6 Step Guide

Does someone you love need aged care?

Learn about the six steps to finding the right aged care home for a loved one.

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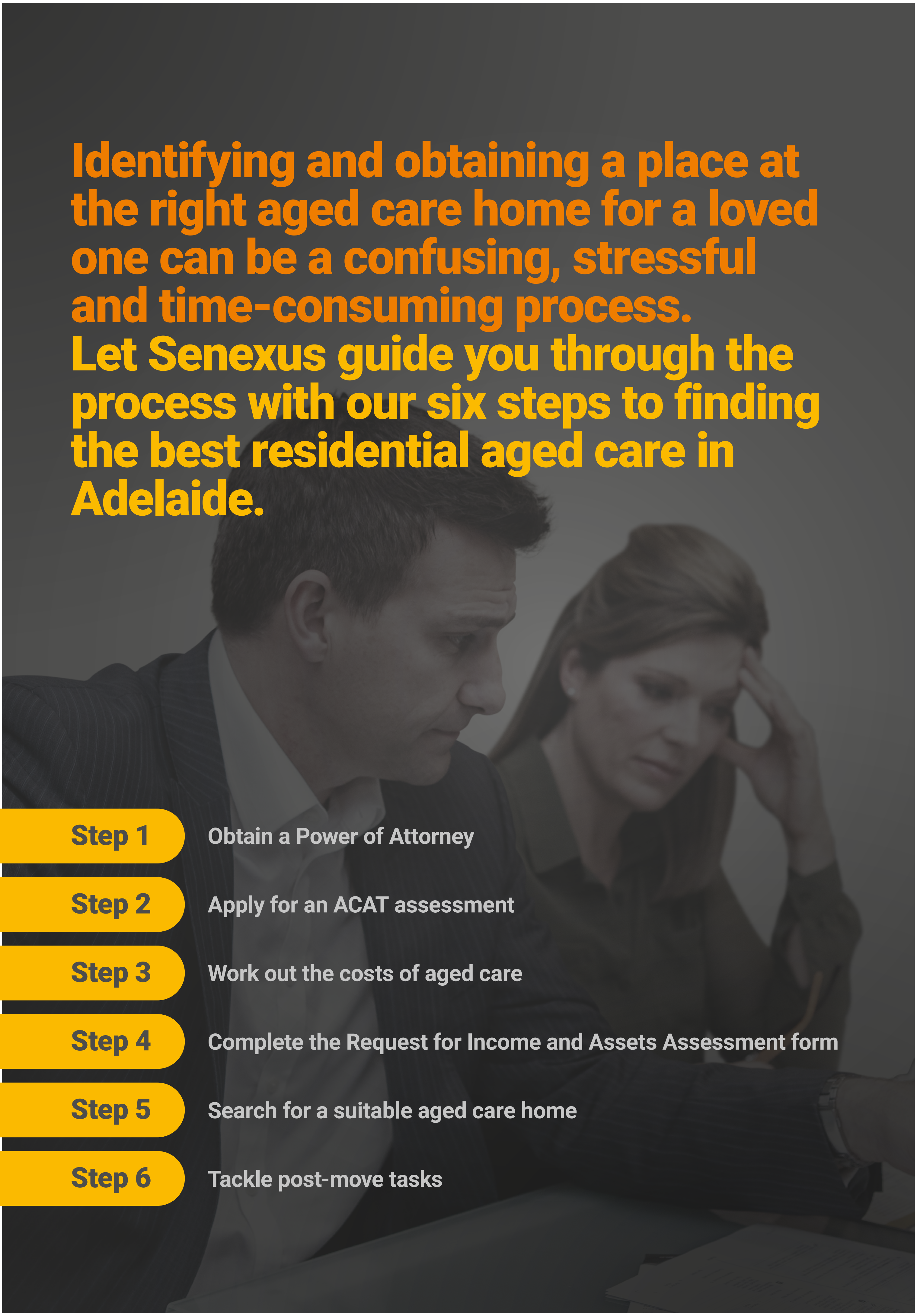
The advice you need



Identifying and obtaining a place at the right aged care home for a loved one can be a confusing, stressful and time-consuming process.

Let Senexus guide you through the process with our six steps to finding the best residential aged care in Adelaide.

Step 1 Obtain a Power of Attorney

Step 2 Apply for an ACAT assessment

Step 3 Work out the costs of aged care

Step 4 Complete the Request for Income and Assets Assessment form

Step 5 Search for a suitable aged care home

Step 6 Tackle post-move tasks

Step 1

Obtain a Power of Attorney

To apply for residential aged care on behalf of a loved one you will generally need a Power of Attorney. A Power of Attorney is a legal document in which a person appoints someone else to make financial and legal decisions on their behalf.

