

Your guide to Aged Care



SECURITOR

About this guide

This Guide is designed for use as a reference when you are advising your clients on aged care.

Here's a brief outline of the topics covered.

2	Introduction	Statistics and a list of the different types of aged care available.
3	Assessment for aged care	How a person is assessed for entry into an aged care facility.
4	Hostels	Information about the level of care provided, daily fees, daily income tested fees, Accommodation Bond and a case study.
8	Nursing homes	Information about the level of care provided, daily fees, daily income tested fees, Accommodation Charge and a case study.
12	Treatment of the home	Centrelink assessment, sale or rental of a person's home when they enter aged care.
14	Additional information	Other Centrelink issues; taxation; 'ageing in place' facilities and extended care at home; pensions paid to the blind; DVA War Widows/Widowers and Disability Pensions; state provisions for enduring guardianship and power of attorney.
16	Glossary	Terminology explained.
17	Useful contacts	A list of useful phone numbers and web sites.

You should be aware that fees and thresholds quoted in this Guide are all current as at the time of this publication (April 2006) but:

- *daily fees are subject to change on 20 March and 20 September each year*
- *certain other charges are indexed on 1 July each year.*

Introduction

Just over 12% of Australians are currently over 65 and this figure is set to increase significantly as the 'baby boomers' age*.

About 17% of Australians who are over 65 are currently in some form of formal care. In fact it's estimated that about 37% of women and 24% of men who reach 65 will, at some stage, enter aged care*.

There are a number of options (listed below) for people requiring a significant level of professional care, though availability generally depends on a medical assessment.

- *Hostels*
- *Nursing homes*
- *Ageing in place facilities*
- *Extra service nursing homes*
- *Extended aged care at home*
- *Private care*

* Australian Bureau of Statistics – 2005

Assessment for aged care

With the exception of purely private care, people needing residential aged care receive a level of Commonwealth support according to their income.

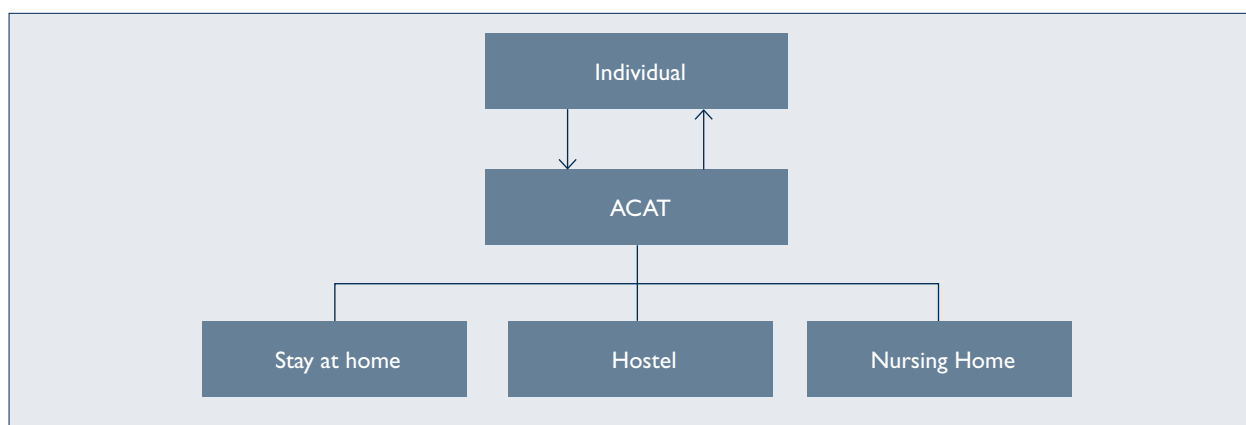
The Aged Care Act 1997 regulates the fee structure and the standards of care provided.

A person can't just decide to enter aged care – they must be assessed as needing the level of care offered. Assessment is carried out by an Aged Care Assessment Team (ACAT) (Aged Care Assessment Service – ACAS – in Victoria).

The ACAT is a team of health professionals that:

- assesses the level of care a person might require
- provides information about local facilities and organise respite care if necessary
- may be able to arrange community care to allow a person to be cared for in their own home.

To work out the cost of care, it's important to know exactly which type of facility the person has entered, or is about to enter as each has a different cost structure.



