



DOMAIN
PRINCIPAL
GROUP

Australia's Leading Aged Care Provider



All You Need To Know About Residential Aged Care

YOUR STEP BY STEP GUIDE

Your 'Step by Step Guide' to moving into residential aged care

We know how stressful looking for aged care can be. At Domain Principal Group we aim to make that process as simple and as stress free as possible and ensure the transition from home to residential care is a positive experience.

The decision to move into residential aged care is a significant one and it is important to choose accommodation that meets your needs and your budget.

Residential aged care is for older people who through illness, disability, an emergency or for other reasons, are no longer able to manage at home without help. All aged care homes in Australia are strictly regulated by the government to ensure a high standard of care across the sector but you will find that accommodation differs depending on your needs and extra services that are offered.

This booklet will help you navigate through the process from your enquiry to placement and ensure you have what you need along the way. Included in this booklet are details on:

- what residential aged care is and how to find out about eligibility
- how to apply for a place in an aged care home and the information you will need along the way
- what to expect from an aged care home

Domain Principal Group will take you through the Australian Government's **5 Steps to Aged Care** process:



1 Finding out if you are eligible for residential aged care

In this section we will help you establish what level of care you are looking for and what to do next.

To find out if you are eligible for Australian Government Support for residential aged care, you will need to be assessed by an Aged Care Assessment Team (ACAT).*

* (Aged Care Assessment Teams are known as Aged Care Assessment Services (ACAS) in Victoria.)

Aged Care Assessment Teams are teams of health professionals such as doctors, nurses or social workers, who provide information, advice and assistance to older people who are having difficulty living at home. To find an ACAT you can contact one directly via the Aged Care Australia website at www.agedcareaustralia.gov.au.

We will help you establish what level of care you are looking for and what to do next

Alternatively your doctor or health center can provide a referral to the ACAT nearest to you.

What is an ACAT assessment?

A member of an ACAT will visit you to understand more about your lifestyle and your needs. With your permission your doctor may tell the ACAT member about your medical history. At this visit you may like a member of your family or your carer present.

Once your assessment has been completed by your ACAT and you are considered eligible for aged care services they will either give you a copy of the assessment or it will be posted to you. It is important that

At Domain Principal Group we aim to make that process as simple and as stress free as possible



you hold onto this document as it is the approval for your move to residential aged care. You should note that your ACAT assessment is valid for 12 months.

How often do I need to be assessed?

If you have been approved by an ACAT for high level residential aged care, or for low level or high level residential respite care you will not need to be assessed again, unless your care needs change significantly after you are assessed. ACAT approvals for low level residential care are valid for 12 months from the date the ACAT member signs the assessment form. You will need a new ACAT assessment if you are approved for this type of care and you do not move into an aged care home within 12 months of that date, or if your care needs change significantly after you are assessed.

Please use this link to find out more about ACAT reassessments.
[http://www.health.gov.au/internet/main/publishing.nsf/Content/C2DFEB6057F4FEF8CA2575E1000B3CE3/\\$File/ACATReassessment.pdf](http://www.health.gov.au/internet/main/publishing.nsf/Content/C2DFEB6057F4FEF8CA2575E1000B3CE3/$File/ACATReassessment.pdf)

Your Aged Care Assessment Team (ACAT) assessment will determine whether you are eligible



Types of care

The following are the types of aged care services you may be eligible for:

Low level care – residential home

- You need help with day to day tasks
- You need assistance with personal care

High level care – residential home

- You need 24-hour nursing care

Dementia care

Dementia care is available in many aged care homes usually in a separate wing or unit. It involves a high level of care with round the clock nursing.

Respite care

Respite care is short term care when you need it and may be provided in your own home, in a respite care centre or in a residential aged care home.

It may be planned or on an emergency basis and can be used for up to 63 days in a financial year.

2 Looking for an aged care home

If your ACAT has deemed you eligible for residential aged care the next step is to look for an appropriate residential aged care home.

With many residences in most states across Australia its very likely there is a Domain Principal Group residence in your area. The first step could be to call us on 1300 362 481 to discuss your needs and find out what we have available in your area.

Applying to aged care homes

You may apply to as many aged care homes as you wish so that you have a range of potential options, but once you accept a place it is important to let all other aged care homes to which you applied know that you no longer require a place.