Some Power of Attorneys come into effect from the moment they are signed. However, most Power of Attorneys only come into effect should the person lose the capacity to make his or her own decisions. In these circumstances a statement from a medical practitioner is usually required to confirm the loss of decision-making capacity.

If your loved one has lost their legal capacity then you will need to have an Enduring Power of Attorney before you can make an application for residential aged care on their behalf. But, even if your loved one has legal capacity, and has decided to go into aged care, then you will still need to have an Enduring Power of Attorney in order to comply with the admissions process of most aged care homes.

A Power of Attorney enables you to make important financial and legal decisions on behalf of your loved one.

If your loved one has not already appointed a Power of Attorney then this will need to be arranged as soon as possible.

If your loved one has already lost their legal capacity, but does not have a Power of Attorney in effect, then an application might need to be made to the South Australian Civil and Administrative Tribunal (SACAT) for an Administrative Order. An Administrative Order is an authority provided by the Tribunal for you to make decisions on behalf of your loved one.

It is also important to keep in mind that while a Power of Attorney allows you to make legal and financial decisions on behalf of your loved one, it does not allow you to make medical decisions. In order to make medical and health care decisions an Advance Care Directive is required.

This is a legal document that enables your loved one to document their health care and treatment wishes. They can also appoint a substitute decision-maker (whether this be you or someone else) to make decisions regarding their medical treatment and health care should they be unable to do so for themselves.

Senexus can arrange for a Power of Attorney and/or Advance Care Directive to be drafted for your loved one.

If your loved one has lost mental capacity, but does not have a Power of Attorney (or Advance Care Directive) in place we can also arrange for an application to SACAT for an Administrative or Guardianship Order.

Step 2

Apply for an ACAT assessment

The wait time for an ACAT assessment can range from one week to four months.

Your loved one will need to have a valid Aged Care Assessment Team (ACAT) assessment in order to obtain a place in residential aged care. It can take as little as one week to as many as four months to get an ACAT assessment, so it is best to arrange for an assessment as early as possible.

To access residential aged care, or other aged care services, you need to be officially referred by My Aged Care. While My Aged Care offers three types of referrals, Senexus recommends that you select to obtain a **referral code**. This option provides you with the greatest flexibility and enables you to make the final choice of aged care home for your loved one. For example, with this option you can view the aged care homes before you make a decision, and having the opportunity to personally view each home is very important to most families.

You can arrange for an ACAT assessment, or a doctor or nurse can refer your loved one to an ACAT for an assessment.

To book an ACAT assessment simply call My Aged Care on 1800 200 422.

On the day of the ACAT assessment a member of an ACAT will visit and talk to your loved one about their lifestyle and health needs. Senexus recommends that you be present at the ACAT assessment to ensure that all information presented is accurate and up-to-date. It might also be useful to have your loved one's doctor provide the ACAT member with information about their medical history. This information is then used to help work out the best care option for your loved one.

Following the ACAT assessment you will receive a letter to let you know whether your loved one is eligible for Australian government subsidised aged care services. You will need to provide Senexus a copy of this assessment so that we can apply for residential aged care on your behalf.

Step 3

Work out the costs of aged care

Working out the costs of aged care can be a challenge. For residential aged care the costs are determined by Centrelink via a full means test that includes both assets and income.

If you are using the My Aged Care referral service, or a hospital placement service, you need to be aware that neither of these services are able to fully assess your loved one's financial situation. While they can provide general information about the costs associated with aged care, they are not able to provide specific estimates based on your loved one's financial situation. They also can't provide any advice about your payment options, whether it is better to sell or rent the family home or possible financial strategies to reduce costs and/or increase Centrelink benefits.

Centrelink uses different tests and criteria to determine eligibility for the pension, home care and residential aged care. So, even if your loved one has met all of the requirements for the pension test, or has already received a home care package, you will still need to work through the means test for residential aged care.

Further detail about the range of fees that may apply in residential aged care is available in this **information guide**.

Many families are worried by the big dollar figures that are attached to aged care beds or rooms. These are known as Refundable Accommodation Deposits (RADs) and, depending on the outcome of the means test, your loved one may not need to make this payment. If your loved one is required to pay a RAD, it is important to remember that this is not a 'sunk cost'. In most cases the whole amount of the RAD is refundable to your loved one's estate when they pass away.

The other question that often comes up is whether the family home will need to be sold in order to pay the RAD. While in some cases it will need to be sold, this is not always necessary, and will depend on your loved one's specific circumstances.

Every family wants to know that there are enough funds to provide for their loved one's care.

As part of our placement service Senexus will provide you with an estimate of your loved one's aged care costs and a range of payment scenarios for meeting those costs. Senexus can also make an assessment on whether it is feasible for the family home to be retained.

For people who have substantial assets and income we strongly recommend speaking with one of our specialist aged care financial advisors. There are a range of actions and strategies that may help reduce aged care fees or increase pension payments, or both. A Senexus aged care financial advisor will provide expert advice that will enable you to make a fully informed decision and avoid potentially costly mistakes.

