

The Aged Care Roadmap: Guiding your Aged Care Journey



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A close-up photograph of several pairs of hands, likely belonging to older people, being held and clasped together in a supportive gesture. The hands are weathered and the skin has a warm, aged tone. The background is softly blurred, showing more hands and parts of clothing in muted colors.

UNDERSTANDING AGED CARE



Aged care is about getting the right support to help older people live safely and comfortably. Whether staying at home with extra help or moving into an aged care home, there are different options to suit individual needs.

It's important to think about care needs, daily living support, and future plans when making decisions.

Planning ahead can make a big difference. Financial choices, like keeping or selling a home, can affect pension entitlements and care costs. Seeking advice and knowing your options can help avoid unexpected expenses and ensure the best care for you or your loved one.



CHOOSING THE RIGHT RESIDENTIAL CARE

Aged care providers offer different services at different costs, so it's important to compare your options before deciding. Consider these four key factors:



1. SERVICES

Does the provider offer the care and support needed?



2. COSTS

What are the fees, and what will you need to pay?



3. AVAILABILITY

Is there space now, or is there a waiting list?



4. QUALITY

Will the provider deliver good, reliable care?

When choosing residential aged care, it's essential to assess the services, costs, availability, and quality to ensure the best care for yourself or your loved one. Taking the time to compare providers will help you find the right support that meets both your needs and budget.

UNDERSTANDING AGED CARE ASSESSMENTS



The Australian Government provides subsidised aged care services, but an assessment is required to determine eligibility and the right level of care.

STEP 1: ELIGIBILITY CHECK

You can check eligibility online or over the phone. You will need a Medicare card and about 10 minutes to answer questions about your health, home situation, and any support you receive.

STEP 2: ACAT ASSESSMENT

If eligible, an Aged Care Assessment Team (ACAT) will conduct a face-to-face assessment to determine the care you need. This assessment is required for:

- Residential aged care
- Home Care Packages
- Respite care

Assessors visit you at home, in a hospital or speak with you over the phone to discuss your care needs and recommend suitable services.

HOW TO APPLY?

You can book an ACAT assessment by visiting www.myagedcare.gov.au or calling **1800 200 422**.

There are different funding options based on your financial situation. If you need urgent care, My Aged Care may refer you to services before your assessment is completed.

TYPES OF AGED CARE ASSESSMENTS

When applying for aged care support, My Aged Care will determine what type of assessment you need. There are two main types:

✓ **HOME SUPPORT ASSESSMENT (RAS)**

- If you need basic help to stay independent at home, you may be referred for a Regional Assessment Service (RAS).
- This is for low-level support through the Commonwealth Home Support Programme.

✓ **COMPREHENSIVE ASSESSMENT (ACAT)**

- If you need more complex or long-term care, an Aged Care Assessment Team (ACAT) will conduct a detailed assessment.
- This is required for residential aged care, Home Care Packages, or respite care.

HOW TO PREPARE FOR AN ASSESSMENT

If an ACAT assessment is needed, you should:

- Bring your Medicare card and another ID (e.g., driver's licence, passport, DVA card).
- Have any doctor's referrals ready.
- Consider having a support person with you.
- Gather any information about your health needs and support services you use.
- Have GP or healthcare provider contact details available.
- If needed, arrange for a translator or communication assistance.

Being prepared will help the assessor understand your needs.



DIFFERENT CARE OPTIONS



Aged care homes provide care and support for residents. This can include help with daily tasks, medical care, and social activities.

> HELP AT HOME

As you get older, everyday tasks like cooking, cleaning, and shopping can become harder. Getting some help at home does not mean losing your independence - it helps you stay in your own home for longer.

Help at home can include:

- Cleaning, cooking, or shopping
- Personal care, such as bathing, dressing, and getting in and out of bed
- Changes to your home to make it safer
- Support when family or friends are not available

This type of care allows you or your loved one to live safely and comfortably at home.



> **SHORT-TERM CARE**

Short-term care provides temporary support for those who need extra help for a limited time. It is designed to assist with:

- Recovery after a hospital stay
- Giving regular carers a break (respite care)

Short-term care can be provided at home, in an aged care home, or a specialised care setting, depending on the level of support needed.

> **AGED CARE HOMES**

If living at home is no longer safe, an aged care home (previously called a nursing home or now residential aged care) may be the best option. These homes provide:

- A safe place to live with full-time support
- Help with daily tasks and personal care
- Medical care and supervision
- Meals and social activities

Moving into aged care is a big step, but government support is available. Choose a home that suits your needs.

COMMON FEES IN AGED CARE

BASIC DAILY FEE

This is the minimum amount everyone pays for daily services in an aged care home, such as meals, cleaning, and laundry. It is set at 85% of the basic age pension and is updated in March and September each year.

MEANS-TESTED CARE FEE

This fee depends on your income and assets. The government checks your financial situation and decides how much you need to pay for personal and medical care.

ACCOMMODATION COSTS

When moving into an aged care home, you will agree on a room price. Depending on your financial situation, the government may cover some or all of these costs, or you may need to pay for them yourself.

ADDITIONAL SERVICE FEES

Some aged care homes offer additional services for extra fees. These can include:

- Special toiletries and menu choices
- Access to paid TV and entertainment
- Hairdressing and beauty services

Not all homes have additional fees, so always check first.



AGED CARE PENSION ENTITLEMENT



Entering aged care can affect your pension. Couples where one partner moves into care may qualify for a higher pension. How you pay for accommodation also impacts your entitlements, but Refundable Accommodation Deposits (RADs) are exempt from pension asset and income tests.

KEEPING AND RENTING YOUR HOME

You may get exemptions if:

- You pay a Daily Accommodation Payment (DAP) or Contribution.
- Your home is rented out.

KEY POINTS

- Rental income is taxable.
- Rent does not need to be at market rates.
- Capital Gains Tax (CGT) may apply when selling.

If you keep your home but don't meet these criteria, it won't be counted as an asset for up to two years after entering care if you are single or the last member of a couple to leave the home. Seek professional Financial Advice for further information.





ABOUT US

Retirement Care Solutions helps you navigate the transition into retirement and aged care. We understand this stage of life involves big decisions, and we are committed to providing clear, ethical, and personalised support.

We offer guidance on aged care funding, eligibility, and ACAT assessments. Whether you need home care, aged care placement, or downsizing advice, we simplify the process. We also provide financial insights to help you make informed choices for the future.

With our experienced team, we ensure you or your loved one receives the right care and support. Let us help you move forward with confidence and peace of mind.

Get In Touch

Based in Brisbane, servicing Australia wide.

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1300 245 502

We are available

Monday - Friday: 9am - 5pm

Saturday & Sunday: By appointment only

Understanding the Level of Care Required

Use this sheet to gain a better picture of the level of support you may need.

Tick the appropriate boxes based on your current care needs.

Personal Care	Level of Assistance Required		
	None/Low	Partial	High/Complete
Eating			
Hydration			
Meal prepping			
Toileting			

Hygiene Tasks	Level of Assistance Required		
	None/Low	Partial	High/Complete
Bathing			
Oral care			
Dressing			
Washing hair			
Hair care			
Nail care			
Skin care			

Housekeeping	Level of Assistance Required		
	None/Low	Partial	High/Complete
Light cleaning			
Cleaning the bathroom			
Managing mail and bills			
Laundry			
Grocery shopping			
Pet care			