



A Guide to Aged Care

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A GUIDE TO AGED CARE

Whether you're seeking aged care for yourself or a loved one, the process of finding the right aged care home can seem intimidating.

This guide is designed to help simplify the steps it takes to secure the support you need and the lifestyle you desire.

We hope you find the information helpful. If you have any questions at all, our friendly team are just a phone call away. Simply call **03 9460 2480** or email info@mayflower.org.au.

WHAT IS AGED CARE?

Residential aged care services provide care and support to older Australians who can no longer live independently in their own homes.

Around-the-clock care is combined with engaging activities and social programs to provide residents with a balanced lifestyle that is centred around wellness in every sense.

Aged care residents can enjoy assistance with:

- **Day-to-day tasks** such as cooking, cleaning and laundry
- **Personal care activities** like dressing, grooming and bathing
- **Lifestyle activities** to combat loneliness and boredom
- **24-hour health care services** supervised by a registered nurse
- **Specialised care** for residents living with various types of dementia such as Alzheimer's disease, vascular dementia and Lewy Body disease
- **Allied health services** to address other needs such as podiatry and physiotherapy.

AGED CARE OPTIONS

When you're seeking a safe and secure environment to live independently while benefitting from best-in-class care services around the clock, **permanent residential aged care** is the answer.

If short-term support is required, **residential respite care** involves a temporary stay in an aged care setting.

Some aged care homes also offer compassionate and specialised **dementia care** and **palliative care services** within thoughtfully designed and well-equipped environments.



KNOWING WHEN IT'S TIME FOR AGED CARE

Recognising the signs that you or a loved one would benefit from aged care can help inform whether it's the right time to start exploring your options.

While each situation will differ, indicators include:

- Discovering that in-home care options are no longer sufficient
- Requiring assistance monitoring a chronic health condition
- Finding everyday activities and chores to be challenging or fatiguing
- Noticing when forgetfulness poses a serious health or safety risk
- Feeling a sense of fear, loneliness and isolation
- Experiencing frequent stumbles, falls or other accidents.

When you feel ready to talk about aged care with your family, these are all factors worth discussing. You can then work together with your care provider to design a totally personalised plan that helps you to make a comfortable transition to your new way of living.

HOW TO GET STARTED WITH AGED CARE SERVICES

Once you've agreed it's time to look for an aged care home, you can initiate the process in just a few steps:

1. **Determine your care eligibility** through an Aged Care Assessment
2. **Explore possible facilities,** care options and financing details
3. **Choose your preferred provider** and submit an application
4. **Review your offer** of acceptance and sign the agreement with your new provider
5. **Move in** and start making yourself at home.

Let's dive deeper into the process of securing aged care services and how it all works. You'll find out how to get assessed, what to do to determine your funding eligibility and how to find the best possible aged care residence that meets your needs and lifestyle preferences.



GETTING ASSESSED FOR AGED CARE

First, you need to register with My Aged Care to have your care needs assessed.

My Aged Care is a government service providing access to the aged care system in Australia including in-home support.

You can call My Aged Care on **1800 200 422** or you can apply for an assessment online at myagedcare.gov.au/assessment. The application can also be completed by a family member or a friend on your behalf. This doesn't take very long at all.

Based on the basic information you provide, you will receive an official referral for a free assessment of your needs. You may need to wait anywhere from one week to several months for your Aged Care assessment.

On the day of your assessment, a qualified health care professional such as a nurse or social worker will visit you in your home for about 45–75 minutes to discuss your current situation, including your health, lifestyle and medical history.

The details you share will help the health professional to understand your medical, physical, social and psychological needs plus any additional concerns.

Following your conversation, you will await a formal decision in writing to confirm if you are eligible for government-subsidised residential aged care.

An approval letter will come with a support plan that will outline the type of care you can receive. This will also include a referral code for you to share with your chosen aged care provider.

PLANNING AHEAD

While you are arranging your residential aged care, it is important to make a few important preparations:

- Create an **Advanced Care Directive** to document your care preferences
- Appoint a **medical treatment decision maker** who can supervise your health care
- Make an **enduring power of attorney** who can oversee financial considerations
- Check if government support is available by completing an **assets and income assessment**.

Taking these steps will help provide you and your loved ones with peace of mind. In a practical sense, it will also establish a plan of action for the future — one that has your stamp of approval on it.

COMPLETING AN ASSETS AND INCOME ASSESSMENT

Your aged care expenses can either be **subsidised** by the government or **self-funded**. Alternatively, you may be eligible for a **hybrid** approach where some of your costs are subsidised.

Most homes will require you to complete an assets and income assessment before placing you on their wait-list. Completing the assessment early will also help you to understand the extent to which your aged care expenses will be subsidised by the government before you start looking at care homes.

You can also get a sense of what funding you might be eligible for — and what your financial obligation might be — by answering a few brief questions on the government's aged care fee estimator by visiting myagedcare.gov.au/fee-estimator.

UNDERSTANDING AGED CARE FEES

There are several types of costs associated with aged care, as specified by the Government.

Aged care fees include a basic daily fee, a means-tested care fee, accommodation costs and any applicable extra fees if you receive any additional care or services.

The **basic daily fee** is a per-day charge that covers the day to day services you receive, such as meals, cleaning, power and laundry. Every person in aged care is required to pay a basic daily fee. The amount is set by the government and updated twice per year. It is calculated as 85% of the single aged pension. For reference the basic daily fee is \$52.71 per day as at March 2021.

