Australian Government

myagedcare

Steps to enter an aged care home

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Contact us

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You can find this product at: **MyAgedCare.gov.au**

This booklet is designed to help you, your family or your friends make important decisions about your care. It includes lots of useful information but you may want to do more research to help you make a decision.

Information is current from November 2025.

Is this booklet right for you?

This booklet explains how older people can access care in an aged care home, the process for moving into an aged care home and what to expect when you are there.

You should read this booklet if you have been assessed by an aged care assessor for care in a residential aged care home.

You can also access booklets about the other types of aged care support listed on the next page at **MyAgedCare.gov.au/Resources**.

Is this booklet right for you?

Residential aged care

Personal and nursing care in aged care homes if you are unable to live independently in your own home. This also includes residential respite for short stays in an aged care home.

For more information, visit:
MyAgedCare.gov.au/Aged-Care-Homes

Entry-level care at home

Ongoing or short-term care and support services through the Commonwealth Home Support Program (CHSP). You can get help with housework, personal care, meals and food preparation, transport, shopping, allied health such as physiotherapy and social support. You can also apply for planned respite, giving your carer a break.

The CHSP will become part of the Support at Home program no earlier than 1 July 2027. The CHSP will continue for current and new clients with low-level support needs.

Ongoing care at home

The Support at Home program provides access to care and support services, equipment and home modifications to help older people remain healthy, active and socially connected to their community.

Support at Home provides a higher level of care for those with complex needs who require more help to remain at home.

Restorative Care Pathway

The Restorative Care Pathway is a short-term allied health/nursing focused pathway as part of the Support at Home program. Restorative care can help you stay independent for longer and support you in doing the activities you enjoy.

End-of-Life Pathway

The End-of-Life Pathway supports older people who have been diagnosed with 3 months or less to live and wish to remain at home. It is intended to provide additional in-home aged care to complement available services under state or territory-based palliative care schemes. This pathway is part of the Support at Home program.

Contents

Improving Australia's aged care system

Over the last few years, the Australian Government has delivered major changes to aged care in response to the Royal Commission into Aged Care Quality and Safety. These wide-ranging reforms have provided positive change, increasing transparency and improving quality of care provided to older people in Australia.

High-quality care and support should be accessible, whether you choose to remain at home or move to an aged care home.

The *Aged Care Act 2024* is driving further improvements for older people accessing aged care. This includes regulations to ensure a stronger aged care sector, to give older people more trust, control and confidence in their aged care.

Care in an aged care home

An aged care home is a place for older people who can no longer live independently at home and need ongoing help with everyday tasks or health care.

Living or staying in an aged care home is all about making sure you receive the care you need.

Aged care homes can help you with:

- day-to-day tasks such as cleaning, cooking and laundry
- personal care such as bathing, dressing, grooming and going to the toilet
- clinical care under the supervision of a registered nurse, such as wound care and medication administration
- social activities to help keep you connected with your friends and community
- other care services.

Residential aged care delivered through an aged care home can be provided on a permanent or short-term basis. Short-term care in an aged care home is called residential respite care.

More information on residential respite care can be found on page 12 of this booklet.

Aged care homes are owned and operated by people or organisations that are registered with the Australian Government to care for you. Aged care providers must meet the Aged Care Quality Standards and aged care staff must be suitably trained and have a current worker screening check.

As well as meeting your physical needs, aged care providers are also required to support your spiritual and cultural needs and preferences. Aged care staff must also be provided with training and supervision to enable them to effectively perform their roles.

Privately funded housing options, such as retirement villages or independent living units, offer a range of services for independent older people. They are regulated by state and territory governments and do not require Australian Government approval to operate.

These privately funded services may also be approved to provide Australian Government funded aged care services such as Support at Home. If eligible, you can choose to receive aged care services from them or from another approved provider.

The Australian Government also funds culturally safe aged care for older Aboriginal and Torres Strait Islander people through the National Aboriginal and Torres Strait Islander Flexible Aged Care (NATSIFAC) Program. NATSIFAC services deliver a mix of aged care services in the home, community and in aged care homes to support older Aboriginal and Torres Strait Islander people to remain close to home and Country.

