



# Aged Care Guide

**PresCare**   
AGED CARE COMMUNITIES

# Helping you to understand **residential aged care and its costs**

Placing your loved one in residential aged care can be stressful, but we are here to make it easier.

Fully accredited aged care communities, like PresCare's, are designed to support senior Australians should they reach a stage when they can no longer live independently at home. For some, this may happen gradually over time, while for others it may happen suddenly due to an accident or illness. Often, the best way to receive consistent support is to live in a residential aged care community.

Our team cares for residents with low-care needs through to high-care needs, such as palliative care and advanced memory loss. We offer **permanent residential care** or **short-term respite care**.

The Government can contribute towards the cost of aged care. The level of funding assistance your loved one receives will depend on their income and assets.

In this Guide, we summarise the cost structure and benefits of residential aged care, as well as the steps involved to secure a position in an aged care community that's right for your loved one. Our Admissions Teams are here to help and support you through this journey. Please call us with any questions.

## The **5 steps** to placing your loved one in care

- **Aged Care Assessment.** To find out if your loved one is eligible for permanent or respite aged care, arrange an assessment by an Aged Care Assessment Team (ACAT). You can book an appointment through My Aged Care (visit [www.myagedcare.gov.au](http://www.myagedcare.gov.au) or call 1800 200 422). Hospitals and doctors can also provide a referral.
- **Understanding the costs.** A simple guide to aged care fees is included in this Guide. To estimate the amount your loved one may be asked to pay towards their care, visit [www.myagedcare.gov.au](http://www.myagedcare.gov.au), search for 'Fee Estimator' and complete the form. You can also seek advice from a Financial Planner.
- **Take a tour.** Prepare a shortlist of suitable aged care communities and tour them to compare.
- **Apply to your preferred aged care community.** Arrange a meeting with a Care Leader at your preferred community. To apply for a residential aged care position, you'll need to bring documents including a current ACAT, an income and assets form, and Power of Attorney instructions.
- **Resident Agreement.** Once your loved one has been offered a place in a community and wishes to accept it, a Resident Agreement will need to be signed before they move in.

*"We have a special community at Alexandra Gardens. Our team is focused on helping each resident live their own day as they would have at home. We know that the little things can make a big difference and that's why our approach to care always goes the extra mile."*

**Sandra Thomson**, Residential Service Manager, Alexandra Gardens

# How **respite care** can provide expert short-term relief for families

We understand that there are certain times when you might need some help to look after your loved one:

- Emergency care following an accident, injury, or illness
- Recuperation and recovery following a hospital stay or incident
- If you are planning a holiday away
- If you need a break from your carer role
- As a safer option during a lockdown period where a person may have limited access to their essential care and lifestyle services
- As a way for your loved one to experience living at a PresCare community before considering a more permanent move

## **An experienced on-site Care team**

Your loved one is welcome to join us for a week or longer. You can enjoy peace of mind knowing they will be expertly looked after and supported 24/7 by our dedicated team of Carers and on-site Nurses. We focus on helping our respite guests feel welcome, cared for and comfortable by understanding their specific needs and developing a personalised care and support plan.

Each respite guest enjoys the privacy of their own light-filled room complete with ensuite. There's plenty of space for treasured and familiar belongings, and family and friends are encouraged to visit whenever they like.

Our respite residents also enjoy:

- A full country-style meal service (including morning and afternoon tea), as well as all-day access to snacks and drinks.
- Daily housekeeping, laundry and room service
- Access to our full activity schedule

## **Funding options**

At PresCare, there are two ways you can access short-term care:

- A Government-subsidised stay, where guests require a current ACAT assessment.
- A privately funded stay, where guests can receive immediate care with no ACAT assessment.
- Guests can also begin their stay as privately funded and then transition to Government subsidised for the remainder of their stay, once an ACAT assessment is in place.

Guests can access up to 63 days of subsidised respite care in a financial year, with the possibility of extending this by 21 days at a time (subject to ACAT approval).

# The **costs** of residential aged care

*At each PresCare community, we provide the highest possible quality of care to people with an assessed need, often regardless of their financial circumstances.*

## **Standard fees and charges**

Our communities operate under the Aged Care Act which regulates the costs of living in residential aged care. The cost structure at PresCare is simple, transparent and consistent with the fees and charges of all other aged care communities in Australia.