Visiting an aged care home

The best way to judge the home that will best suit you is to visit a range of homes. Please see the checklist at the back of this booklet to help you assess the suitability of the home for you. All aged care homes must

provide a specified range of care and services to residents and should include:

- staff to provide help at all times including in emergency situations
- assistance with daily living activities such as bathing, showering, dressing and mobility
- assistance with medications
- meals and refreshments, taking into account special dietary needs
- basic furnishing including carpets, curtains, chairs, beds and bed linen, bath towels, face washers, soap and toilet paper
- a laundry service, cleaning services and maintenance of buildings and grounds
- social activities.

For those with a need for high level care, basic services will also include things such as

- continence aids
- basic medical and pharmaceutical supplies
- nursing services and therapy services.

With 60 residences nationwide its very likely there is a Domain Principal residence in your local area

3 Working out the costs

For you and your family's peace of mind, it is important that you fully understand the costs of residential aged care as well as the fees and charges you may incur along the way. There are also a number of extra services and benefits that you may be eligible for. In this section we outline these for you.

The upfront entry cost will depend principally on three things:

- the type of care you are looking for – high, low, dementia or respite care
- how much you (or your family member going into aged care) have in 'assessable' assets



Accommodation charges and bonds

There are two types of upfront payments you can expect to pay depending on the type of care you require:

- an **accommodation charge** for high care
- an **accommodation bond** for high care extra service
- an **accommodation bond** for low care

High care accommodation charge

If your assets are over a certain amount you may be asked to pay an accommodation charge which is in addition to your basic daily fee and any income tested fee.

For more information about high care accommodation charges please see the Department of Health and Ageing website at <http://www.health.gov.au/internet/main/publishing.nsf/Content/ageing-finance-resfees.htm>

The accommodation charge is used by aged care homes to maintain and improve your accommodation. See box for example.

Low care accommodation bonds

Accommodation bonds are paid by people requiring low care accommodation whose assets exceed a certain amount. The Australian Government requires that all aged care residents are left with a minimum amount of assets after their accommodation bond is paid. This amount is indexed and reviewed each year on 20 March and 20 September. For more information about this please go to the Department's website at www.health.gov.au.

Accommodation bonds are like an interest free loan to the aged care home and the level you pay will be agreed between you and your home prior to entry. By law the funds must be used to improve building standards and the quality and range of services provided. From the bond a monthly amount is deducted. This is called the retention amount. This is agreed with you at the outset and the Australian Government sets a maximum amount that the aged care

The most important thing for your peace of mind is that you fully understand the costs of residential aged care

Low care accommodation bonds

In 2009 aged care accommodation bonds averaged \$213,000 nationally but are commonly between \$350,000 and \$450,000 for facilities in the big cities. At the top end, they can be around \$1 million for a resort-style room in a prestige Sydney location.

For some people though it is advantageous to pay a high bond. For example paying a higher bond might lead to better social security benefits as a result of lower assessable assets outside of the aged care facility. Because the bond is exempt from the Centrelink assets test, it won't negatively affect the pension or income-tested fee. This strategy could even increase the pension but it is important to seek financial advice before signing an agreement with the aged care home.

For more information about low care accommodation bonds please see the Department of Health and Ageing website at <http://www.health.gov.au/internet/main/publishing.nsf/Content/ageing-finance-accbonds.htm>

home can retain. Monthly amounts can only be deducted for a period of up to five years. The remainder of the bond will be refunded to you on your departure from the home.

High care extra services

Extra Service offers additional lifestyle extras and hotel like services including higher standards of accommodation and meals, wine with meals and increased services and entertainment. Extra services vary from residence to residence

Daily fees

As well as an upfront payment you will also be asked to pay daily fees which contribute towards your daily living costs such as nursing and personal care, meals, linen and laundry and heating and cooling. Daily fees are comprised of two parts:

- basic daily fee
- an additional **income tested fee** for residents with a higher income (which can be offset by paying a higher bond to the aged care home.)

Daily fees will vary depending on the person's assets and income and more information can be obtained from Centrelink.



How is my income assessed?

When you move into an aged care home, either Centrelink or the Department of Veterans' Affairs will assess your income including that of your partner and spouse so that the Department of Health and Ageing can work out the amount of income tested fee you could be asked to pay.

Once you have been assessed you will be asked to pay the fee from your date of entry into the home.

Assets and partners or spouses

You are considered to own half your assets with your spouse or partner regardless of who holds the title to the assets. As part of your asset

assessment you will be asked to provide details of all assets owned by both of you.

The family home, however, is excluded from your assets 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 of the residents entry into care (whichever date is earlier)
- a close family member has lived in the family home for at least five years and is eligible for an income support payment
- a carer has lived in the family home for at least two years and is eligible for an income support payment.

