

Lessons from my Dad

The Human Side of Aged Care

Alex Denham

Senior Adviser

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Disclaimer

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Agenda



Overview of Aged Care fees



Lessons learnt



Home care

Means-tested amount

Daily means-tested amount

Income-tested amount / 364

+

Asset-tested amount / 364

(Assessable Income - Income free area) x 50%

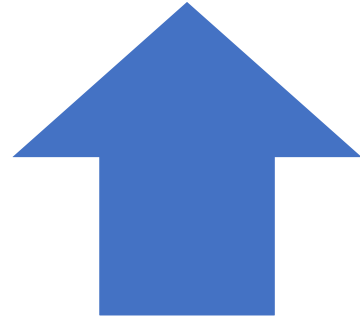
(17.5% amount \$49,000 - \$166,707)+
(1% amount \$166,707 - \$402,122) +
(2% amount above \$402,122)

Income free area

\$26,985 p.a. (Single)

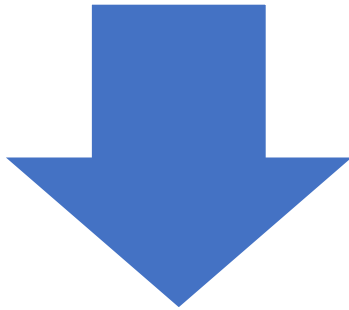
\$26,465 p.a. (Couple each)

Means-tested amount and accommodation supplement



Accommodation payment based on published amount
Means-tested care fee
Extra services fee

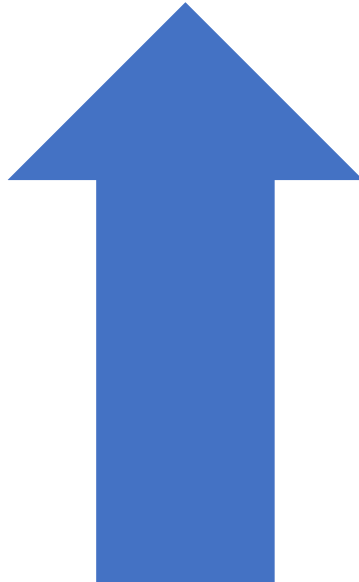
Maximum accommodation supplement \$56.59 p.d.¹



Accommodation contribution based on means-tested amount

No means-tested care fee payable

Accommodation payment resident



Asset-tested amount

$$(\$166,707 - \$49,000) \times 17.5\% / 364 = \$56.59$$

OR

Income-tested amount

$$\text{Single: } (\$68,180 - \$26,985) \times 50\% / 364 = \$56.59$$

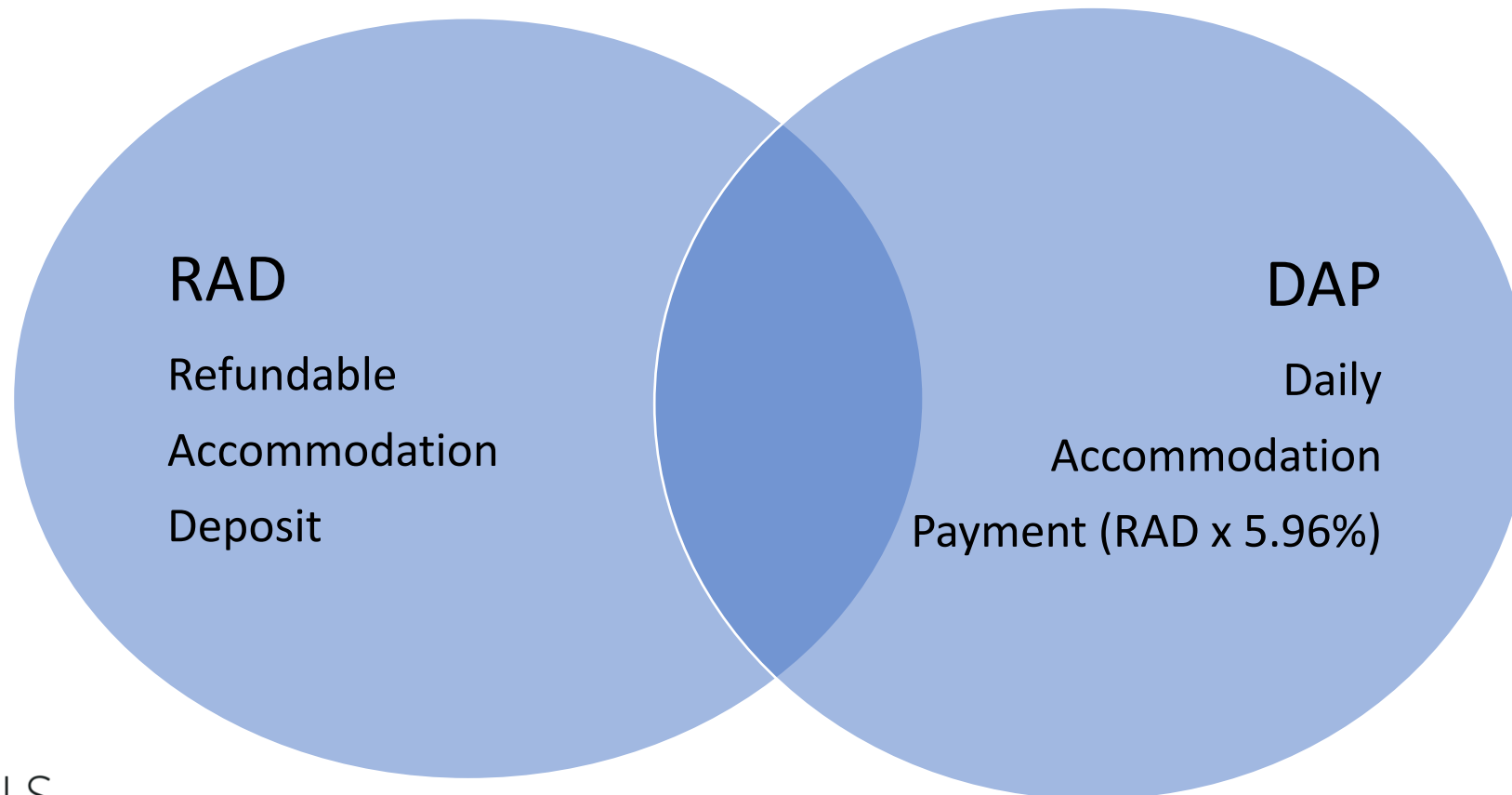
$$\text{Couple (each): } (\$67,660 - \$26,465) \times 50\% / 364 = \$56.59$$