Eligibility

Entry to Australian Government-funded aged care services is limited to people with care needs who are either:

- aged 65 years and over
- Aboriginal or Torres Strait Islander and aged 50 years or over
- homeless or at risk of homelessness and aged 50 years or over.

Care and services available

Care and services that must be provided to you in an aged care home, if you need them, include:

- daily living services such as bedroom furnishings, meals, basic toiletries and social activities in the home
- personal care assistance such as bathing, grooming and assistance with eating
- clinical services such as help with taking medications, nursing care and access to health professional services.

If you have special care needs, you may be provided with different or additional care and services, including:

- special bedding materials
- alternative dietary meals and refreshments
- mobility aids such as walking frames and wheelchairs but excluding motorised wheelchairs, electric scooters and custom-made aids
- tailored therapy services such as speech therapy, podiatry (foot care) and physiotherapy.

There might be other services as well as this list. You can talk to your aged care home about them.

1 Contact My Aged Care

My Aged Care is where you manage Australian Government-funded aged care services. You can access My Aged Care online, on the phone or in person.

You need to get an assessment to access aged care services. If you have not already been assessed, you can apply for one in three ways:

Online

The online application form is quick and easy to use. You can also use the eligibility checker before applying.

Visit **MyAgedCare.gov.au/Apply-Online**

By telephone

Call My Aged Care to discuss your needs and complete the application for an assessment over the phone. The contact centre is open 8am to 8pm weekdays and 10am to 2pm Saturday.

Freecall **1800 200 422**

In person

Visit a Services Australia service centre or book online for a free face-to-face appointment for general information and support.

For in-depth support, you can also talk to an Aged Care Specialist Officer if there's one in your area, or using video chat.

Visit **ServicesAustralia.gov.au/MyAgedCareFaceToFace**

Services Australia service centres are open weekdays from 8am to 5pm.

Freecall **1800 227 475**

What to expect when applying

When you apply for aged care, we will ask you a few questions to find out if you are eligible for an assessment. If you are, you'll need to provide some personal information including your Medicare number and contact details. If you are an Aboriginal and Torres Strait Islander person, you will be able to request an Aboriginal and Torres Strait Islander assessment organisation, if available.

During the application, you can register a person of your choosing, such as a family member, friend or carer as your registered supporter. This means they can speak to My Aged Care on your behalf, help you make decisions and access or request your information. You can ask to change your registered supporter at any time.

We will also ask you for permission to create a personalised client record. This will hold up-to-date information on your needs, the results of any assessments and any services that you receive. The client record will reduce the need for you to retell your story.

You can access your client record through your My Aged Care Online account. This account is a free and secure way to manage your services, representatives and personal details. You can access your Online Account by linking it to your myGov account.

For more information, visit:
MyAgedCare.gov.au/Access-Your-Online-Account

2 Have an aged care assessment

A new Single Assessment System is in place to simplify and improve aged care assessments. It makes it easier for you to access aged care and different services as your needs change.

The Single Assessment System:

- is simpler to navigate for you, your registered supporters, your family and carers
- limits the amount of times you have to tell your story
- adapts to your changing needs, without having to change assessment provider
- ensures access to assessments in regional, rural and remote areas.

All organisations conducting aged care needs assessments can now undertake:

- home support assessments for the Commonwealth Home Support Program
- comprehensive assessments for the Support at Home program, residential respite and entry into residential aged care.

These assessments can also be used to access National Aboriginal and Torres Strait Islander Flexible Aged Care, Multi-Purpose Services and Transitional Care Program services.

Aboriginal and Torres Strait Islander assessment organisations are also being rolled out in a phased approach from 1 July 2025. These organisations provide culturally safe, trauma aware and healing informed pathways for older Aboriginal and Torres Strait Islander people to access aged care.

How an assessment works

Once you have registered for an assessment with My Aged Care, a local assessment organisation will contact you within 2—6 weeks of accepting your referral.

An assessor will come to your home to conduct your assessment at your booked time and date. You may wish to have a family member, friend or carer at the assessment to support you, or to speak on your behalf. Aged care assessments are free.