Aged care fees and my pension

Your pension will not be affected when you enter an aged care home. If you are part of a couple receiving a pension you may be entitled to a higher rate of pension if you have been separated for care reasons. For more information on Your Pension and Aged Care contact your local Centrelink or Department of Health and Ageing.

You may be asked to pay an income tested fee if you have access to assets above a certain level

How do I pay my accommodation bond?

You can pay your bond in one of three ways:

- a lump sum
- regular periodic payments or
- a combination of the above

What happens to my bond if I leave my aged care home?

Your bond is refundable to you when you leave your home within the following timeframes:

- if you give at least 14 days notice of leaving the facility your bond should be repaid within that period
- if you notify your provider more than 14 days before you leave your bond should be refunded on the day you leave
- if you give no notice of your departure your bond must be repaid within 14 days after your leaving date.
- in the case of death the bond must be refunded 14 days after the provider is shown probate or letters of administration.

What happens to my bond if my level of care changes?

If you move from low level to high level care within the same home your bond arrangements simply continue. If you move to a new home from low level to high level care you will pay an accommodation charge or, with the agreement of the new aged care home involved, you can transfer your accommodation bond balance.

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

The Australian Government has made arrangements to help residents of aged care homes who may experience difficulty in paying for their care. Please contact the Aged Care Information Line on 1800 500 853 for more information.

Your costs checklist

Here is a checklist to ensure you fully understand the cost implications of any aged care homes you might be considering to ensure they are suitable to your financial situation.

Costs checklist

Do you understand the costs and agreements associated with care?

How much does the home charge for an accommodation bond?

Can you see a copy of the home's latest prudential statements showing that they have met their obligations to repay accommodation bond balances?

Are the fees reasonable, and what do they cover?

If the home has extra services, are they ones that you would like to use, and can you afford any fee increases that might occur?

What services attract additional charges?

4 Applying to an aged care home

Moving into an aged care home requires paperwork to be completed. In this section we will outline the documents and forms you will need to provide and complete to make your application to an aged care home as simple as possible.

The application form can be found in your **Domain Principal Group Information Pack** or can be downloaded from www.domainprincipal.com.au

Moving into an aged care home requires a range of paperwork to be completed.



Applying to an aged care home

In order to apply for a place at an Aged Care Home you will need to complete the form '**Domain Principal Group Application Form**'.

If the form is signed by your Power of Attorney you need to ensure you also attach the relevant authorising documentation.

If I'm not sure what information is required for some questions – where can I get help?

If you are not sure what information is required or where to get it you can call Domain Principal Group on 1300 362 481. Alternatively you can visit the Department of Health and Ageing website at www.health.gov.au and go to Publications – 5 Steps to Entry to an Aged Care Home.

5 Moving in

Moving home is always a little stressful. At Domain Principal Group we aim to make this transition as easy and seamless as possible and warmly welcome you to your new home with us.

Below we take you through the key steps when moving into your Domain Principal Group residence.

1. You have been offered and have accepted a place at one of our residences.

You will meet with a Facility Manager and she or he will give you a resident agreement to complete.

2. The resident agreement

The resident agreement is a formal agreement between you and Domain Principal Group. The resident agreement is a legal document and outlines the terms of your residency, your rights and responsibilities and the rights and responsibilities of the aged care home as well as your charge and bond information.

It is important that your resident agreement is signed and understood before you move into your new aged care



home and should be completed within 21 days of being offered a place in an aged care home.

At Domain Principal Group we appreciate that you may not be familiar with aged care facilities and we take time to explain and help you understand all the terms of the agreement being offered. We want you to have complete peace of mind when you sign the document. If you are unsure about anything the Facility Manager will be able to answer any of your questions.

What if I change my mind once I have signed the resident agreement?

If you change your mind within 14 days of signing the agreement you should advise us in writing and any amounts other than care fees and charges will be refunded to you.

Can I or the aged care home make changes to the resident agreement?

Changes can be made to the agreement, but they must have the consent of both yourself and the Aged Care Home.

If you are unable to sign the agreement someone who holds your power of attorney for you may complete the form on your behalf.

Charter of residents' rights and responsibilities

All residential aged care homes must abide by the Australian Government's legislation as set out in the Charter of Residents' Rights and Responsibilities. When you are given your resident agreement you should also be given this document. You will also find it

displayed prominently at all Domain Principal Group aged care residences.

3. Moving in

Domain Principal Group will provide you with most of the furnishings you need, however you may like to bring some of your own things with you. Please discuss with the Facility Manager what you would like to bring. Items that you may like to bring may include:

- television and DVD player
- CD/Radio/Record Player
- bedside light
- bedside table
- photos and other memorabilia.

