

Understanding residential aged care



Enriching and celebrating life together

Supporting you before, during and after your move into residential aged care

Moving home is a big decision, especially when it comes to aged care. You may feel many mixed emotions – fear, anxiety, loss or even relief and sometimes these are felt all at once. We understand this and want to support you through this change.

It is important that you make the right decision as accommodation differs depending on your needs and budget.

This step by step guide aims to help you through the process from your initial enquiry to moving in to your new home and all the steps along the way. You will find information on how to determine your eligibility, finding the right home for you, understanding the costs, applying to a home and finally moving in. We will provide you with handy checklists to make it as easy as possible to navigate this important change.

At Estia Health we have helped many people make the move into aged care by offering support, guidance and ensuring you have all the information you need to make the right decision for you. We look forward to assisting you.

Contents

- 3 Your journey into care
- 5 **Step 1 – Get in touch with us**
- 5 What is an Aged Care Assessment?
- 6 What types of care are available?
- 7 **John's story**
- 9 **Step 2 – Come in and say hello**
- 9 Expert Clinical Care
- 10 Delicious freshly cooked meals
- 10 Healthy living for your wellbeing
- 12 Things to consider when viewing a home
- 15 **Step 3 – Understand the costs**
- 16 Accommodation cost in detail
- 19 **Step 4 – Time to apply**
- 21 **Step 5 – Moving in**
- 21 Checklist of people to notify of your move
- 23 **Meet Apo**

Your journey into care

All aged care homes in Australia are strictly regulated by the government to ensure a high standard of care across the sector. Every home is assessed and granted accreditation based on the government's review of the home. The best place to start is to contact the team at Estia Health and we will help you through the process.





Step 1 – Get in touch with us

Finding out if you are eligible for Australian Government funding means obtaining all the right information. Our team are able to help answer all your questions about funding and fees. Contact us on **1300 682 833** and we can discuss the type of care or service you would benefit from. To get you started, we've outlined in this guide information on the types of services we offer and how you can obtain Government subsidies to support your care.

Our team will guide you through the process of residential aged care entry, including the need for an Aged Care Assessment. This is one of the first things you will need to do to determine the level of care services you need.

The assessment is conducted by an Aged Care Assessment Team (ACAT). The ACAT's role is to assess the needs of the elderly who require additional support through a residential aged care home or through home care services.

To arrange an assessment, call My Aged Care on **1800 200 422** or visit the My Aged Care website at www.myagedcare.gov.au. Alternatively, your doctor or health centre can provide a referral to an Aged Care Assessment. If the circumstances are an emergency, Estia Health is able to provide a referral for an Aged Care Assessment.

What is an Aged Care Assessment?

Once you have booked your free Aged Care Assessment, an ACAT member will visit you to better understand your needs. With your permission, your doctor may tell the ACAT member about your medical history. It may be important to you to have a family member or carer present at this meeting.

After your face-to-face assessment, your assessor will make a decision. This will determine if you're eligible for Government-Funded services, and if so, which ones you're eligible for.

You will receive a copy of the assessment and it is important you keep this document as aged care homes will need to review it.

What types of care are available?

Estia Health offers a range of services to support you regardless of your situation. The following are the types of aged care services you may be eligible for:

Permanent Care

This provides assistance with personal care or day-to-day tasks and 24 hour nursing care. Permanent care offers ongoing clinical, emotional and wellbeing support ensuring your safety and care needs are looked after.

Dementia care

Dementia care is available in all Estia Health homes with some homes offering a dedicated area, called a memory support unit, to those with more advanced needs.

Respite care

Respite care is short term care when you need it. Respite care provides the support you may need if you are going through rehabilitation, if your carer is unable to provide support for a period of time or if you are just looking for some companionship. It may be planned or on an emergency basis and is available for up to 63 days in a financial year. Estia Health also offers respite care at a flat rate for those without an ACAT.

Emergency care

Estia Health can also assist if an emergency situation arises and immediate care is needed. We provide a safe environment with Registered Nurses on duty 24/7. Our team can assist you in understanding your needs and organising an aged care assessment.

Carers gateway

Working with Carers gateway, we provide a reprieve for carers, ensuring they are supported to rest and rejuvenate so they can continue to provide care to their loved one. This is through access to our Day Respite or Overnight Respite care.

