



Aged Care Guide

We're here to guide you and provide expert support as you explore aged care solutions.

Tenterfield Care Centre communities are designed to support seniors who 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 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 Team is 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 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, 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, a completed Application for Entry 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.

"With a culture of caring that puts residents first, Haddington and Millrace are warm, welcoming communities where residents are supported to live their way, with grace and dignity."

– **Brooke Crotty**, Admissions Officer

Respite care provides 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
- Respite is also a way for your loved one to experience living at a Tenterfield Care Centre community before making 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 room. There's plenty of space for treasured belongings, and family and friends are encouraged to visit whenever they like.

Our respite residents also enjoy:

- Freshly prepared home-style meals (including morning and afternoon tea), as well as all-day access to snacks and drinks.
- Daily housekeeping, laundry and room service as well as access to our full activity schedule and planned outings.

Funding options

At Tenterfield Care Centre, there are two ways you can access short-term care:

- A Government-subsidised stay, where guests require a current ACAT assessment. During your respite stay, you will be asked to pay a basic daily care fee. Everyone pays this fee for day-to-day services.
- A privately funded stay, where guests can receive immediate care with no ACAT assessment. This incurs a higher fee as it is not subsidised by the government.
- 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 Tenterfield Care Centre, we provide the highest possible quality of care to people with an assessed need.

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 Tenterfield Care Centre 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

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 fees

The basic daily fee for a respite resident is set by the government at 85% of the single basic age pension. The government updates this fee on 20 March and 20 September each year, in line with increases to the age pension.

Based on current rates, the maximum basic daily fee is \$63.57 per day. Available in private suites, including in the secure memory support household, 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 live their best, most joyful life every day – whatever that means to them.”

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

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 an accommodation payment that is fully refundable and Government guaranteed.

There are 4 payment options to secure a room:

Accommodation payment	Examples (at 01/01/25)
Option 1: Fully refundable accommodation deposit (RAD) This is a once-off lump sum payment that is refunded in full when the resident leaves. Haddington has two room types at \$450,000-\$550,000. Millrace has two room types at \$500,000 to \$525,000.	All upfront \$500,000 deposit (RAD)
Option 2: Daily accommodation payment (DAP) 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.	<u>OR A</u> daily payment (Based on \$500,000 RAD) \$115.34 / day (DAP) MPIR 8.42%
Option 3: A combination of RAD and DAP Residents can choose to pay a combination of a part RAD and part DAP, for example, a deposit of \$300,000 (RAD) and a daily payment on the unpaid amount of \$200,000 (DAP). Only the RAD lump sum deposit is refundable when the resident leaves.	<u>OR A</u> combination (Based on \$500,000 RAD) Deposit \$300,000 (RAD) Plus \$46.14 / day (DAP)
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: <ul style="list-style-type: none">• 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 20/09/24)
A basic daily care fee 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.	\$63.57/ day
A means-tested daily care fee (MTCF) 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. The annual cap that applies to the MTCF: The lifetime cap that applies to the MTCF:	Determined by the Government: Services Australia \$34,174.16 \$82,018.15

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, searching for 'fee estimator' and completing the form.
- Some families also seek advice from a Financial Planner.

"We bring our highly experienced team of industry leaders, the latest technology, operational efficiencies, innovation and an award-winning culture program to support Haddington and Millrace to thrive today and into the future."

– **Barry Ashcroft**, Apollo Care COO

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.

Tenterfield Care Centre's two communities offer a more personal and home-like living experience. Each household shares a living 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 areas offer the simple pleasures of a backyard. There are many spaces where residents can come together to share a meal or a chat.

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 meals (including morning and afternoon tea), as well as all-day access to snacks and drinks. 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.

Specialist care

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



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.

Talk to our team on **(02) 6736 0300** or email us at enquiries@tenterfieldcarecentre.org.au

To learn more, visit www.tenterfieldcarecentre.org.au and follow us on Facebook.

"My years of experience have shown me the importance of the role smaller aged care communities like Haddington and Millrace play in their local region, with many older Australians taking great comfort in continuing to remain living locally as they age."

– **Stephen Becsi** OAM, Apollo Care CEO



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