Hostels

Hostels offer residential aged care with a relatively low level of care. A hostel is generally a unit in a bed-sit arrangement and may have a private bathroom. Residents usually share the dining room and recreational facilities. There is a low dependency requirement due.

Extra service facilities

A hostel may be approved as an 'extra service facility' because it provides a better standard of accommodation (for example, it may offer private bathrooms, nicer bedrooms, better food, etc.).

These extra services may be available for residents receiving a high or a low level of care.

They are allowed to charge an Accommodation Bond, even to those receiving high care. They can also charge an extra daily fee in addition to the means tested daily fee.

Income details

The daily costs associated with aged care depend on the client's income. Centrelink or DVA collect the client's income information. This process is automatic for Centrelink or DVA pensioners.

Although it's not compulsory, self funded retirees should provide their income details to the appropriate agency. If they don't, the maximum charge may be assessed.

Daily fees

The basic daily fee rate is based on approximately 85% of the full single pension as shown in the table below.

Daily income tested fees

The daily income tested fee is based on the client's non-Centrelink/DVA income and is assessed in exactly the same way as the Centrelink income test.

Where a client's income exceeds \$124 per fortnight as a single person or \$110 per fortnight each partner, the means tested fee increases by 25 cents per dollar as shown in the table on page 5.

	Basic daily care fee	Daily income-tested fee	Accommodation payments (only payable if assets exceed \$31,500)
Pensioner*	\$29.25	Full pensioner: Nil Part pensioner: Up to \$22.56	Bond: as agreed with the aged care home
Non-pensioner**	Up to \$36.48	Up to \$51.27	Bond: as agreed with the aged care home

* receives a pension from Centrelink or the Department of Veterans Affairs, and has paid \$125,500 or less Accommodation Bond.

** not in receipt of a pension from Centrelink or the Department of Veterans Affairs, or in receipt of a pension and has paid more than \$125,500 Accommodation Bond.

Accessed income per fortnight (single)	Affecting income per fortnight	Daily fee increase @ 25c
\$124	Nil	Nil
\$300	\$176	\$3.14
\$500	\$376	\$6.71
\$1,000	\$876	\$15.64
\$2,000	\$1,876	\$33.50
>\$2,995	\$2,871	\$51.27 (maximum)
Accessed income per fortnight (combined)	Affecting income per fortnight	Daily fee increase @ 25c per person
\$220	Nil	Nil
\$600	\$190	\$3.39
\$1,000	\$390	\$6.96
\$2,000	\$890	\$15.89
\$4,000	\$1,890	\$33.75
>\$5,962	\$2,871	\$51.27 (maximum)

Accommodation Bond

The Accommodation Bond is a lump sum amount negotiated between the hostel and the client. The only rule is that the client must be left with at least \$31,500 of assessable assets after paying the Accommodation Bond.

Assessable assets

For this purpose, assessable assets include those assets normally counted for the Centrelink assets test plus the family home unless it is occupied by:

- the client's partner
- a dependant child
- a close family member who has lived in the home for at least five years and is currently receiving a Centrelink/DVA income support payment
- the client's carer, who has lived in the home for at least two years and is currently receiving a Centrelink/DVA income support payment.

Any gift above \$10,000 made in the previous 5 years will also generally be included.

Agreement, payment and refund

An Accommodation Bond agreement must be signed within seven days of entering the hostel.

The Accommodation Bond may be paid:

- as a lump sum within six months. During this time the hostel can charge interest. From 1 January 2006 this can't exceed 9.63% per annum.
- by periodic payment, or combined lump sum/periodic payment.

The periodic payment is calculated at 9.63% per annum based on the agreed Accommodation Bond amount plus the retention amount of \$3,186 per year.

The Accommodation Bond, less retention amount, is refundable when the client leaves the hostel. The hostel can retain \$265.50 per month (\$3,186 per year) for the first five years, to a maximum of \$15,930.

The outstanding Accommodation Bond:

- is not assessable under the Centrelink assets test
- is not deemed to earn income under the income test.

What if a client can't afford the Accommodation Bond?

