

5 STEPS TO ENTRY INTO AGED CARE OR RESIDENTIAL CARE

What is residential care?

Residential aged care is mainly for the older however you never know what's lies ahead as was the case for the 63 year old I helped earlier this year who suffered a stroke and was admitted into residential care. Generally, the elderly are admitted into residential care for a variety of reasons why they can no longer live at home, such as illness, disability, bereavement, an emergency, the changing needs of the carer, family or friends or because it is no longer safe or possible to manage living at home without help.

1. Are you eligible?

If you or a loved one is needing to move into aged care, an assessment with a member from the ACAT will need to assess your eligibility, discuss your current situation and help you determine what your options are.

Once completed a letter will be sent letting you know if you have been approved, what type of services you are eligible for and approved to receive, as well as the reasons why.

It's important to remember to keep a copy of the letter, as it will be needed when lodging applications for residential care.

2. Finding an aged care home

Factors to consider when looking for a placement, do you wish to remain in the area, is family and friends nearby, and what services do you need and does the facility provide those services.

My Aged Care is a website and contact centre, through My Aged Care you can find out where placements or vacancies exist in the areas you are looking for. It will advise what services, costs and availability for each facility.

Make a list of up to 5 facilities that you feel suits you and your needs, and go visit, each home is different. Visiting them will help you find out what you can expect, particularly as costs vary from home to home. You'll also be able to see what types of care, services and activities they offer.

Some factors to consider when selecting a home is physical, spiritual, social and emotional care needs.

The following questions are handy to know when deciding the right home:

Do you need help with everyday tasks such as bathing, dressing, using the toilet and moving around your home?

What training do the care staff have e.g. RN, EN, or trained carers? How many staff provide care overnight?

What are the meal arrangements?

Can the home meet your special needs, e.g. cultural, religious observances, pets and access to medical visits?

How can family and friends be involved in care?

Can the home meet your medical needs such as assistance with medication, wound or catheter care?

3. What do you need to pay?

When moving into an aged care home you may be asked to pay towards your care, accommodation and daily living costs.

How much you pay depends on your financial situation. What you will pay is set out in your Resident agreement between you and your aged care provider.

- A basic daily fee – this covers living costs such as meals, power, laundry. For some this is the only fee they are required to pay.
- A means-tested care fee – this is an additional contribution towards the cost of care, this is determined by Centrelink. They will work out if you are required to pay this fee based on an assessment of your income and assets.
- An accommodation payment – This is for your accommodation in the home, the amount varies from home to home. Some people will have their accommodation costs met in full or part by the govt, while others will need to pay the accommodation price agreed with the aged care home.
- Fees for extra or additional optional services – Additional fees may apply if you choose a higher standard of accommodation or additional services. These vary from home to home.

Depending on your financial circumstances a financial planner or advisor, can assist in determining how you will fund your accommodation and care fees.

4. How to apply for an aged care home?

You can apply to as many homes as you like. When a place becomes available you or your nominated contact person will be notified.

You will need to complete an application for each home for are applying for, in most cases, you will need to provide your personal information, financial information if you wish to apply for subsidised fees, ACAT assessment.

5. What is like to live in an aged care home?

Each home is different, there will be new routines, new surroundings and new people all living together under the one roof. There will be assistance with tasks if you need it, there will be daily social activities as well as special occasions. You can still vote if you want to, you won't lose the right to control your own financial affairs and possessions.

You can see how it can be a time consuming, confusing and often stressful process to assist a loved one into aged care, which is why Retirement Care Solutions is able to offer peace of mind, guidance and support through the whole process of moving a loved one into aged care.

Call Savannah today on 048451337 for your complimentary Aged Care Analysis and Consultation.



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Your retirement needs are in safe hands!