Home care providers

We offer respite to those on home care packages to support them when overnight care is required post-surgery or illness.

John's story

John and Margarete have been married for over 50 years and have never spent a night apart, so making the decision to put John in respite was a very difficult one. Margarete has been looking after John now as his carer for many years as he has asbestosis and is unfortunately now palliative, so she sees his care as totally her responsibility.

But when Margarete needed to have a total hip replacement they decided together that it would be best for John to go into respite whilst she was in hospital and recovering. Margarete admits that she felt very emotional and that despite how kind everyone was, she was still worried.

Her fears were unfounded though when John checked in. He immediately let Margarete know that the staff were wonderful and made him feel welcome. John gave her daily updates on how fantastic the meals were and how caring everyone was.

Because Margarete could only call John and not visit him, the staff went to great lengths to make John feel at home. Staff who were not even working on the day he was due to leave came in to say goodbye and many made a point of saying goodbye to him, telling him that he was a joy to have in the home. Both Margarete and John now feel that it is a very viable and happy place for John to go if the need arises again.

Margarete wanted to emphasize how important she felt it was to go and have a look first. 'Looking first was vital, you really need to get a feel for the place, we could instantly tell the staff were friendly, kind and accommodating.'





Step 2 – Come in and say hello

Come in and say hello to our Estia Health team at your local home. You don't need to make a booking – we welcome you to visit at any time and one of our friendly team will greet you. However, if you prefer to make a booking, please either contact our homes directly or visit www.estiahealth.com.au.

When you visit one of our homes, you will be able to view accommodation options, our living areas, see examples of our events and activities, join us for a coffee and sample our delicious menu, and importantly meet our team of caring, experienced aged care professionals. We encourage you to ask as many questions as possible, especially regarding your particular situation and how we can ensure our care meets your specific needs. Our handy checklist on page 12 provides you with some questions you might like to ask.

We look forward to welcoming you into our Estia Health homes.

Expert Clinical Care

The care of our residents is at the heart of everything we do. Every home is under the leadership of a Residential Aged Care Manager and a Care Director, ably supported by a team of qualified nurses managing clinical care in conjunction with you, your GP, family and any relevant specialists.

Individual care plans are developed for every resident. These plans detail everything we need to know about your individual care and helps our employees involved in your care to be fully informed and accountable for the care you receive.

As clinical care is an ongoing process, care plans are regularly reviewed, which assist the home to monitor your ongoing health and be proactive in providing appropriate changes to your care where necessary.

An individual clinical care plan includes details on:

- Daily medication
- Pain management programs
- Medical services such as physiotherapy, pharmacy, podiatry, optometry and dental
- Dementia care
- High level personal care
- Specialised complex care needs ie dialysis

Delicious freshly cooked meals

A fresh, nutritious, home cooked meal is what you can expect at an Estia Health home. Every home is equipped with an on-site kitchen and an experienced chef who takes great pride in meals that are cooked fresh daily to meet the diverse needs of our residents.

Our menus feature all the traditional favourites and our teams are more than happy to meet with you to discuss any personal preferences or dietary requirements to make sure we are catering to your needs. In addition to three cooked meals every day, delicious morning and afternoon teas are prepared daily and at any time we welcome residents to request a snack or a drink.

Healthy living for your wellbeing

No matter your age or ability, we believe in the importance of healthy living for wellbeing. Which is why our teams at Estia Health create stimulating, interactive and social programs as well as providing the means for residents to continue to enjoy doing the things they love.

So whether your love is gardening, art, watching movies, singing, yoga, chess, sharing skills with younger generations or enjoying outings into the community, you can continue to do the things that keep you healthy. If we haven't thought about an idea that you love to do, let us know! Our lifestyle team are always up for new and interesting challenges and thrive on finding ways to keep you connected and participating in the things that matter most to you.

We encourage family and friends to join us and will help arrange for our residents to continue with outside interests, whether it is Rotary, church services, a footy match or a morning tea with a friend.



Things to consider when viewing a home

If you, your family members or friends are able to visit some homes, it's a good idea to write down your impressions of each home, together with the home's name and contact details. You may like to use this checklist to help you assess the suitability of the home for you.