OR

$$\text{Asset-tested amount} + \text{Income-tested amount} \geq \$56.59$$

Maximum accommodation supplement \$56.59 p.d.

Accommodation Payment



Basic Daily Fee	Means tested fee	Additional services fee
<p>Currently \$50.66/day</p> <p>All residents pay this</p>	<p>Based on your income and assets: Means tested amount - \$56.59</p> <p>Replaces old income tested fee</p>	<p>Can be packaged or optional, depending on facility</p>

Care fees - ongoing

Centrelink
SA457 form

Permanent Residential Aged Care - Request for a
Combined Assets and Income Assessment form



Dealing with family members

Power of Attorney

4. Commencement

This power of attorney operates: [Tick one option only]

- ☐ Once the attorney has accepted their appointment by signing this document.
- ☐ Once a medical practitioner considers that I am unable to manage my affairs (an provides a document to that effect).
- ☐ Once my attorney considers that I need assistance managing my affairs.
- ☐ Other

If no option is selected or the options chosen are unclear or inconsistent, I intend that the power of attorney will operate once my attorney has accepted their appointment by signing this document.

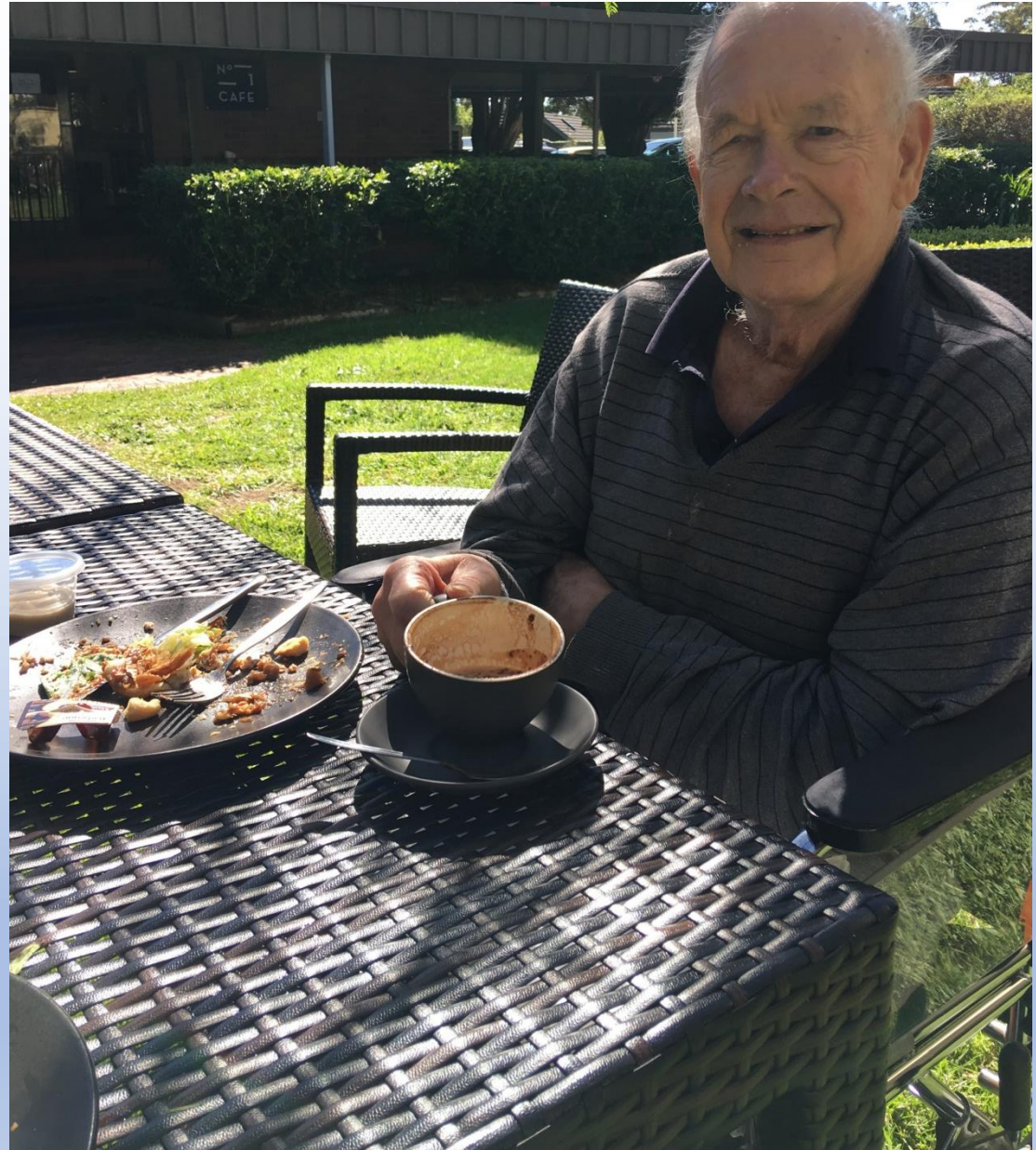
- Has the person in question lost capacity?
- Is there an Enduring Power of Attorney in place giving authority to make decisions on their behalf?



Aged Care advice –
its more than just
about the fees

“I cant wait to move into a
nursing home” said no
one, ever

Lessons learnt from my Dad and as an adviser



Review Everything

Residential Agreement



Look for:

- Hidden fees and charges
- Refunding of RAD

Review Everything

Always check monthly statements



Look for errors and
overpayments

30 days of Care – a comparison

Fancy

DAP	\$ 6,295.20
Basic Daily Care Fee	\$ 1,472.10