The **means-tested care fee** is a rate that the government may require you to pay, based on your financial circumstances. Essentially, everyone who can afford to contribute to their care services is expected to do so. To estimate your fee visit myagedcare.gov.au/fee-estimator.

The **accommodation payment**, which covers the cost of your accommodation including your room, has three types of payment options. Each home sets its own accommodation fee, depending on factors such as the location and quality of the facility.

The government will determine if you are required to pay this fee but as a general guide if you have income below \$28,048 and assets below \$51,000 (at March 2021), the government will pay your accommodation payment.

You may also be charged additional fees for services that go beyond the minimum care requirements. However, you will only be charged for services that you can benefit from.

There are three accommodation payment options:

- The **Refundable Accommodation Deposit (RAD)** is a one off sum you can choose to pay if you want your lodging costs covered in full upon your arrival. It will be **fully refunded** when you leave the aged care home.
- The **Daily Accommodation Payment (DAP)** is a rental-type payment. Instead of paying for your accommodation in full, you can choose to pay an ongoing payment. This fee is **non-refundable**. The amount you pay is calculated based on the RAD amount at a Government set interest rate.
- The **Combination Payment** enables you to pay part Refundable Accommodation Deposit and part Daily Accommodation Payment. If you choose to have the Daily Accommodation Payment taken from the RAD your Daily Accommodation Payment will increase over time as the RAD is reduced. Any remaining RAD balance will refunded when you leave.

SAMPLE BREAKDOWN OF ACCOMMODATION COSTS

Refundable Accommodation Deposit	Full RAD:	\$575,000
or Daily Accommodation Payment	Full DAP:	\$64.59
or Combination Payment	Partial RAD:	\$287,500
	Partial DAP:	\$32.29

FINDING THE RIGHT AGED CARE PROVIDER

With so many aged care homes to choose from, it can be difficult to know where to start. Here are some top considerations to help guide your search:

- **Care services** Can the provider deliver the services you need to a high standard? Compare each aged care home's offerings to the support plan you received after your Aged Care assessment.
- **Cost** Can you afford the cost? Accommodation prices vary significantly.
- **Location** Most aged care residents will wish to remain close to their friends, family and familiar surroundings.
- **Atmosphere** Do you like the feel of the home? You won't really know how each space feels and how welcoming the staff are until you take an in-person tour.
- **Meals** What are the dining arrangements? Are the meals cooked fresh on-site and will they meet your dietary needs and preferences?
- **Activities** Is there enough to do? Are there a good range of activities to choose from and do they meet your individual needs?
- **Availability** Keep in mind that adding your name to a wait-list can help you secure a spot with an in-demand care home, but it isn't a guarantee.

It's a good idea to create a shortlist of several aged care homes you are interested in. Before you make any decisions, you should visit the facilities in person. If you are looking for a facility on behalf of someone else, take them too if they are able to come.

As much as possible, it is important that the aged care facility is chosen by, or in close consultation with, the person who will be living there.

CHOOSING AN AGED CARE RESIDENCE THAT TICKS ALL THE BOXES

When exploring your aged care options, it can be easy to get lost in the details and forget about the big picture — your day-to-day life!

You'll know you've found the right care provider when they meet the following criteria:

- Exciting lifestyle and wellbeing programs that suit your interests
- A delicious selection of healthy meals and comfortable dining venues
- Opportunities for peace and quiet as well as social enjoyment
- Quality care services that can be adapted to meet your changing needs
- Welcoming facilities that offer all the comforts of home
- A comfortable and private personal suite that you can make your own.



MOVING IN

Naturally, getting accustomed to life in your new aged care home will be a bit of an adjustment. But, with the right team at your side, it can certainly be a pleasant one.

Here are some ways to make this transition streamlined and enjoyable:

- Invite your family and friends to visit you often whilst you settle into your new home
- Decorate your room with personal touches and some of your favourite things to make it your own
- Familiarise yourself with the available amenities and lifestyle programs — and start participating in whatever piques your interest
- Spend time with your care team so they can get to know you better.

LIVE LIFE YOUR WAY WITH MAYFLOWER AGED CARE

If you're seeking high-quality aged care in the Melbourne area, our team at Mayflower would be delighted to introduce you to our comfortable residences in **Reservoir** and **Brighton**.

In both locations, you'll find warm and well-appointed spaces that feel like home — plus vibrant lifestyle programs that help our residents stay independent, sociable and active.

And, no matter where you choose to live with Mayflower, you'll benefit from holistic and person-centred care services of the highest quality, with registered nurses working around the clock to meet your care needs.

Contact us on **9460 2480** to find out what residential aged care with Mayflower could look like for you.



MAYFLOWER
DISCOVER THE BEST
IN CARE

In a journey spanning more than 50 years, Mayflower has become a trusted not-for-profit provider of residential aged care, home care and retirement living services.

We've become known for caring compassionately with thoughtful services that encourage independence, wellbeing and lifestyle.

We embrace family, spirituality and cultural diversity, which is celebrated through our lifestyle programs, menu options and multicultural staff.

Our care is tailored to each person. We value their story — knowing this is what makes them who they are today.

Currently we have services in Reservoir, Macleod, Pascoe Vale, and Brighton. Discover how we can support you to keep living your life, your way.



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