If you are an older Aboriginal and Torres Strait Islander person you may wish to have an Elder Care Support worker to support you at the assessment. Assessors are also able to support you with interpreting services, if this will help with your assessment

If an in-person assessment is not possible, your aged care assessor may arrange a telephone or video meeting assessment. This may happen if you are in a remote area, in hospital or in exceptional circumstances (for example, a weather event).

During your assessment, an aged care assessor will ask you about your day-to-day activities, your needs and your preferences, what you can do well, what you need some help doing, and what you want to be able to do.

Outcome of your assessment

After your assessment, an assessor will submit their recommendations to the delegate – a delegate is an independent person employed by the Australian Government to make decisions on your access to aged care.

The delegate will then make a formal decision about your care needs. If you are assessed as eligible for entry into an aged care home, you will receive an approval letter and support plan from your aged care assessor that sets out the care you are approved to receive.

The support plan will include a unique referral code that you give to your chosen provider if and when you choose to move into an aged care home. Decisions about entering an aged care home must be made with your agreement.

If you are not approved for entry into an aged care home, you will receive a letter stating why and who to contact for more help. You may be eligible for other care and services and, if so, this information will be included with your letter.

If you don’t receive an approval letter explaining your assessment decision, you should first contact your aged care assessor or call My Aged Care and ask for a copy on **1800 200 422**.

You do not need a reassessment if your needs change over time and you are already accessing the aged care services you have been assessed for.

Assessment complaints

If you have concerns about your assessment, try to speak to your aged care assessor in the first instance as it might be possible to get a resolution that way.

Aged care assessment organisations have complaint procedures in place and will work with you to address your concerns.

If you and the aged care assessor cannot resolve the issue, or you feel uncomfortable approaching them directly, contact My Aged Care on freecall **1800 200 422.**

Residential respite care – short stays in aged care homes

If your carer/s at home are unable to care for you for some reason, you may be able to have a short stay in an aged care home. This is called 'residential respite care' and can be sought on a planned or emergency basis.

Care available

An aged care home must provide you with the same range of care and services that you would receive if you moved into the home permanently.

You can access residential respite for up to 63 days each financial year. You or your provider can ask to extend this time in lots of 21 days by contacting your aged care assessor.

Access to residential respite care

You will need an assessment for respite in an aged care home. Information on which aged care homes offer residential respite care can be found on the My Aged Care website. Not all homes offer residential respite, so the availability of services varies from region to region. You will need to contact individual homes to check if they have vacancies.

If you need emergency respite care or additional carer support, you can contact the Carer Gateway:

- Freecall **1800 422 737** weekdays from 8am to 5pm
- Visit **CarerGateway.gov.au** to find out more about services to support carers.

See also residential respite care costs on page 21.

Pathway to enter an aged care home

After you've had an assessment and received a letter approving you for residential aged care, take these steps to enter an aged care home and manage your services:

1. **Work out the costs**
2. **Find an aged care home**
3. **Apply to an aged care home and accept an offer**
4. **Enter into agreements with your aged care home**
5. **Manage your care and services**

1 Work out the costs

The Australian Government subsidises aged care homes to keep costs reasonable and affordable. Subsidies based on your care needs are paid directly to the home.

On average, the government contributes about $119,000 yearly for each permanent aged care home resident. This amount increases each year.

You will need to contribute to your daily living costs, non-clinical care and accommodation if you can afford to do so.

To get an estimate of your fees, contributions and accommodation costs, use the fee estimator on the My Aged Care website at:
MyAgedCare.gov.au/Aged-Care-Home-Fee-Estimator

For in-depth support, you can also talk to an Aged Care Specialist Officer if there's one in your area, or using video chat.

Visit: **ServicesAustralia.gov.au/MyAgedCareFaceToFace**

Freecall **1800 227 475** weekdays from 8am to 5pm.

Fees, contributions and accommodation costs

One of two different types of fee arrangements can apply if you enter residential aged care from 1 November 2025.

If you were receiving a Home Care Package or approved and waiting for a package on 12 September 2024, you will pay fees under the 1 July 2014 fee arrangements. Otherwise you will be on the 1 November 2025 fee arrangements.