Standards

Aged Care Quality Standards are set by the Aged Care Quality and Safety Commission which focus on optimal outcomes for residents and reflect the standards of care and services aged care providers are measured against.

- ☐ Is the home accredited by the Aged Care Standards and Accreditation Agency?
- ☐ What is the home's Aged Care Star Rating?
- ☐ Are you happy about the home's standards?

Location and access

- ☐ Is the location convenient for you, your family and friends?
- ☐ Does the building have easy access for people who have difficulty walking or climbing stairs?
- ☐ Does the home provide the services that are important to you?

Accommodation, meals and routines

- ☐ Is there provision for married couples?
- ☐ What arrangements are there to ensure privacy for residents?
- ☐ Is the daily routine flexible or fixed? For example, cleaning of bedrooms.
- ☐ What are the meal arrangements – seating, times, menus, meals for visitors, meals in your room, special diets?
- ☐ Can you have a snack between meals?
- ☐ Can you have your own private telephone?
- ☐ What furnishings and personal items can you bring and what is supplied?

Social and cultural

- ☐ What social activities are there, and is the home sensitive to your cultural or religious needs?
- ☐ Can family and friends visit without restriction?
- ☐ How are social and cultural activities decided? Do residents have a say?
- ☐ Are there employees who speak your language? If not, do they offer translation services?

Care and health

- ☐ What training and qualifications do the care employees have – are there Registered Nurses, Enrolled Nurses, trained carers?
- ☐ Does the home offer nursing coverage 7 days a week, 24 hours a day?
- ☐ Will the home meet your own health or diet needs or preferences?
- ☐ What type of care or services cannot be provided? How would you be advised of this?
- ☐ If your care needs change, will you be able to stay, or would you need to move to another home?
- ☐ Will you be able to continue to see your own doctor?
- ☐ What other health professionals visit the home regularly?
- ☐ How can family or friends be involved in care?

Overall appearance

- ☐ What was the attitude of employees assisting you?
- ☐ Were you able to look all around the home, look inside some rooms and see all the amenities?
- ☐ Was the home fresh, clean and in good repair?
- ☐ Is there easy access to well-maintained outdoor areas?
- ☐ How would you rate the home you visited on a scale of 1 to 10?



Step 3 – Understand the costs

At Estia Health we understand that moving into aged care is a major investment – both financially and emotionally.

For peace of mind it's important that you understand the different fees and charges as not all fees necessarily apply to everyone and what applies to you will depend on your individual financial situation.

In most cases an income and assets assessment will need to be completed to determine the amount needed to pay to access aged care services. In other cases, Centrelink or DVA will need to be contacted for an assessment to be conducted. This can sometimes take time so in the meantime we are able to support you with interim arrangements.

Contact us on **1300 682 833** to find out more.

The fees and charges for residential aged care are made up of;

1. **A basic daily fee:** Set by the Australian Government and covers the daily services provided by the home. The maximum daily fee is 85 per cent of the single basic age pension, and for some people this may be the only fee they are required to pay.
2. **Accommodation cost:** For those required to pay accommodation costs, a range of payment options are available. Some people will have their accommodation costs met in full or in part by the Australian Government. A range of payment options are available.

Other fees may apply

3. **A means-tested care fee:** An additional contribution towards the cost of care, set by the Australian Government.
4. **Enhanced:** Our packages in homes, which considers residents' wants, interests and means to provide an additional layer of comfort. Our team will be able to tell you more about the range of services available and associated costs once you're in your new home.

5. It is also important to be aware that new Aged Care legislation comes into effect on 1 November 2025. From this date the cost of Aged Care will change for some individuals. The calculator provided by My Aged Care provides a comparison of the costs currently and after the new legislation comes in. This tool is available at: myagedcare.gov.au/how-much-will-i-pay.

