

## ***Aged care – making the right choice***

Anyone considering the use of aged care facilities in Australia, either for themselves or a loved one, can be overwhelmed by the range of options available and the associated rules and guidelines. Given that this decision is usually emotionally charged, here is a brief outline of some of the options to make it a bit easier.

Eligibility to access many aged care services is established following a free assessment by a representative from either ACAS (Aged Care Assessment Service) in Victoria or ACAT (Aged Care Assessment Team) in the other states.

There are three categories of aged care services which include:

### **1. Assisting a person to stay at home**

**Extended Aged Care at Home packages (EACH)** are for those who need higher level and more tailored care but want to stay at home for as long as possible. ACAT/ACAS assessment is required.

**Community Aged Care Packages (CACCP)** provide a fully managed program of community care, especially for Seniors who have the most complex care needs. ACAT/ACAS assessment is required. Usually a fee is charged to contribute to the cost of a package. If a Senior cannot pay the fee, they will not be denied a service that is required.

**Home and Community Care Programs (HACC)** are for those who only need basic help with everyday tasks, such as preparing meals. An ACAT/ACAS assessment is not required, and some services charge a small fee that varies between states and territories. Fees charged vary depending on the service provided. Special arrangements can also be made if a person cannot afford to pay.

**Extended Aged Care at Home Dementia packages (EACH D)** are designed for those with dementia who require tailored care at home. ACAT/ACAS assessment is required.

### **2. Care required on a short-term basis**

**Respite Care** is for those who need some time out from being at home, and who feel they would benefit from a short-term stay in a care facility. ACAT/ACAS assessment is required, and the charges will depend on the level and frequency of respite services accessed.

**Transition Care Programs** provide personal and allied health care (eg. physiotherapy) in the person's home or live-in setting for a period of up to 18 weeks. An ACAT/ACAS assessment is required. A fee may be charged to contribute to the cost of care depending on the circumstances.

### **3. Care required through an Aged Care home**

ACAT/ACAS assessment is required to access an Aged Care facility and the costs involved are based on a common fee levied to all care recipients ('basic fee') plus an additional fee based on the person's income ('income tested fee'). An accommodation bond or charge may also apply depending on the person's level of assets.

**Low-level care homes** (hostels) provide accommodation and personal care, such as help with dressing and showering, and nursing care (as needed).

**High-level care homes** (nursing homes) provide care for people who are more frail and need continuous nursing support.

Aged care services are a valuable yet complex system designed to support our most vulnerable citizens and help them live comfortably and safely with dignity and respect.

For more information visit the Department of Health and Ageing website [www.agedcareaustralia.gov.au](http://www.agedcareaustralia.gov.au)

Neil White Financial Services are dedicated to providing you with information so that you can make the decision that is right for you. We invite you contact us on (03) 9607 5300 or email [info@neilwhite.com.au](mailto:info@neilwhite.com.au) to make an appointment today.

**Sources:**

[www.agedcareaustralia.gov.au](http://www.agedcareaustralia.gov.au)

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