Approved for a Home Care Package after 12 September 2024

- basic daily fee
- hotelling contribution
- non-clinical care contribution
- higher everyday living fee.

Approved for a Home Care Package on or before 12 September 2024

- basic daily fee
- means tested care fee
- higher everyday living fee.

In addition to these fees and contributions, everyone entering care may be asked to pay towards their accommodation costs. A list of fee types follows.

- **Basic daily fee**

  This covers daily living costs such as meals, power and laundry. Everyone pays this fee and, for some people, this is the only fee they need to pay.

  The Department of Veterans' Affairs (DVA) will pay the basic daily fee for eligible former prisoners of war (POW) and Victoria Cross (VC) recipients.

- **Hotelling contribution (1 November 2025 fee arrangements)**

  The Australian Government pays a hotelling supplement to top up the basic daily fee and covers the full cost of providing daily living services in residential aged care, including meals, cleaning, laundry and utilities. This supplement is means tested and indexed in March and September each year. If you can afford to, you will need to contribute towards this cost.

  Eligible former POWs and VC recipients are exempt from paying a hotelling contribution.

- **Non-clinical care contribution (1 November 2025 fee arrangements)**

  This covers non-clinical care costs such as bathing, mobility assistance and lifestyle activities. Depending on your means, if you can afford to pay the full hotelling contribution, you may be asked to pay some or all of the non-clinical care contribution. Services Australia or DVA will tell you if you need to pay a non-clinical care contribution and the amount will be based on your means assessment. Daily and lifetime caps apply, and cap amounts are indexed in March and September. You will no longer be asked to pay this contribution if you reach the lifetime cap, or after a cumulative period of 4 years, whichever occurs first.

  Eligible former POWs and VC recipients are exempt from paying a non-clinical care contribution.

- **Means tested care fee (1 July 2014 fee arrangements)**

  If you are on the 1 July 2014 fee arrangements and your income and assets are over a certain amount, you can be asked to contribute towards the cost of your care. Services Australia or DVA will tell you if you need to pay this fee and the amount will be based on your means assessment. Annual and lifetime caps apply to this fee, and cap amounts are indexed in March and September.

  Eligible former POWs and VC recipients are exempt from paying a means tested care fee.

- **Accommodation costs**

  This is for your accommodation in the aged care home. The type of accommodation cost you pay is based on your means assessment and will be one of the following:

  - An **accommodation payment**: if you need to pay the full cost of your accommodation, you will pay the room price you agree with your aged care home.
  - An **accommodation contribution**: if you need to pay for part of your accommodation, you will pay a contribution based on your income and assets. The Australian Government will pay the rest.
  - No accommodation costs: for some people, the government will pay all of your accommodation costs.

  Services Australia will tell you which applies to you.

- **Higher Everyday Living Fee**

  You may also choose to pay for additional goods and services, which go beyond the care and services your aged care home must provide. The fees are agreed between you and your provider and can only be agreed to after you enter care. You will have a 28 day 'cooling off period' during which you can cancel the agreement. Your fee agreement will be reviewed annually and can be cancelled at any time by giving your provider 28 days notice.

Fees and contributions are payable for every day you are in an aged care home. These are calculated daily but generally paid fortnightly or monthly to the aged care home.

For more Information on aged care home costs, visit:
MyAgedCare.gov.au/Aged-Care-Home-Costs-and-Fees

Means assessment

You will need a means assessment to find out whether you:

- are eligible for Australian Government assistance with your accommodation costs
- need to pay a contribution towards your non-clinical care or hotelling costs, or a means tested care fee, and how much these contributions will be.

Means assessments determine your financial status and ability to pay for aged care. They are done by Services Australia, except for eligible members of the veteran community whose assessment may be undertaken by DVA.

You may need to provide your financial details

A means assessment involves providing information about your assets and income and determines how much you pay for aged care.

Not everyone needs to provide their financial details. For example, if you receive a means tested payment from Services Australia or DVA and you don't own your home, you won't need to. Services Australia will already have enough information about your income and assets to complete your means assessment.

You can find out if you need to provide your financial details on the Services Australia website: **ServicesAustralia.gov.au/AgedCareCostApply** or by calling Services Australia on **1800 227 475** weekdays from 8am to 5pm.

