



Residential care

Everything you need to know



Welcome

Choosing a residential care provider is an important decision. Whether you are researching residential care for the first time, looking to move from your current provider, or merely want to see what services are available, doing your research beforehand is a crucial step.

There are a range of care and accommodation options available for individuals who are no longer able to continue living independently in their own homes. This means that no matter your living situation, the right option exists for you. In this guide, we will look at what services your care covers, how to choose the right residential care provider and the various fees included in your care, including what subsidies are available.

A little bit about us

Fresh Hope Communities create spaces that cultivate belonging and places that feel like home.

For nearly 90 years, we have been providing quality support and lifestyle choices, across retirement, residential and respite settings, as well as conference facilities, outdoor adventure experiences and group accommodation for school and community groups.

At Fresh Hope Communities, we believe in supporting and encouraging your independence. This extends all the way from the management of our close-knit communities throughout NSW to our commitment towards empowering our residents, their friends and family to make the best choices for their unique circumstances. We believe in welcoming relatives, friends and volunteers to partner with us and we strive to ensure that individuals retain strong links to their community.

With six residential care services across NSW to choose from, we believe in offering services that give you a feeling of home while being well supported and a part of a community. We are committed to providing an environment where personalised care is blended with meaningful activity, social connection and promoting the spirit of self-determination.



What is “residential care”?

Residential care provides care and accommodation options if you or your loved one are unable to continue living independently. The type of care you receive is determined by your care needs and personal goals.

The Department of Health and Aged Care and the Aged Care Safety and Quality Commission play an important role in the management and regulation of residential care in Australia and all government-funded service providers must be approved under the Aged Care Act 1997.

Residential care in Australia is currently subsidised by the Commonwealth Government.



Who is eligible for residential care?

According to the Department of Health, you may be eligible if you are an older person who can no longer live independently at home.

In order to receive subsidised residential care, you must undergo an assessment with an Aged Care Assessment Team (ACAT). The ACAT assessor will visit you to find out more about your needs and assess the level of help you will require in your new residential care service.

If you have any questions, now is a good time to ask. The assessor will have plenty of useful tips and information about what to look for in a residential care provider. They will often make a recommendation based on your specific needs. You can also enquire about the differences between residential care services to assist you in choosing your new home. Further information is also available via the My Aged Care website www.myagedcare.gov.au

How much does it cost?

In Australia, the government pays for the bulk of your aged care costs through care subsidies that are made directly to your care provider. If you are entering care, your financial circumstances will be assessed and you may be asked to contribute to the cost of your residential care. This may include:

- A basic daily fee
- Accommodation costs
- An income or means-tested care fee
- Any extra service fees e.g. Hairdressing

Residential care subsidies

The Australian government provides three types of subsidies.

Basic daily fee

This refers to your daily living expenses and includes things like:

- Food services, including meals, food advice, delivery and preparation
- Domestic services, including cleaning, laundry and gardening
- Services to encourage and support residents to take part in social and other activities they are interested in, including community life
- Some personal care
- General assistance with daily living

The Australian government sets a limit on the maximum amount care providers can charge, and reviews this amount every March and September.

Currently, the maximum daily fee is set to 85% of the annual single basic Age Pension. For latest fees, please visit www.myagedcare.gov.au



Accommodation costs

Currently, if you possess less than \$55,000 in assets, you do not need to pay any accommodation costs.*

If you possess or earn more than \$55,000 in assets and annual income, you may be asked to contribute to your expenses. Your accommodation costs will vary depending on the type of residential care provider you choose as well as the level of accommodation and any features you want to include.

You can pay for your accommodation in three ways:

- **Refundable Accommodation Payment (RAD)**
This is a lump sum payment made to the residential care provider. After you leave, this payment will be refunded to you or your estate, less any deductions you agreed with the provider. The Australian Government guarantees this refund.
- **Daily Accommodation Payment (DAP)**
This is a monthly non-refundable payment (similar to paying rent), which is calculated based on a daily rate using a prescribed interest rate.
- **A combination of both**
Depending on your personal situation, you can split your payment and choose a combination of RAD and DAPs.

Your payment method will be confirmed before you move into your residence, but you can change your method of payment up to 28 days after this.



Borella House, Albury



Coffs Haven Residential Care Service, Coffs Harbour

Income and means-tested fees

A means test will be conducted by Centrelink or the Department of Veterans' Affairs (DVA) which looks at your current financial assets and income. This will be used to decide how much you contribute to the cost of your care. Depending on various factors that affect your income (such as the share market, property prices, or any bank deposits), the amount you contribute may change.

