



Entering aged
care: a step by
step guide &
relevant costs



EMBRACIA
AGED CARE HOMES



Embracia's innovative approach to aged care supports you to enjoy a **full and meaningful life.**

Introduction to Embracia and entering an aged care home

Welcome to Embracia Aged Care. Embracia is family owned and operated and has been a vital part of our local communities for over 30 years. At Embracia we create a warm and friendly environment that truly feels like home for our residents. The design of our homes is based on the household model which creates a more intimate setting and sense of home. Each household comprises of approximately 20 single rooms with private ensuite, a shared kitchen,

dining room, living room and small cosy living spaces you would find in any home.

Residents at Embracia can be reassured that they will receive round the clock care and medical assistance through our qualified nursing staff and local GP service, when needed.

Embracia caters for all levels of care needs from low to high care, respite care, palliative care and dedicated dementia care households.

We have a dedicated lifestyle team delivering a varied program of activities both within the home and on excursions into the wider community. This personalised program is designed to complement your daily routine. In addition, our homes include cafes, in-house movies theatres, physiotherapy and wellness centre, hair salon, library, chapel and formal dining rooms for special occasions and events.

At Embracia we believe in the joy of good food. Our talented in-house chefs and kitchen team prepare delicious and nutritious home style cooked meals daily.

We understand that the decision to move into aged care can be difficult and an emotive one for all involved. We are here to help with this transition and our admission and management team is available to answer any questions you may have either in person or over the phone.



ENTERING INTO RESIDENTIAL AGED CARE

Before you move into aged care there are some important steps including government forms and assessments to be completed.

These determine your eligibility and the costs associated with moving into aged care. We recommend you start this process as early as possible, as it is time consuming and may potentially delay your move into care. Steps to guide you through entering Aged Care include:

Step 1 Confirming your eligibility via an Aged Care Assessment (ACAS)

If you are considering moving into an Embracia home or any aged care facility, you will require an Aged Care Assessment.

A good starting point is to either contact your local GP or My Aged Care on 1800 200 422 to discuss your current needs and circumstances so that they can refer you for an assessment. A local Aged Care Assessment Team (ACAT) that is usually a nurse, social worker or another health care professional will make a time to come to your home and talk to you about your current situation and assess you for government funded aged care services. The outcome of this assessment can take anywhere from 48 hours to 12 weeks depending on how urgent your situation is deemed.

If you are assessed as eligible for entry into an aged care home, you will receive an approval letter and support plan from your ACAT that sets out the care you are approved to receive.



Step 2 Income and Assets Assessment

You will need to complete an income and assets assessment to determine whether you are eligible for government assistance with your accommodation costs and if you need to pay a means tested care fee. How much you pay depends on the result of this income and assets assessment as set by the Federal Government. It can take between 4 to 12 weeks to get the results of an income and assets assessment, so we recommend you start the process as soon as possible. Assessments are undertaken by the Department of Human Services (Centrelink). The form can either be

downloaded from the DHS website at www.humanservices.gov.au/individuals/forms/sa457 or by calling DHS on 1800 227 475 and asking for a copy to be posted to you.

We strongly recommend that you complete this income and asset assessment form with the help of a financial advisor that specialises in aged care.

If you do not complete an income and asset assessment, you will not be eligible for government assistance with your accommodation and care costs and you will bear the full costs yourself.

Step 3 Understanding the Costs

1. BASIC DAILY FEE

This is a government set fee that everyone pays in any aged care home, and covers basic daily living costs in an aged care home. This fee is approximately 85 per cent of the aged care pension and is reviewed twice a year by the Australian Government. The basic daily care fee covers things such as meals, laundry service, basic medical and personal care, utilities and the cleaning of your room and communal living areas.

*For the current basic daily fee, please refer to the schedule of fees
<https://agedcare.health.gov.au/aged-care-funding/aged-care-fees-and-charges>

2. MEANS-TESTED CARE FEE

The Department of Human Services (Centrelink) determines if you are required to pay this fee and how much it will be based on your completed income and assets assessment form.

This form can be accessed online www.humanservices.gov.au/customer/forms/sa457 as outlined above.

There are limits to the means-tested care fee, including annual and lifetime caps to control the amount you pay. If you are part of a couple, the assessment will consider half of your combined assets and income.

If your Income and Asset Assessment form is not finalised by the government before your move into aged care, you will be charged the full means tested care fee until the accrual assessment is finalised by Centrelink.

*For the current thresholds and caps, please refer to the schedule of fees
<https://agedcare.health.gov.au/aged-care-funding/aged-care-fees-and-charges>

3. ACCOMMODATION COSTS AND SELECTING YOUR ROOM

Based on the outcome of your assets and income assessment, the amount you will be asked to pay for your accommodation will be either

1. No accommodation costs- if your income and assets are below a certain amount, the Australian Government will pay for your accommodation costs.