## **Government subsidies**

The Government provides assistance to aged care residents who cannot afford to pay for their own care. The exact amount of support your loved one may be eligible for will be based on their income and assets as determined by Services Australia.

## **Support for Veterans and War Widow(er)s**

If your loved one is a Veteran or war widow(er), they are entitled to receive the same residential aged care service as all Australians. Contact the Department of Veterans' Affairs for additional information and support.

## **No hidden costs**

Unlike many other forms of senior housing, residential aged care has no hidden costs or exit fees when a resident leaves. Apart from the costs outlined on the following page, residents are only required to pay for their personal items and expenses such as medication, medical and allied health appointments, clothing, personal care items and hairdressing.

## **Short-term respite care**

Respite care is a way of receiving residential aged care for a short time. It can provide a much-needed break for families or partners who are caring for a loved one at home, especially at holiday times.

Respite care can also provide a loved one with the additional care they need while recovering from an injury or illness.

Available in private suites, including in the secure memory support house, respite guests can access up to 63 days of subsidised respite care in a financial year, subject to a current ACAT approval.

*"Every older Australian deserves to be cared for as an individual. Our care culture centres on kindness and helping each resident to live their best, most joyful life every day - whatever that means to them."*

**Kylie Radburn**, Chief Governance Officer, Apollo Care

## Accommodation costs

Residents contribute towards their accommodation and daily care through a schedule of accommodation and care payments outlined below.

A resident's aged care suite is secured through a fully refundable accommodation payment (RAD) that is Government guaranteed. There are 4 payment options to secure a room in one of our communities:

Accommodation payment	Examples (at 01/10/22)
<p><b>Option 1: Fully refundable accommodation deposit (RAD)</b></p> <p>This is a once-off lump sum payment that is refunded in full when the resident leaves. There are no exit fees deducted from this deposit. The current RAD for a standard studio room at Groundwater Lodge is \$245,000 and Yaralla Place is \$295,000. Alexandra Gardens has a range of room types from \$295,000 to \$385,000.</p>	<p><b>All upfront</b></p> <p>\$245,000 deposit (RAD) at Groundwater Lodge</p>
<p><b>Option 2: Daily accommodation payment (DAP)</b></p> <p>You can choose not to pay an upfront RAD and pay an interest charge each month instead. This fee is calculated daily based on the amount of the unpaid RAD. The interest rate used to calculate a Daily Accommodation Payment is called the Maximum Permissible Interest Rate (MPIR). This is set by the Government and reviewed quarterly. These payments are not refundable.</p>	<p><b>OR A daily payment</b></p> <p><i>(Based on \$245,000 RAD)</i></p> <p>\$42.35 / day (DAP) MPIR 6.31 %</p>
<p><b>Option 3: A combination of RAD and DAP</b></p> <p>Residents can choose to pay a combination of a part RAD and part DAP, for example, a deposit of \$100,000 (RAD) and a daily payment on the unpaid amount of \$145,000 (DAP). Only the RAD lump sum deposit is refundable when the resident leaves.</p>	<p><b>OR A combination</b></p> <p><i>(Based on \$245,000 RAD)</i></p> <p><b>Deposit \$100,000 (RAD)</b> <b>Plus \$25.07 / day (DAP)</b></p>

### Option 4: Government supplement

The Government may provide assistance to cover the cost of your accommodation payment based on an income and assets assessment that will determine if you qualify for full Government support, or will be required to contribute towards your accommodation in one of 3 options:

- A refundable accommodation contribution (similar to a RAD but capped at the lump sum equivalent of Government supplement rates)
- A daily accommodation contribution (similar to a DAP but capped at Government supplement rates)
- A combination of a RAC and DAC of your choosing

## Care and support costs

Residents contribute towards the costs of the nursing care, daily support, meals and housekeeping they receive through daily care fees.