There are people and organisations who may need to know that you have moved into aged care

Power of attorney and guardianship

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.

Guardianship

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.

If you bring anything valuable please discuss your insurance requirements with your aged care provider

6 Managing your affairs when you move into a residential aged care home

Department of Health care fees

You may like to appoint a nominee or someone who can act on your behalf in dealings with the Department of Health and Ageing about your care fees. To appoint a nominee, you should complete an *Appointment of Nominee* form which any Domain Principal Group facility can supply you with.

Personal preferences in the event of serious illness

Many people have particular preferences about their treatment during a serious illness. You may wish to provide information about

your personal preferences to us at Domain Principal Group 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 want should you no longer be able to take part in decisions about your medical treatment.

Your will

It is important to have your will up to date to ensure that your estate and your funeral requirements are as you wish. It is also a good idea to inform your new aged care home of the details of the executor of your will, so that the information will be available if it is needed.



If you bring anything valuable please discuss your insurance requirements with your aged care provider.

Clothes and labels

Your clothes should all be labeled with your name in waterproof labels for laundry purposes.

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 residential aged care – here is a checklist to help you.

- Family members
- Friends and neighbours
- Doctor and other health professionals
- Community nurse
- Your gardener or lawn mowing person
- Your cleaner or home help
- Meals on Wheels and other community support services
- Centrelink
- Department of Veterans' Affairs
- Australian Taxation Office
- Medicare
- Your medical insurance company
- Your superannuation company
- The RTA for your driver's licence
- 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 might have applied



Checklist when visiting a home

If you, your family members or friends are able to visit some homes, it's a good idea to write down your impressions of each home, together with the home's name and contact details.

You may like to use this checklist to help you assess the suitability of the home for you.

Standards

Is the home accredited by the Aged Care Standards and Accreditation Agency?	
Are you happy about the home's standards?	

Location and access

Is the location convenient for you, your family and friends?	
Does the building have easy access for people who have difficulty walking or climbing stairs?	
Does it have pleasant grounds and surroundings?	
What transport can you use to visit shops, friends and family?	
Does the home provide the services that are important to you?	

Accommodation, meals and routines

Is there provision for married couples and singles?	
Do shared rooms provide enough privacy? What arrangements are there to ensure privacy for residents?	
How is room allocation determined – can you have a say?	
Are the bathrooms shared, or are there ensuites?	
Is the daily routine flexible or fixed? For example, cleaning of bedrooms.	
What are the meal arrangements – seating, times, menus, meals for visitors, meals in your room, special diets?	
Can you have a snack between meals?	
Can you have your own private telephone?	
What furnishings and personal items can you bring and what is supplied?	

Accommodation, meals and routines

What provisions are there for storage of personal items?	
Does the home allow residents to keep pets?	

Social and cultural

What social activities are there, and is the home sensitive to your cultural or religious needs?	
Can family and friends visit without restriction?	
How are social and cultural activities decided? Do residents have a say?	
Are there staff who speak your language?	

Care and health

What training and qualifications do the care staff have – are there registered nurses, enrolled nurses, trained carers?	
How many care staff are on duty for what number of residents, including at night, and what are their qualifications?	
Will the home meet your own health or diet needs or preferences?	
What type of care or services cannot be provided? How would you be advised of this?	
If your care needs change, will you be able to stay on, or would you need to move to another home?	
Will you be able to continue to see your own doctor? Does your doctor make out of office visits to the facility?	
What other health professionals visit the home regularly?	
How can family or friends be involved in care? Can they stay overnight if needed?	

These additional points might help

What was the attitude of staff assisting you?	
Were you able to look all around the home, look inside some rooms and see all the amenities?	
Was the home fresh, clean and in good repair?	
Is there easy access to well-maintained outdoor areas?	
How would you rate the home you visited on a scale of 1 to 10?	



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The Domain Principal Group is Australia's largest privately-owned aged care provider with over 59 facilities nationwide. The Domain Principal Group is committed to providing superior levels of residential aged care through state of the art, modern facilities and second to none nursing.

For further information from Domain Principal Group you can visit our website at www.domainprincipal.com.au or call on 1300 362 481.

You can also telephone the Government's Aged Care Information on 1800 500 853 or a Commonwealth Carelink Centre on 1800 052 222 for further help. For more detailed background information on moving into an aged care home please visit the Department of Health and Ageing website at www.health.gov.au and go to Publications – *5 Steps to Entry to an Aged Care Home*.