2. An Accommodation Contribution- shared by yourself and the Australian Government. You can choose from 3 methods in which to pay your accommodation contribution

a. Refundable Accommodation Contribution (RAC)

The refundable accommodation contribution (RAC) can be paid as a one off lump sum payment that is fully refundable when you leave the home (to yourself or your estate), minus any amounts you agree to have deducted. This RAC is guaranteed by the Australian Government.

OR

b. Daily Accommodation Contribution (DAC)

If you are eligible for government assistance with your accommodation costs, this rental style payment is called a DAC. This daily payment is invoiced monthly at the maximum permissible interest rate (MPIR) as set by the Australian Government. Daily Accommodation Contributions are non-refundable.

*for the current MPIR please refer to the schedule of fees
OR

c. Combination of both

You can choose to pay your accommodation contribution via a combination of a part lump sum 'refundable accommodation contribution' and part rental style payment known as a 'daily accommodation contribution'. Depending on the amount of your initial one off payment (RAC), we will calculate the ongoing daily payments (DAP) required to cover the balance of the accommodation cost. As with the RAC, the one off lump sum payment is fully refundable at the end of your time at Embracia. The DAC interest payments are non-refundable.

3. An Accommodation Payment- if you are not eligible for government assistance and need to pay the full cost of your accommodation. These costs are dependent on which home and room type you select. If you are required to pay an accommodation contribution

or payment, you have 28 days from the day you are admitted into aged care to decide on how you wish to pay. However, until you decide how you want to pay for your accommodation, you must pay your accommodation costs by the rental style payment method.

There are 3 ways in which your accommodation can be paid.

a. Refundable Accommodation Deposit (RAD)

The refundable accommodation deposit (RAD) can be paid as a one off lump sum payment that is fully refundable when you leave the home (to yourself or your estate), minus any amounts you agree to have deducted. This RAD works like an interest free loan to an aged care home and is guaranteed by the Australian Government. The total amount of the RAD to be paid is negotiated directly with Embracia Aged Care and is to be paid in an upfront lump sum within 28 days of moving into the home. All room types and RAD prices are listed on our website [www.](http://www.embraciavic.com.au)

embraciavic.com.au and the My Aged Care website www.myagedcare.gov.au. Again, the rental style method is applied until the upfront lump sum is paid. If you pay 100% RAD on the day of entry, you will not be charged any interest.

OR

b. Daily Accommodation Payment (DAP)

The Daily Accommodation Payment (DAP) is a rental style payment that essentially covers an interest only cost of your accommodation. This daily payment is charged monthly at the maximum permissible interest rate (MPIR) as set by the Australian Government. Daily Accommodation Payments are not refundable if you leave the aged care home or at any point.

*for the current MPIR please refer to the schedule of fees

<https://agedcare.health.gov.au/aged-care-funding/aged-care-fees-and-charges>

OR

c. Combination Payment (RAD and DAP)

You can choose to pay your total accommodation cost via a combination of a part lump sum 'refundable accommodation deposit' and part rental style payment known as a 'daily accommodation payment'. Depending on the amount of your initial one off payment (RAD), we will calculate the ongoing daily payments (DAP) required to cover the balance of the accommodation cost.

As with the RAD, the one off lump sum payment is fully refundable at the end of your time at Embracia. The DAP interest payments are non-refundable.

MINIMUM ASSETS

If you choose to pay part or all of your accommodation costs as a lump sum, there is a minimum amount of net assets that you must be left with.

*Please refer to the schedule of fees for the specific amount <https://agedcare.health.gov.au/aged-care-funding/aged-care-fees-and-charges>

4. ADDITIONAL SERVICES

If you like to enjoy the finer things in life, we have a suite of Additional Services available to residents who would like to take up these options. Additional Services are extra or over and above the essential services you are provided and prescribed by the Australian Government. They are entirely optional and will be made available individually or as part of a package. You will have to pay extra if you choose to enjoy additional services and will be billed monthly.

*Please see the additional services brochure for specific services and charges.

If you have difficulty paying your care and accommodation costs, there is help available.

Financial Hardship Assistance

If you have difficulty paying your care and accommodation costs, there is help available. Financial hardship assistance is available to help with these costs. Depending on your personal situation, you may be eligible for assistance with your basic daily fee, means tested care fee and/or accommodation costs.

For more information regarding Financial Hardship Assistance, go to www.myagedcare.gov.au or contact them on 1800 200 422.

Further Information

For specific room costs and further explanation of the fees and charges, please contact the Admissions Team at the respective Embracia Aged Care home. They will be happy to support you through the process of moving into your new home.



At Embracia, we
are creating a warm,
friendly and thriving
community that truly
feels like home for
our residents.



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www.embraciavic.com.au

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