The Australian government sets a limit on the maximum amount care providers can charge, and reviews this amount every March and September.

Currently, the maximum means-tested care fee an aged care provider can ask you to pay each year is set to \$30,574.33. The maximum fees you may be asked to pay in your lifetime is set to \$73,378.49.

For latest fees, please visit www.myagedcare.gov.au

Changes to fees

As a result of the aged care reforms in 2014, changes have been made to the way selected care fees and accommodation prices are calculated and charged. These changes apply to residents entering aged care on or after 1 July 2014 while residents in aged care prior to 1 July 2014 remain on their current fee schedules. A resident who was in care prior to 1 July 2014 and transfers from one provider to another can choose to remain on their current fee schedule or change.



What is included in my care services?

Accommodation services

This includes your furnishings, toiletries, basic amenities, building maintenance, and social activities.

Personal care assistance

This includes tasks like eating, bathing, getting dressed, using the toilet, and grooming.

Clinical care assistance

This includes more advanced duties under the supervision of a registered nurse, such as wound care and medication.

Other services

This will vary depending on your specific needs but can include things like special bedding, mobility aids, nursing services, incontinence aids, podiatry, physiotherapy and more.

A list of items and services included and for which fees may apply is contained in the Quality of Care Principles 2014.



Ashwood Residential Care Service, Pendle Hill



Choosing the right residential care provider

When deciding on the right provider for your needs, you can seek advice from your assigned My Aged Care assessor, read their online guide, or call My Aged Care on 1800 200 422 to speak to someone. The department has also provided a residential care fee estimator to find out approximately how much the services you need will cost.

When visiting various aged care residences, you should also take the time to ask them questions that will give you more insight into the type of community they offer. Look at your own circumstances, then put together a checklist with questions that relate to your needs.

Some questions you can ask include:

- What kind of services do you provide?
- What other services will I need to pay for?
- Will you be able to help me with my medical needs?
- What are the meal arrangements like here? Do you account for special diets?
- How do you ensure my privacy?
- What sort of social activities do you host? Will I have any input?
- What training do the staff have?
- Is there 24-hour care available?
- Will I ever be asked to leave, share or change my room?
- What sort of accreditation and checks do you have in place?
- Do you allow pets or family to stay overnight?
- Are you able to account for my individual needs (such as sexuality, language, culture, or religious beliefs)?

Accessing additional help

If you require extra assistance, an interpreter, or an advocate to help you access funded residential care services, you can contact the National Aged Care Advocacy Line on 1800 700 600. These services provide information on your rights and are completely free, independent, and confidential.



Commonly asked questions

Q. What care and services can I expect at a Fresh Hope Communities Residential Service?

A. Our services deliver 24-hour care to help you with day-to-day tasks; this includes personal care, care under the supervision of a registered nurse and access to a variety of services such as physiotherapy or podiatry. Short term respite care is also available for you to provide support for your family or carer at a number of our homes. Our aim is to provide relationship-centred care, which means that we will get to know your values, history, how you like things to be done, and how we can work with you to continue to be engaged in your current community, including inviting them to visit you. Understanding you as a person helps us to plan your care in consultation with you. We do this to help you feel like you are in the comfort of your own home.

Q. What are the visiting hours?

A. There are no restrictions to visiting hours, however this is subject to the latest COVID-19 restrictions and other health concerns that may be at the location. We understand that it is important for you to see your family and friends as often as you wish. We ask that your family and friends consider other residents, particularly if you are sharing a room and if they are visiting you in the evening. They can talk to the care staff who can arrange another area of the home for you to receive visitors.

Q. Can pets visit me?

A. We know that pets can make a positive difference to the lives of residents. Visits from pets help to create a home-like environment, which helps to improve quality of life. Where possible, we always try to accommodate visits from pets. Many of our homes have pets who live in or visit the service regularly. It is important that they are safe and vaccinated. The manager can advise whether your pet will be suited to the residential environment.

Q. Can my family/friends bring in food?

A. Yes. We do have some guidelines to help you know what foods are safe to bring in and will be able to provide you with this information.

Q. When my family/friends visit, are they able to take me out of the residential service? What about overnight stays?

A. There is no restriction on the amount of day leave you may take. We can help you decide whether you are well enough to leave and provide advice about this on a case-by-case basis. You can also stay away overnight. The government allows you to take 52 social leave days per financial year. Again, we can help you decide and provide advice about this.

Q. What types of activities do you do?

A. We have an extensive wellbeing program that caters for individual interests, needs and abilities of our residents. We tailor our programs to the resident's choice and have on site activities, guest entertainers, outings and other community links.

