

# AGED CARE... ALL YOU NEED TO KNOW

Now that you (or a loved one) have decided, or been advised that it is time to look at living arrangements outside of your own home, there are some important steps you need to follow:

## Aged Care Assessment

The first step is to call the Aged Care line on 1800 200 422 to book an Aged Care Assessment. This assessment is needed even if you are thinking about having some in home care/respice care or are looking for Permanent care. The assessment is to determine your needs based on how well you are managing your day-to-day life and your medical condition.

As part of this process, they may seek permission to discuss your medical history with your Doctor/s. The ACAT members are normally social workers, doctors or nurses who are trained in understanding when care is required. Their role is to assist you into the appropriate level of care for your current needs. If your care needs increase or change, you can request another assessment.

They will also provide you information about the services available to you in your local area. Most people are pleasantly surprised by the amount of support there is available.

Once complete, you will receive a letter explaining the outcomes of their assessment and the services that you are eligible to receive. There is a process to review the decision if you are not happy with the outcome.



## It's time to meet up

The next step in the process is a face to face meeting with us so that we may ensure you are prepared for the changes ahead. We will discuss your situation in detail to enable you to make decisions regarding the following important matters:

- Can you retain the family home or do you need to sell it?
- How will the move into aged care affect your pension?
- How can you pay for Aged Care and what can you afford?
- What to do if you are cash poor?

Essentially we will help you understand your situation and the process at a high-level, so you may begin to look at suitable facilities with a base knowledge and an understanding of your needs.



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## Aged Care Facilities

It is now time to look at your options. All aged care facilities are required to advertise their rates, fees, and charges online. So you can do some google searches "aged care facilities near me" which will bring up several different pages enabling you to search for facilities in your area.

As you have had the ACAT assessment you will know what level and type of care you require. Hence you can review the facilities knowing what care is needed.

Then once you locate some places of interest, you should call and organise a tour to determine if it looks like a place you could call home for yourself or a loved one.

Then we can determine which of the facilities you have seen that are affordable for you and model several strategies to understand how best to pay for the care. Then you will have a clear picture of how best to proceed and which facility is affordable for you.

We will review these costs and how to minimise these in my next article on "minimising Aged Care costs".



## The Navwealth Solution

Call Navwealth for an initial discussion about your situation and we can help you understand the steps involved in determining the appropriate care, finding a suitable place, and ensuring it is affordable.

For more information or to discuss the aged care needs of yourself or a loved one, please contact

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