After paying the Accommodation Bond the client must be left with at least \$31,500 of assessable assets. If the assessable assets are:

- less than \$31,500, the client will be classed as a Concessional Resident won't have to pay Accommodation Bond
- between \$31,500 and \$50,000, the client will qualify as an Assisted Resident, and will pay a reduced Accommodation Bond.

Approximately 46% of beds in hostels and nursing homes nation wide are set aside for concessional and assisted residents; however, there is considerable local variation. In general concessional and assisted residents may find their choice of facility is restricted.

Case study

George is aged 73 and single and is assessed by the ACAT to need hostel level of care.

His assets are:

Home	\$350,000
Term Deposits	\$120,000
Allocated Pension	\$150,000
Personal	\$10,000
Total	\$630,000

He draws \$12,295 from the allocated pension with a deductible amount for Centrelink of \$15,500. He also draws \$12,000 from a Comsuper pension. His actual and assessable income is shown in the table.

George's Income	Actual \$	Assessable \$
Interest	6,000	5,256
Allocated Pension	12,295	Nil
Centrelink Pension	3,549	
Comsuper	12,000	12,000
Total	33,844	17,256

After negotiation with the hostel to pay \$110,000 for the Accommodation Bond, (funded from his term deposits) his situation looks like this:

	Actual Assets \$	Centrelink Assets \$	Actual Income \$	Centrelink Income \$
Home	350,000			
Accommodation Bond	110,000			
Term Deposit	10,000	10,000	500	300
Allocated Pension	150,000	150,000	12,295	Nil
Comsuper			12,000	12,000
Age Pension			9,513	
Personal	10,000	10,000		
Total	630,000	170,000	34,308	12,300

Assessed income is \$12,300 pa or \$473.07 per fortnight

Free area	\$124.00 per fortnight
Excess	\$349.07 per fortnight
Means tested daily fee $349.07 / (14 \times 4) =$	\$6.23 per day

Fees:

Daily fee	\$29.25
Means tested daily fee	\$6.23
Total	\$35.48 per day or \$12,950 pa

George could rent his home, but the net rental income would affect the amount of pension and the means tested daily fee.

After two years George's home becomes an assessable asset which means his situation looks like this:

	Actual Assets \$	Centrelink Assets \$	Actual Income \$	Centrelink Income \$
Home	350,000	350,000		
Accommodation Bond	110,000			
Term Deposit	10,000	10,000	500	300
Allocated Pension	150,000	150,000	12,295	Nil
Comsuper			12,000	12,000
Age Pension				
Personal	10,000	10,000		
Total	630,000	520,000	24,795	12,300

Assessed income is \$12,300 pa	or \$473.07 per fortnight
Free area	\$124.00 per fortnight
Excess	\$349.07 per fortnight
Means tested daily fee $349.07 / (14 \times 4) =$	\$6.23 per day
Fees:	
Daily fee	\$36.48
Means tested daily fee	\$6.23
Total	\$42.71 per day
	or \$15,589 pa

If George sells his home, his situation would look like this:

	Actual Assets \$	Centrelink Assets \$	Actual Income \$	Centrelink Income \$
Proceeds from sale of home	350,000	350,000	17,500	16,756
Accommodation Bond	110,000			
Term Deposit	10,000	10,000	4,500	500
Allocated Pension	150,000	150,000	12,295	Nil
Comsuper			12,000	12,000
Age Pension				
Personal	10,000	10,000		
Total	630,000	520,000	46,295	29,256

Assessed income is \$29,256 pa	or \$1125.23 per fortnight
Free area	\$124.00 per fortnight
Excess	\$1001.23 per fortnight
Means tested daily fee $1001.23 / (14 \times 4) =$	\$17.88 per day
Fees:	
Daily fee	\$36.48
Means tested daily fee	\$17.88
Total	\$54.36 per day
	or \$19,841 pa

Nursing homes

A nursing home offers residential aged care with a relatively higher level of care than a hostel. A nursing home provides care to high dependency residents around the clock. Residents are generally accommodated within a shared room. The nursing home provides meals, most toiletries, mobility aids, nursing and most medical supplies.

Extra service facilities

A nursing home may be approved as an 'extra service facility' because it provides a better standard of accommodation (for example, it may offer private bathrooms, nicer bedrooms, better food, etc.).

These extra services may be available for residents receiving a high or a low level of care.