How to arrange a means assessment

To learn more or complete the means assessment:

- freecall Services Australia
- to talk to someone face-to-face, book an appointment with an Aged Care Specialist Officer in selected Services Australia service centres, if there's one in your area, or via video chat.

If you choose not to have your means assessed, you won't be eligible for government assistance with your accommodation and care costs. The aged care home can then ask you to pay the maximum fee and an accommodation payment up to their published maximum room price.

To check the status of your means assessment, contact Services Australia or DVA.

You must keep your financial details up to date

Once you've had your means assessed, you need to keep your income and assets up to date with Services Australia or DVA. You are legally required to report changes to your (and your partner's) personal or financial circumstances within 28 days. This will help keep your aged care fees correct for your circumstances.

You can find information about how to update your details at **ServicesAustralia.gov.au/AgedCareCostUpdateYourDetails**

Contact details

Services Australia – freecall **1800 227 475** weekdays from 8am to 5pm

Department of Veterans' Affairs (DVA) – freecall **1800 838 372**

Pre-entry assessment letter

If you get a means assessment before moving into an aged care home, you will receive a letter with an estimate of fees you can be asked to pay. The advice will be valid for 120 days, unless there is a significant change in your circumstances.

If there is a change in your circumstances, you will need to notify Services Australia or DVA. Services Australia will reissue your pre-entry assessment letter, if needed.

If you do not need to complete a means assessment because Services Australia or DVA already have your financial details, you will receive a fee advice letter once you move into your aged care home.

If you need the pre-entry assessment letter before you enter care, you can request one by contacting Services Australia on freecall **1800 227 475** or DVA on freecall **1800 838 372**.

Take your pre-entry assessment letter with you for discussions with potential aged care homes to help you understand their costs.

How much you pay

Once you have moved into an aged care home, Services Australia will send you and your provider a letter outlining the maximum fees you may be asked to pay. They will also send a new letter each time there is a change to your hotelling contribution, non-clinical care contribution, means tested care fee or accommodation contribution.

Whether you have to contribute towards your accommodation or not, everyone moving into an aged care home needs to agree a room price in writing with their aged care home. The room price you agree to must be included in the accommodation agreement you enter into with the provider before you move in. It will not be included in fee advice letters from Services Australia.

All aged care homes that charge an accommodation payment are required to publish their accommodation costs on the My Aged Care website in the 'Find a provider' tool: **MyAgedCare.gov.au/Find-A-Provider**

The advertised room price is the maximum price the aged care home can ask you to pay. However, you may be able to negotiate a lower price directly with the aged care home.

Accommodation payment options

You need to agree on a room price in writing with your provider before you enter care. Your means assessment will determine whether you need to pay the agreed room price or contribute a smaller amount.

You can choose to pay your accommodation payment or contribution by:

- a lump-sum payment called a
  - refundable accommodation deposit (RAD) or a
  - refundable accommodation contribution (RAC)
- rental-style payments called a daily accommodation payment (DAP) or daily accommodation contribution (DAC)
- a combination of both lump-sum and rental payments.

You cannot be asked to choose your payment method before you enter residential aged care. You can choose to pay a lump sum at any time after you enter. Until you pay a lump sum, you will need to pay by non-refundable daily payments.

RAD and RAC retentions

Since 1 November 2025, providers can deduct and keep a small portion of your RAD or RAC balance, if this is how you choose to pay for your accommodation. The provider will calculate the amount to be deducted. The amount will be deducted regularly and will not be refunded when you leave care. After 5 years in care, no more retention amounts will be deducted. This is to protect you if you are in aged care for a long time.

Your provider will tell you if RAD or RAC retentions apply to you.

If you choose to pay an amount as a lump sum, the balance is refunded when you leave the home, minus any applicable RAD or RAC retention deductions and any other deductions that you have agreed to.

DAP indexation

DAP payments can be indexed to keep up with increasing accommodation costs. If DAP indexation arrangements apply to you, your DAP amount will increase on 20 March and 20 September each year in line with changes in the Consumer Price Index (CPI). These are the same dates the Age Pension increases. Your provider will tell you if DAP indexation arrangements apply to you. Indexation is not applied to DACs paid by residents eligible for government assistance with their accommodation costs.