Set Daily Care Fees	Costs (at 20/09/22)
<p><b>A basic daily care fee</b></p> <p>This fee is paid by all residents to cover living expenses such as meals, laundry, personal and nursing care and electricity. This fee is set by the Government and is standard in every Australian aged care facility. It is currently set at 85% of the pension and is adjusted each March and September in line with changes to the Age Pension.</p>	\$56.87 / day
<p><b>A means-tested daily care fee (MTCF)</b></p> <p>This is an additional contribution towards the cost of a resident's daily care. The amount of this fee is determined by a resident's income and assets assessment. It is reviewed quarterly and may vary over time if a resident's income, assets or cost of care change.</p>	Determined by the Government: Services Australia
The annual cap that applies to the MTCF:	\$30,574.33
The lifetime cap that applies to the MTCF:	\$73,378.49

### Next steps

- You can estimate the amount your loved one may be asked to pay towards their care by going to [www.myagedcare.gov.au](http://www.myagedcare.gov.au), searching for 'fee estimator' and completing the form.
- Some families also seek advice from a Financial Planner.

*"I visit my Mum at Yaralla almost every day. I love that I'm welcome any time so the visits can fit around my work schedule. We spend lots of time together tending the little garden we've planted and it brings both of us much joy."*

**Cheryl**, daughter of Resident at Yaralla Lodge

# Supporting residents to **live their way** with grace and dignity

*You can enjoy peace of mind knowing your loved one will be expertly looked after and supported in our welcoming communities that have been designed to feel like home.*

PresCare's three regional communities offer a more personal and home-like living experience. Each household shares a kitchenette, lounge and dining room. Each resident enjoys the privacy of their own suite and there's plenty of room for treasured and familiar belongings. Family and friends are encouraged to visit as much as they like.

Our flexible approach to home-made meals means residents can choose when and where they eat, and our beautiful outdoor courtyards offer the simple pleasures of a backyard, with veggie patches and flower beds. There are also many shared spaces where residents can come together to share a meal or a chat, as well as enjoying sitting outside in our gardens.

We focus on helping residents feel welcome, cared for and comfortable by understanding their specific needs and developing a personalised care and support plan.

## **Daily care and lifestyle support**

- Nursing care – a registered nurse is on-site 24 hours a day.
- Assistance with daily living activities such as bathing, showering, dressing and mobility along with medication.
- Freshly made, dietician-approved meals (including morning and afternoon tea), as well as all-day access to fruit, sandwiches and snacks. Dietary requirements and cultural needs are catered for.
- A range of activities and outings that provide companionship and connection to the community. Residents can choose to be as involved as they like.
- Daily housekeeping, laundry and room service.
- Close ties to local Christian churches, and residents are welcome to attend on-site services and receive pastoral support.

## **Specialist care**

- **Dementia Care:** Residents with dementia live in our standard aged care suites and those needing emotional care live in our secure memory support units. Care is person centred and delivered with respect and kindness.
- **High Care:** PresCare communities deliver high care, supported by a registered nurse on site 24 hours a day. This includes palliative care and recovery from injury or illness.

*"I love everything about living at Groundwater Lodge. I'm so well looked after and the Carers here are wonderful. Having all my paintings, pictures and special belongings in my own room makes it feel so homely."*

**Lillian**, Resident in Ibis House, Groundwater Lodge

## We're here to **guide and support you**

*We know that navigating the aged care system can be a little challenging, especially when needing care in a hurry. That's where our team can help. We can guide you through each step of the aged care process, from how to apply for an aged care assessment through to creating a packing list.*

Contact our friendly teams

**Maryborough** - call **(07) 4120 5800** or email [admissionsMB@prescare.org.au](mailto:admissionsMB@prescare.org.au)

**Rockhampton** - call **(07) 4999 3000** or email [admissionsAG@prescare.org.au](mailto:admissionsAG@prescare.org.au)

To learn more about PresCare, visit [www.prescare.org.au](http://www.prescare.org.au)  
and follow us on Facebook.



**Yaralla Place:** 2 Winston Noble Drive, Maryborough 4650 | (07) 4120 5800

**Groundwater Lodge:** 165 Arnaud Street, Granville 4650 | (07) 4122 6800

**Alexandra Gardens:** 20 Withers Street, North Rockhampton, 4701 | (07) 4999 3000

[prescare.org.au](http://prescare.org.au)