

Fee-paying aged care navigation and placement services

Thinking about paying someone to help you with aged care options?

We know navigating and accessing aged care can be overwhelming. If you are considering using a fee-paying navigation and placement service, we have a few tips and recommendations.

What are fee-paying aged care navigation and placement services?

These are private businesses that can help you access aged care supports for a fee. Fees are paid either by you or by the aged care provider you choose. These businesses are not regulated by the Aged Care Quality and Safety Commission.

After you are assessed as eligible for government-funded aged care, fee-paying services can be useful to help you to find a service provider and negotiate aged care fees. Many older people find these services very beneficial.

However, the Department has also heard that some older people can have difficulties when using these services. For example, with some businesses, there might be:

- less choice (if recommended service providers are limited to those the consultant has a partnership with)
- unclear fee arrangements
- unclear complaint processes
- out-of-date or inaccurate knowledge provided about aged care
- privacy risks if you disclose your personal details
- risks if you make a private business your official support person or representative in My Aged Care – they could make decisions for you that you don't agree with and have access to your personal information.

To assist you in using these services, we have developed the following tips.

What should I ask a fee-paying navigation and placement service?

There are some important areas you can consider when using this type of service.

Cost

- Ask what fees will be charged and what services you will receive?

- If you are not charged, ask if the aged care provider you choose will pay the fee instead?
- Ask if your choice of aged care services will be affected by any fee arrangements?

Experience

- Ask for the consultant's background. What experience and expertise in aged care do they have? Look at their website and check reviews.

Complaints

- Ask how you can make a complaint if you are not happy with the service.
- Is there information about how to make a complaint on their website or in printed brochures?

Protecting your money

- Be careful with your bank details, cards and cheque books.
- Never share personal identification numbers or passwords.
- Read the terms and conditions carefully and take your time to sign any contracts (ask for advice if you need it).

More information on consumer rights including how to make a complaint about services you receive

If you are unsure about your rights as a consumer and/or how to make a complaint about fee-paying aged care placement and navigation services, you can contact:

- your state or territory consumer protection agency at <https://www.accc.gov.au/contact-us/other-helpful-agencies/consumer-protection-agencies#state-and-territory-consumer-protection-agencies>
- the Australian Competition and Consumer Commission at <https://www.accc.gov.au/focus-areas/information-for/older-australians>

Tips for using a fee-paying aged care navigation and placement service

- Ask about the consultant's fees, qualifications and complaints process
- Check if the fee-paying service has any partnerships that could lead to biased advice
- Carefully consider who you nominate as your representative and who can see your personal information
- Keep your personal details private – including your bank details and health information
- Always make sure your decisions suit you and your needs
- Ask for help if you need it from a trusted friend, family member or call My Aged Care or a government support service.

Australian Government free supports to help you access aged care

The Australian Government's My Aged Care is the entry point to all government-funded aged care services. You can find information about, and access, aged care supports in three ways:

- **By phone** – call My Aged Care on 1800 200 422 and talk to staff who are trained in aged care and can provide immediate support and register you for aged care services.
- **Online** – visit My Aged Care at <https://www.myagedcare.gov.au/> for help with all your options including finding a provider.
- **In person** – make an appointment with an Aged Care Specialist Officer. These are available in 81 Services Australia locations. You can call the Services Australia Aged Care line on 1800 227 475 to book an appointment, if there is an officer in your area.

How do I register for aged care services and support?

- You or a trusted friend or family member should complete your registration paperwork.
- You will then be assessed for the services that you might need by a professional assessor.
- You or a trusted friend or family member should complete your admissions paperwork.
- If you need to, you can nominate a representative for any contact with My Aged Care.
- Your representative can be changed or cancelled any time by:
 - calling the My Aged Care phone line on 1800 200 422; going online at My Gov My Aged Care Online Account; or going in person to a Services Australia office.

Who can help me exercise my rights?

Remember it is always **your right** to choose and make informed decisions about your care.

Older Persons Advocacy Network (OPAN)

The Older Persons Advocacy Network can help you to: make informed decisions about the care experience you want; address issues that impact your ability to live independently in your own home; switch between services; and talk to your provider.

- For free, independent and confidential support – call OPAN on 1800 700 600.
- To find out more visit <https://opan.org.au/>

Elder abuse

- Are you or someone you love having a bad experience in aged care? For support call the Australian Government Elder Abuse Phone Line on 1800 353 374.

Disclaimer - Reliance on the information in this tip sheet is your decision. You must make your own assessment of its appropriateness for your own individual circumstances. The Department assumes no legal liability or responsibility to anyone for the consequences of using or relying on the information included in this tip sheet. This tip sheet contains links to external websites that the Department has no direct control over. It is your responsibility to make your own decisions about the accuracy, currency, reliability and completeness of information contained on linked websites.