Means Tested Fee	\$ 2,060.40
Extra Services Amount	\$ 2,422.50
"Enhanced Services Package	\$ 395.00
	\$ 12,645.20
Extras	
Daily newspaper	\$ 92.80
Excursion to Govt House	\$ 45.00
Personal Carer	\$ 95.45
Phone Line Rental	\$ 40.00
Physiotherapy	\$ 1,445.00
	\$ 1,718.25
Monthly spend	\$ 14,363.45

Basic

DAP	\$ 1,443.90
Basic Daily Care Fee	\$ 1,472.10
Means Tested Care Fee	\$ 111.90
Monthly Spend	\$ 3,027.90



The human side

For so many, it's not a positive experience

- X Food
- X Staff
- X Mental Stimulation
- X Human Connection

MANAGEMENT & STAFF ARE KEY

There are other options.....



Home Care

Google “home care service providers” in your area



Home Care Choices

Commonwealth
Support
Package

Home Care
Package

Pay for care
privately

Home Care Packages



Aimed at older people with more complex care needs



4 levels of care:

- i. Basic care needs
- ii. Low-level care needs
- iii. Intermediate care needs
- iv. High-level care needs



Subject to ACAT assessment

Home Care Packages

Once approved for a package you are placed on a National queue

In the meantime you start looking for a “service provider”

When the package comes through, you receive a letter and unique code to give to the service provider

You then have 56 days to enter into an agreement with the service provider

The financial side of Home Care Package

Basic daily fee

- 17.5% of the single person 'basic' age pension amount
 - currently = \$10.43 per day

Income-tested care fee

- If your income is greater than:
 - \$26,985.40 (single person)
 - \$20,922.20 (each, if you are a couple)
 - *need to complete an 'aged care income assessment' form*

Additional fees are charged for care & services not covered by your package



Residential Aged Care:
It's not always a one-
way ticket!