They are allowed to charge an Accommodation Bond, even to those receiving high care. They can also charge an extra daily fee in addition to the means tested daily fee.

Income details

The daily costs associated with aged care depend on the client's income. Centrelink or DVA collect the client's income information. This process is automatic for Centrelink or DVA pensioners.

Although it's not compulsory, self funded retirees should provide their income details to the appropriate agency. If they don't, the maximum charge may be assessed.

Daily fees

The basic daily fee rate is based on approximately 85% of the full single pension as shown in the table below.

Daily income tested fees

The daily income tested fee is based on the client's non-Centrelink/DVA income and is assessed in exactly the same way as the Centrelink income test.

Where a client's income exceeds \$124 per fortnight as a single person or \$110 per fortnight each partner, the means tested fee increases by 25 cents per dollar as shown in the table on page 9.

Accommodation Charge

Except in the case of extra service nursing homes (see 'Extra service facilities'), a person entering a nursing home will not be asked to pay a lump sum Accommodation Bond but they may have to pay an Accommodation Charge based on an assets test.

Assessable assets

For this purpose, assessable assets include those assets normally counted for the Centrelink assets test plus the family home unless it is occupied by:

- your partner
- a dependant child

	Basic daily care fee	Daily income-tested fee	Accommodation payments (only payable if your assets exceed \$31,500)
Pensioner*	\$29.25	Full pensioner: Nil Part pensioner: Up to \$22.56	No bond generally payable charge: up to \$16.63 per day
Non-pensioner**	Up to \$36.48	Up to \$51.27	No bond generally payable charge: up to \$16.63 per day

* receives a pension from Centrelink or the Department of Veterans Affairs, and has paid \$125,500 or less Accommodation Bond.

** not in receipt of a pension from Centrelink or the Department of Veterans Affairs, or in receipt of a pension and has paid more than \$125,500 Accommodation Bond.

- a close family member who has lived in the home for at least five years and is currently receiving a Centrelink/DVA income support payment
- your carer, who has lived in the home for at least two years and is currently receiving a Centrelink/DVA income support payment.

Any gift above \$10,000 made in the previous 5 years will also generally be included.

The Accommodation Charge is then calculated as:

Total Assets (divide by two if a couple) minus
\$31,500 = Excess Assets

Excess Assets divided by 5 = the yearly Accommodation
Charge payable (capped at \$16.63 per day).

The maximum Accommodation Charge of \$16.63 per day will be paid by residents with assets of \$61,850. (This rate only applies for residents entering on or after 1 July 2004.

For those who entered before 1 July 2004 the maximum rate is \$14.52 for assets in excess of \$57,999, payable for a maximum of 5 years.)

The Accommodation Charge is payable until the person leaves.

What if a client can't afford the Accommodation Charge?

If assessable assets are less than \$31,500 the client will be classed as a Concessional Resident and won't have to pay Accommodation Charge.

Residents who entered a nursing home after 1 July 2004 whose Accommodation Charge is no more than \$9.52 qualify as Assisted Residents.

Approximately 46% of beds in hostels and nursing homes nation wide are set aside for concessional and assisted residents; however, there is considerable local variation. In general concessional and assisted residents may find their choice of facility is restricted.

Accessed income per fortnight (single)	Affecting income per fortnight	Daily fee increase @ 25c
\$124	Nil	Nil
\$300	\$176	\$3.14
\$500	\$376	\$6.71
\$1,000	\$876	\$15.64
\$2,000	\$1,876	\$33.50
>\$2,995	\$2,871	\$51.27 (maximum)
Accessed income per fortnight (combined)	Affecting income per fortnight	Daily fee increase @ 25c per person
\$220	Nil	Nil
\$600	\$190	\$3.39
\$1,000	\$390	\$6.96
\$2,000	\$890	\$15.89
\$4,000	\$1,890	\$33.75
>\$5,962	\$2,871	\$51.27 (maximum)

Accommodation Charge (for residents entering on or after 1 July 2005)

Single person assets	Excess assets	Divide by 5	Daily charge per person
\$31,500		Nil	Nil
\$33,500	\$2,000	\$400	\$1.09
\$36,500	\$5,000	\$1,000	\$2.73
\$38,500	\$7,000	\$1,400	\$3.83
\$48,874	\$17,374	\$3,475	\$9.52 (lower limit may apply)
\$49,500	\$18,000	\$3,600	\$9.86
>\$61,850	\$30,350	\$6,070 (capped)	\$16.63 (capped)

Case study

Georgina is 73 and single. She is assessed by the ACAT to need nursing home level of care. Her assets are

Home	\$350,000
Term Deposits	\$120,000
Allocated Pension	\$150,000
Personal	\$10,000
Total	\$630,000

Georgina draws \$12,295 from the allocated pension and has a deductible amount for Centrelink of \$15,500.

