



MCL Financial Services

An easy step by step guide to aged care

When we need to consider helping an elderly loved one make that move into aged care, it can be one of the most emotional decisions that most families will have to face.

Remember, we are always here to help you!

Here are 5 simple steps

Step 1.



See if you are eligible for any government funding.

The Federal Government provides aged care funding for all eligible Australians. If the option is to consider moving into a residential care home, the first thing to do is to check what you are eligible for by having an aged care assessment.

This assessment is performed by a group called the Aged Care Assessment Team (ACAT). They are medical professionals, who can visit you at home, and talk with you about your care needs.

If you are eligible for government funded care - be it in your own home, or an aged care home - they can start the process so that you can start using the services straight away, or at a later date. It is all up to you.

Step 2.



Find the right home.

It is important to visit as many care homes as you can to see which will suit you the best. By taking this approach you can see firsthand about the quality of accommodation available, and the amenities provided.

By taking a tour it also lets you meet with some of the nursing staff which means that you may be able to discuss any matters that are important to you.

Issues such as food, menus, lifestyle and leisure options can be discussed.

By taking a tour it will most importantly give you a sense of the home, its people, its values and a general feeling of the facility. To quote from the film 'The Castle', it will give you a feeling for the vibe of it!

Talking to your friends and family is another way of sourcing information, especially if their opinions are the result of any personal experiences they may have encountered.

Some other areas that can be used to obtain information are: -

- The Government's My Aged Care website (www.myagedcare.gov.au)
- Aged Care Online (www.agedcareonline.com.au)

These resources allow you to search for homes using a variety of criteria, such as location, amenities and cost.

Step 3.



Understand the cost.

With residential aged care the make-up of the fees can be a combination of up to four types of fees:

- A basic daily fee;
- An accommodation fee;
- A means tested fee;
- Fees for other services.

The whole process of determining the cost of care can be confusing and complex, no matter whether this is your first experience with aged care or even after several connections.

The fees and charges will vary based on a number of things, but importantly, we can help you through this maze.

Step 4.



Apply for a care home.

Every aged care facility has their way of applying for entry into care. It is normally a matter of just completing their paperwork.

If there is an available room and especially one with which you are happy, then you should be able to move in quite quickly.

Depending on the attraction of the facility, there may be a waiting list.

It may even be a situation where you may need to take accommodation at a nearby location, until your preferred care home becomes available.

Step 5.



Moving in!

The experience of moving into a new home can be at times a bit overwhelming. It means living in a new home, with a new routine and new people.

Often the homes take steps to ensure everyone feels right at home from the very beginning.

You may be able to decorate your new home, have your own furniture. Any hobbies or interests may be able to be continued in your new home. Your special dietary needs and anything else unique to you will also be discussed with you.

Most importantly, your family and friends will be encouraged to drop by at any time.

You are free from any of the chores you may have done at home. No more cleaning, cooking, washing and meals to prepare - all will be taken care of for you!

There are always important things to do.

With aged care it is no different.

Sometimes the move into a home may happen quicker than we may have thought or even planned, but importantly, it is comforting to know that we can help, no matter what the circumstances are for you.

Perhaps one of the very first things to do is to complete the "Permanent Residential Aged Care Request for a Combined Assets and Income Assessment".

Don't worry about it, we can help or do that for you!!

If you wish to get a copy of our free booklet, "5 steps into an aged care home" – please contact us.