choose to join us for a phone conversation where we can answer your questions and guide you through next steps including completing the Opal HealthCare Application Form.

If a Customer Service Officer has not already scheduled a call with you, please contact the Care Community or call **1300 362 481** and a member of our friendly team will help to make the necessary arrangements.

**We look forward to welcoming  
you to the Opal HealthCare family!**



**HealthCare**

For more information about Opal  
HealthCare please visit  
[opalhealthcare.com.au](https://opalhealthcare.com.au)