Her actual and assessable income is shown in the table.

Georgina's Income	Actual \$	Assessable \$
Interest	6,000	5,256
Allocated Pension	12,295	Nil
Centrelink Pension	3,549	
Comsuper	12,000	12,000
Total	33,844	17,256

As Georgina's assets exceed \$60,850 she'll have to pay the full Accommodation Charge of \$16.63 per day.

Her situation looks like this:

	Actual Assets \$	Actual Income \$	Centrelink Income \$
Home	350,000		
Accommodation Bond	110,000		
Term Deposit	120,000	6000	5,256
Allocated Pension	150,000	12,295	Nil
Comsuper		12,000	12,000
Age Pension		3,549	
Personal	10,000		
Total	630,000	33,844	17,256

Assessed income is \$17,256 pa or \$663.69 per fortnight

Free area	\$124.00 per fortnight
Excess	\$539.69 per fortnight
Means tested daily fee $539.69 / (14 \times 4) =$	\$9.63 per day

Fees:

Accommodation charge	\$16.63
Daily fee	\$29.25
Means tested daily fee	\$9.63

Total	\$55.51 per day or \$20,261 pa
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After two years her home will become an assessable asset and her age pension will cease. Suppose she sells her home? Her situation would look like this:

	Actual Assets \$	Actual Income \$	Centrelink Income \$
Term Deposit	120,000	6,000	5,256
Cash from sale of home	350,000	17,500	17,500
Allocated Pension	150,000	12,295	Nil
Comsuper		12,000	12,000
Age Pension			
Personal	10,000		
Total	630,000	47,795	34,756

Assessed income is \$34,756 pa or \$1336.77 per fortnight

Free area \$124.00 per fortnight
 Excess \$1212.77 per fortnight

Means tested daily fee $539.69 / (14 \times 4) =$ \$21.65 per day

Fees:

Accommodation charge \$16.63
 Daily fee \$36.48
 Means tested daily fee \$21.65

Total \$74.76 per day
or \$27,287 pa

If Georgina were to rent out her home for \$325 per week, her situation would look like this:

	Actual Assets \$	Actual Income \$	Centrelink Income \$
Term Deposit	120,000	6,000	5,256
Rent from home	350,000	16,900	
Allocated Pension	150,000	12,295	Nil
Comsuper		12,000	12,000
Age Pension		3,549	
Personal	10,000		
Total	630,000	50,744	17,256

Assessed income is \$17,256 pa or \$663.69 per fortnight

Free area \$124.00 per fortnight
 Excess \$539.69 per fortnight

Means tested daily fee $539.69 / (14 \times 4) =$ \$9.63 per day

Fees:

Accommodation charge \$16.63
 Daily fee \$29.25
 Means tested daily fee \$9.63

Total \$55.51 per day
or \$20,261 pa

As she's paying the Accommodation Charge the rental income is not assessable. In this case her home will not become an assessable asset after two years.

Treatment of the home

Centrelink assessment of the home

	Income	Assets
Home sale proceeds held as cash*	Deemed immediately	Assessable immediately
Retained home partner residing	Not assessable	Not assessable
Retained home vacated	Not assessable	Assessable after 2 years
Retained home rented**	Assessable as if an investment property	Assessable after 2 years

* the assessment will depend on how the proceeds are invested.

** unless an Accommodation Charge is paid or an Accommodation Bond is paid periodically.

Renting the home

Where a person is paying the Accommodation Charge or the Accommodation Bond periodically and renting their home (their principal residence immediately before entering aged care):

- *the home is not assessable under the pension assets test*
- *rental income is not assessable under the pension income test or the means tested daily fee.*

Note: Residents entering on or after 1 July 2004 pay the Accommodation Charge indefinitely. Residents entering before 1 July 2004 pay the Accommodation Charge for 5 years only.