Accommodation cost in detail

The accommodation cost is the amount charged for a resident place. Some people will have their accommodation costs met in full or in part by the Australian Government. There are four payment options available:

1. **Refundable Accommodation Deposit (RAD)**
The RAD is paid up front, guaranteed by the Government and refunded when you leave the aged care home, less any amounts agreed to be taken out.
2. **Daily Accommodation Payment (DAP)**
You may choose to pay by DAP, a monthly amount calculated using the governments maximum permissible interest rate (MPIR). For example, $RAD \times MPIR / 365 = DAP$.
3. **Combination of both**
It's also possible to combine the two payment methods above to fit your budget.
4. **with the DAP (and other charges) drawn down from the RAD**
In this scenario residents may wish to pay part RAD and part DAP. You can also draw fees from the RAD (i.e. - part DAP, *Enhanced*).

On our website, we have a handy room price calculator to help you understand the cost breakdown. Visit <https://www.estiahealth.com.au/repayment-calculator/>.

We recommend seeking independent advice from a qualified and experienced aged care financial planner to make sure that the decision reached is the right one for you.

The My Aged Care website is also a valuable resource: myagedcare.gov.au.





Step 4 – Time to apply

When you are ready to apply to Estia Health, our team will make it as easy as possible. To start the application process, you will need to complete an application form. We welcome you to make an appointment with the team at your chosen homes who will be happy to assist and provide you with the paperwork you will need.

Once the paperwork is complete, we will send you a resident agreement which you will need to read and sign.

If you have been clinically assessed we will need a copy of your report. If not, we can help you obtain a copy. We can also assist you in completing the Income and Asset Assessment form. This needs to be provided to Centrelink or the Department of Veteran Affairs for assessment.

If you are unsure about any stage in the application process, please call the home in which you are applying or **1300 682 833** and we will assist you.



Step 5 – Moving in

We look forward to welcoming you into your new home. We will be able to confirm the moving in date once we have received the signed resident agreement and all completed paperwork.

Moving in can mean experiencing mixed emotions. We understand this and our team will make every effort to help you settle into your new home, get to know you and what you love to do, so that we can ensure you are comfortable as quickly as possible.

We encourage personalisation of your room – you can hang pictures, bring your favourite piece of furniture, change the curtains or bring a special vase. All rooms come with comfortable electronically controlled beds, nurse-call systems, wardrobes, and bedside tables. If you bring anything valuable please discuss your insurance requirements with your home's Residential Aged Care Manager.

We look forward to welcoming you to your new home.

Checklist of people to notify of your move

There are a number of people and organisations who may need to know that you have moved – here is a checklist to help you.

- ☐ Family members
- ☐ Friends and neighbours
- ☐ Doctor and other health professionals
- ☐ Community nurse
- ☐ Your gardener or lawn mowing person
- ☐ Your cleaner or home help
- ☐ Meals on Wheels and other community support services
- ☐ Your pension provider
- ☐ Australian Taxation Office

- ☐ Medicare
- ☐ Your medical insurance company
- ☐ Your superannuation company
- ☐ The appropriate state authority for your driver's licence
- ☐ Your local post office
- ☐ Your bank, building society or credit union
- ☐ Your local office of the Australian Electoral Commission
- ☐ Other aged care homes to which you might have applied



Meet Apo

When Apo plays her ukulele for all the other residents, she loves to see the smiles on their faces and watch them enjoy her performances. Although she giggles when she says, 'I can only sing in Samoan – I don't know any of the songs in English, but no one seems to mind'. Blessed with a kind and gentle personality, Apo is the epitome of the easy natured, friendly, and warm Samoan. A culture that fits just perfectly into Estia Health Bankstown, where she is already much loved and appreciated.

At 80 years old, it is unusual within her culture to be living within an aged care home, but she tells us that she would love to get the word out about how wonderful it is! Originally Apo came over to Australia from New Zealand in 1980 for a holiday, because she had heard what a wonderful country it is. But she fell in love with Australia and decided to stay.

Eventually she moved into a retirement village in Burwood, but after becoming unwell she went to hospital and it was suggested that she enter respite at Estia Health Bankstown. She loved it so much she didn't want to leave. She had previously volunteered here and so knew Bankstown well and felt immediately comfortable. What she loves most was that she no longer had to worry about getting her meals ready and the feeling that she always has someone around to help her.

She told us 'At home, people were always busy and couldn't always help me when I needed it, here, there is always someone on hand to help me. So, I want to encourage others as well. Now I love saying hello to everyone and to try and make everyone happy'.





Call **1300 682 833**
or visit **estiahealth.com.au**

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