Q. What do I need to pay?

A. The Australian Government subsidises the cost of aged care in Australia. However, it is expected you will contribute to the cost of your care if you can afford to do so. This is based on the Income and Asset assessment you complete when entering an aged care home. You will never be denied the care you need because you can't afford it.

Fresh Hope Communities care service locations





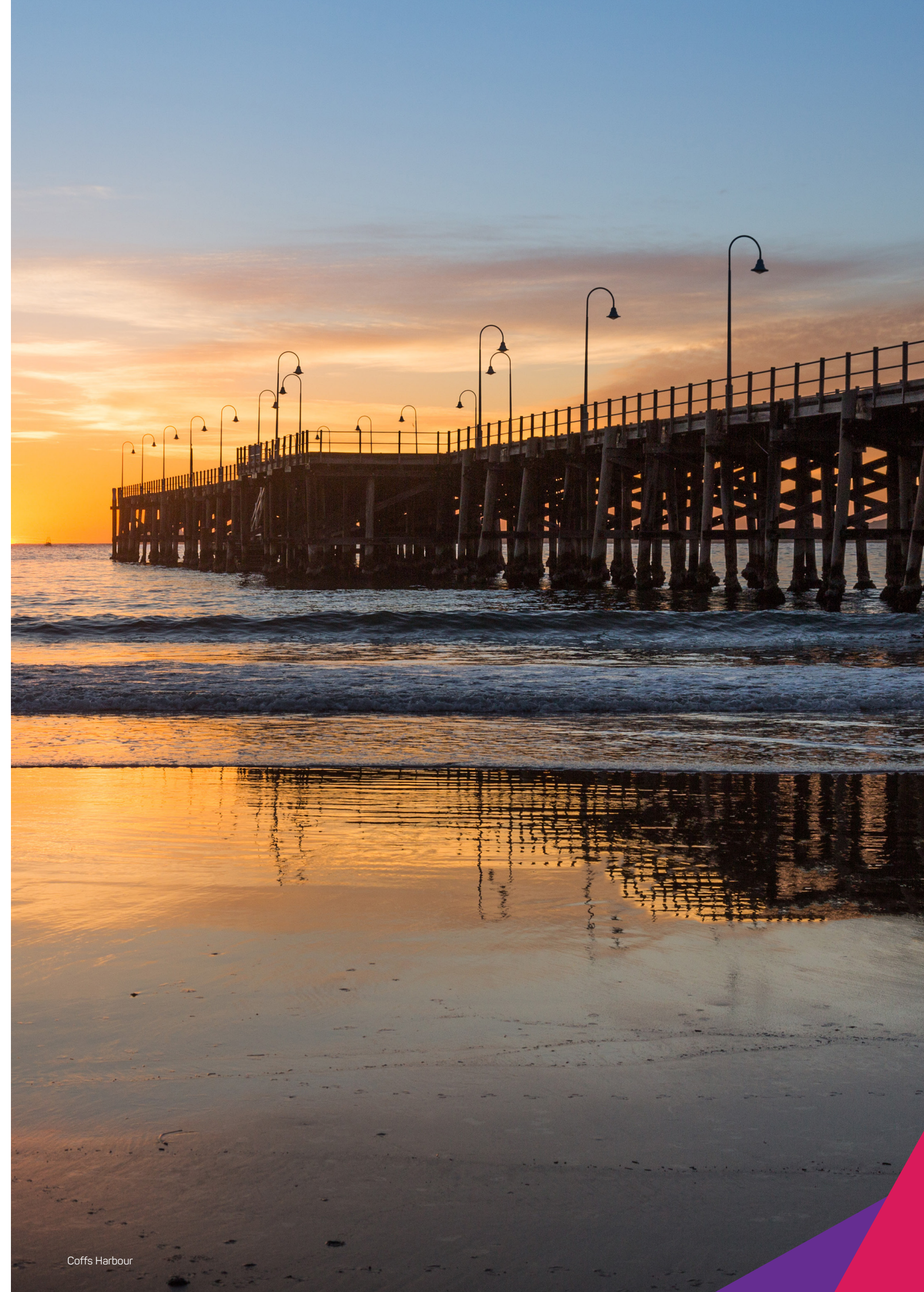
A Final Word

Here at Fresh Hope Communities, we believe in providing you with all the tools and guidance you need to make an informed decision. With that in mind, we hope this short guide has helped you understand your rights and resources when choosing a residential care provider.

If you'd like to speak with us at Fresh Hope Communities about your options and what we can offer you or you simply want more information, please do get in touch. We would love to help you plan your next steps.

Simply call us on **1800 005 484** or visit **www.freshhope.org.au**

*Information is current as at November 2022





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