Selling the home

Whether or not to sell the home of a client entering aged care to pay the bond is an important financial decision that will depend on the client's circumstances. If they decide not to sell, it may be possible to fund the bond by borrowing against the home or making periodic payments. The table lists some of the arguments for and against selling.

Reasons for selling the home	Reasons for keeping the home
<ul style="list-style-type: none"> Rental return may not cover periodic payment interest charges to fund the bond 	The emotional issue - you can never go back
<ul style="list-style-type: none"> Simpler administration 	Centrelink won't assess for two years and may never assess the home or rent received from it (if you meet the required criteria)
<ul style="list-style-type: none"> No rates or maintenance costs 	Centrelink will assess the proceeds from the sale home, less the amount spent on the accommodation bond, immediately, with a probable loss or reduction in pension
<ul style="list-style-type: none"> Centrelink may assess the home after two years 	Non-pensioner daily fee may apply if the home is sold
<ul style="list-style-type: none"> A good market for selling 	Possible increase means tested daily fee if home is sold
<ul style="list-style-type: none"> Land tax thresholds are usually reduced immediately a resident vacates the home 	If moving from a hostel to a nursing home within two years the assessment may change
	It is a CGT exempt asset and will remain exempt for six years if rented (indefinitely if not rented)
	A bad market for selling
	<p>From 1 July 2005, if the home is rented and a periodic Accommodation Bond or Accommodation Charge paid:</p> <ul style="list-style-type: none"> the value of the home will not be counted as an asset for Social Security rental income will not count as income under the Social Security income test rental income will not count as income for the means tested daily fee

Additional information

Other Centrelink issues

When one or both members of a couple are in aged care, they qualify as an 'illness separated' couple for Centrelink purposes. They are assessed under the joint means test, but payment is made based on the single rate of pension. This is because all the charges for aged care are made to individuals.

Even if a couple share a room in a hostel, they will each have to pay an Accommodation Bond and each be subject to the daily fee and means tested daily fee.

Taxation

Payments made under the Aged Care Act 1997 qualify as 'medical expenses' for the purpose of claiming the Medical Expenses Tax Offset (a rebate of 20% on all medical expenses over \$1,500 per financial year).

Other aged care solutions

Ageing in place facilities

These facilities offer both low care (hostel) and high care (nursing home) levels of accommodation (subject to availability) with two great advantages:

- *A client can progress from low to high-level care without the disruption of a completely new environment.*
- *If the partner needs a different level of care, you are not completely separated.*

There are two possible treatments of the Accommodation Bond when transferring from low level care to high level care within an Ageing in Place Facility. These are subject to negotiation between the resident and the facility:

1. *The client would repay the Accommodation Bond and start paying Accommodation Charge. This is what would happen if moving to a new facility.*
2. *The Accommodation Bond continues in place. No Accommodation Charge is made.*

This can impact on the assessment of the previous principal residence (see 'Nursing Home').

Extended aged care at home

Providers can provide aged care in the person's own home, but this option is not universally available.

The maximum charges are 17.5% of the full single age pension (\$5.67 per day). The charge can be no more than 50% of any income in addition to the pension.

For more information about this service and the costs involved see 'Extended Aged Care at Home Packages' on the Department of Health and Aging website at www.health.gov.au.

Private care

These arrangements (usually for the wealthy or people who have received substantial compensation payments) can be extremely expensive and are beyond the scope of this publication.

Blind pensioners

Blind pensioners (those that meet any one of the following criteria) can receive an age, service or disability pension without having to meet any means test:

- *visual acuity on the Snellen Scale after correction by suitable lenses of less than 6/60 in both eyes*
- *constriction to within 10 degrees of fixation in the better eye irrespective of corrected visual acuity*
- *a combination of visual defects resulting in the same degree of visual impairment as that occurring in the two points above.*

The pensioner daily fee applies for clients receiving a pension under these circumstances, although they would be subject to a means test under the Aged Care Act.

DVA pensions

Generally, individuals in receipt of DVA income support pensions are assessed in a similar manner to that of Centrelink pension recipients.

War Widow's/Widower's pension and DVA Disability Pension are classed as compensation rather than income support

and are not subject to a means test, although payments will be included (after discount) as income when calculating the income tested fees.