Step 4

Complete the Request for Income and Assets Assessment form

The aged care costs for your loved one will most likely be determined by Centrelink (although if they receive an income support payment from the Department of Veteran's Affairs (DVA) then it will be the DVA who conducts the assessment).

Centrelink will determine the costs based on the information you provide in the Request for Income and Assets Assessment form. This is a lengthy form (145 questions overall) and if you find it confusing you are not alone – it can be the source of intense frustration, particularly if you haven't had much exposure to financial terminology and products. Keep in mind that for some assets and income sources you will need to attach supporting evidence or documentation.

With 145 questions this form is long and complex, and it is vital that it is completed accurately.

The information you provide on the form may take up to eight weeks for Centrelink (or the DVA) to process – and if any of the information needs to be verified, or was incomplete, it can take even longer. Once the information has been processed, Centrelink (or the DVA) will provide a notice of assessment that tells the aged care home exactly how much to charge for your loved one's aged care.

You generally don't need to wait for the assessment to be complete before applying for residential aged care, as the aged care home will be able to admit your loved one and charge an interim fee until the formal notification is received.

Senexus has completed hundreds of these forms on behalf of clients. Our experience with Centrelink and the DVA means that we can quickly and accurately complete the form, and ensure that any requirements for supporting documentation are met.

Step 5

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Search for a suitable aged care home

There are hundreds of aged care homes across Adelaide, and it can be difficult to identify which home will offer the best care for your loved one. How do you really know which is a good aged care home and which isn't?

Location is often a key consideration, as most people like to stay near their home or be close to their children, but other considerations include the style and quality of the food, and access to particular services. Many people equate a new and contemporary home with quality care, but that may not necessarily be the case (and vice versa). Having a tour of an aged care home, asking questions, and getting a feel for the mood of the staff and residents is the most a reasonable person can do to make an informed decision.

Some people also believe that because they are on a waiting list with a particular aged care home they are guaranteed a place at that home. This is not correct. A waiting list provides no guarantee that an offer of care will ever be made. Offers of permanent care are made on the basis of the level of care your loved one requires and their financial position. Some people may be on a waiting list barely five minutes (if at all) while others may be on a waiting list for years and never receive an offer.

Senexus uses our understanding of industry processes, deep knowledge of each aged care home, relationships with aged care providers and feedback from previous clients to prepare a shortlist of three aged care homes that best fit your loved one's needs.

How do you know which home will provide the best care for your loved one?

All of the recommended homes on our shortlist provide an excellent standard of care, have an existing vacancy and are prepared to make an offer of permanent residential aged care to your loved one.

Once you have your shortlist of preferred aged care homes we strongly recommend that you take the time to visit each home.

Senexus is completely independent. We receive no commission, referral fees, or revenue of any kind from aged care providers.

Step 6

Tackle post-move tasks

The thought of selling the family home, and packing up a lifetime of memories, can be incredibly overwhelming.

Families are often asked to make decisions about the family home and contents once a loved one has moved into residential aged care. For many families the house will need to be sold or rented, and the process of sorting through household contents, organising for the removal of treasured items and then cleaning up the house and garden is both daunting and time consuming

Senexus has a network of property services partners that enable us to coordinate this process for you. We can coordinate all aspects of making a house ready for sale, from the removal of possessions to repairs around the house and even landscaping.

Senexus can ensure that your property is listed on the market quickly and in the most presentable manner possible. Our specialist real estate services will also manage all aspects of listing, marketing, and selling the property, including conveyancing, at a highly competitive rate.

It is not unusual for families to spend between four and six months placing a loved one into care. It is often stressful and confusing, particularly when a family is already worried about the health and wellbeing of a loved one. There is a better way: Senexus can manage any or all of the six steps to entering residential aged care, typically completing a full aged care placement within two weeks.

For more information or to make an enquiry about the services offered by Senexus please visit the website at **senexus.com.au**

You can receive an initial, no-obligation appraisal of your loved one's circumstances by calling **08 8344 1991**.

Client stories

To watch the videos of Mark and Shirley's experience with finding aged care, click or tap the photos below or visit senexus.com.au

Mark's story

Mark, 60, from Rose Park, talks about the difficulty and stress of finding suitable care for his mother, Gwenda, aged 91, after the death of his father.

Shirley's story

Shirley, 70, of Henley Beach South, opens up about the difficulty and emotion of caring for her husband Graeme, 72, who has advanced Alzheimer's Disease and her decision to place him into aged care.

Call Senexus on

08 8344 1991

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The advice you need

Gain the peace-of-mind that you are making the right decisions when it comes to aged care.

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Senexus is independently owned and operated. Our independence means that you will always get honest and impartial recommendations and advice.