Your clients should contact the DVA aged care team on (02) 9213 7034 to find out more about how the fees are calculated.

You can contact the Asgard Wealth Solutions Technical Hotline for more information about DVA pensions and aged care.

Enduring guardianship and power of attorney

An enduring power of attorney will permit a trusted friend or relative to take care of a client's financial matters if he or she is unable to. But what about lifestyle decisions?

An enduring power of attorney doesn't allow the attorney to decide where a person will live or what medical treatment they will receive. Only an enduring guardian has the authority to make these decisions.

The laws relating to enduring guardianship and medical powers of attorney are different in every state and territory as outlined in the table.

State	Provisions
New South Wales Tasmania South Australia	A person (the principal) can appoint an enduring guardian should they lose the capacity to make their own decisions. An enduring guardian will have authority over a range of health and lifestyle decisions concerning the principal.
Queensland	A person can make an advance health directive that outlines what treatment they should receive and what health decisions any appointed agent may make.
Australian Capital Territory	A person can sign a medical power of attorney.
Victoria	A person can sign an enduring power of attorney (medical treatment).
South Australia	A person can appoint an enduring guardian and sign a medical power of attorney that will overrule an enduring guardian in relation to medical matters.
Western Australia Northern Territory	No legislation in place for the appointment of an enduring guardian or medical power of attorney.

Glossary

'ACAS': (Victoria) Aged Care Assessment Service

'ACAT': Aged Care Assessment Team. The team of medical professionals that assess a person's need for a level of aged care

'Accommodation Bond': A lump sum payable on entry to an aged care facility offering a low level of aged care, and some extra service facilities offering a high level of care, based on an asset test at entry

'Accommodation charge': A daily fee payable by residents of an aged care facility offering a high level of care, (except some extra service facilities), based on an asset test upon entry

'Aged Care Act': The Age Care Act 1997 under which aged care facilities operate

'Aged Care facilities': Nursing homes or hostels operated under the Aged Care Act 1997

'Aged Care Assessment Team': See ACAT

'Ageing in place facility': Aged care facility which provides both low level and high level care

'Blind pension': An age, service or disability pension paid, means test free, to a person who meets the definition of being permanently blind

'Daily fee': Basic daily fee charged by all aged care facilities - based on approximately 85% of the full aged pension

'Extended Aged Care at home': A system where people are offered aged care in their own home

'Extra Service facility': An aged care facility offering a higher level of service as opposed to care

'Hostel': An aged care facility offering a low level of aged care, certified or accredited under the Aged care act 1997

'Illness separated couple': A pension paid to a married or de facto couple who are living apart due to ill health

'Means tested daily fee': An extra fee charged by all aged care facilities based on an income test

'Nursing home': An aged care facility offering a high level of aged care, certified or accredited under the Age Care Act 1997

'Principal residence': The home previously occupied by a person who enters an aged care facility

'Private care': Care organised on a private basis with no government subsidy. (Almost all aged care facilities are owned and run privately or by a charity but receive subsidy under the Aged Care Act)

'Retirement village': Residences designed primarily for people who are at least 55 years and retired, offering no aged care. This type of accommodation is outside the scope of this publication

Useful contacts

	Telephone	Web site
Aged & Community Care info line	1800 500 853	
Commonwealth Carelink Centre – for local aged care homes	1800 052 022	
List of aged care homes		www.health.gov.au/acc/rescare/servlist/servlist.htm
List of aged care homes offering extra service		www.health.gov.au/acc/rescare/esslist.htm
Aged Care		www.health.gov.au/acc/rescare/resentry_a.htm
List of extra service aged care homes		wwwhealth.gov.au/acc/rescare/esslist.htm
Centrelink Retirement Service	13 23 00	
State Based Advocacy Service:		
NSW	02 9281 3600	
ACT	02 6242 5060	
NT	1800 812 953	
VIC	03 9602 3066	
QLD	1800 818 338	
SA	1800 802 030	
WA	1800 655 566	
TAS	1800 005 131	
Department of Veterans Affairs aged care team	02 9213 7034	
Asgard Wealth Solutions Technical services	1800 655 901	Tech_services@asgardwealthsolutions.com.au

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