Combination payments

If you choose a combination payment, you can choose to draw your daily payment from your paid lump sum. Your provider may also agree to draw other aged care fees from the lump sum, like the basic daily fee. Over time, this will increase your daily payment unless you top up the lump sum.

If you have been asked to make an accommodation contribution, the maximum amount you can be asked to pay will be advised by Services Australia. The DAC advised by Services Australia does not consider whether you have paid a full or partial RAC. Your aged care provider must recalculate these amounts each time Services Australia sends a new fee advice letter. This will ensure you continue to pay the right amount for your financial circumstances.

More information about accommodation costs is available on the My Aged Care website: **MyAgedCare.gov.au/Understanding-Aged-Care-Home-Accommodation-Costs**

Residential respite care costs

If you receive residential respite care through an aged care home, you won't have to pay the hotelling contribution, non-clinical care contribution or accommodation costs.

You can expect to pay a basic daily fee and perhaps a booking fee. DVA may pay the basic daily fee for eligible veterans and war widows/widowers. Contact Veterans' Home Care for an assessment on freecall **1300 550 450**.

The booking fee is a pre-payment of residential respite care fees and cannot be more than either a full week's fees, or 25% of the fees for the entire stay, depending on which amount is the lowest.

Your provider must refund your booking fee if you cancel your respite care booking more than 7 days before your entry date.

You may also choose to pay for additional goods and services, which go beyond the care and services your aged care home must provide. The higher everyday living fee is agreed between you and your provider and can only be agreed to after you enter care.

Once your government-funded days of respite care have been exhausted, and if you remain in care, your provider may charge you an additional amount. This needs to be agreed to beforehand and outlined in your service agreement.

Specialist provider costs

Specialist aged care programs, such as the National Aboriginal and Torres Strait Islander Flexible Aged Care Program (NATSIFAC) or Multi-Purpose Services, may calculate their fees differently. Means testing may not apply for these programs and you should discuss any potential fees with your provider.

More information about specialist providers is available on the My Aged Care website: **MyAgedCare.gov.au/Support-People-Living-Rural-And-Remote-Areas**
or
MyAgedCare.gov.au/Support-Aboriginal-And-Torres-Strait-Islander-People

Financial hardship assistance

Help is available if you are having difficulty paying your resident fees, contributions and accommodation costs for reasons beyond your control. Depending on your personal situation, you may apply for financial assistance with your basic daily fee, means tested care fee, hotelling contributions, non-clinical care contribution and/or accommodation costs.

For more information about financial hardship assistance, visit: **MyAgedCare.gov.au/Financial-Hardship-Assistance** or call Services Australia on freecall **1800 227 475**.

Financial information and education

It is a good idea to seek independent financial advice before deciding how to pay for your aged care. Some payment methods may affect your pension and aged care fees and contributions. Also, if both you and your partner need access to aged care, each of your payment methods may impact the other's aged care fees and contributions.

To find out more about aged care fees and contributions, freecall **1800 227 475** to book an appointment with an Aged Care Specialist Officer in selected Services Australia service centres if there's one in your area, or using video chat.

You can also get basic information about managing your finances from the Services Australia Financial Information Service. This free service can help you make informed decisions about investment and financial matters for your current and future needs. Visit: **ServicesAustralia.gov.au/Financial-Information-Service**

2 Find an aged care home

When deciding on an aged care home, it is important to find out if the home can meet your needs now and into the future. The best way to find a place that suits you is to visit a few different homes to check:

- what the accommodation is like
- what types of care, services and activities they offer
- how they can best meet your individual needs
- accommodation prices
- any additional goods and services they offer as a higher everyday living fee.

You can find a provider by:

- using the 'Find a provider' tool on the My Aged Care website **MyAgedCare.gov.au/Find-A-Provider** to search and compare providers
- calling My Aged Care on freecall **1800 200 422** and asking for a list of local aged care homes over the phone or they can send it to you in the post
- talking to an Aged Care Specialist Officer in selected Services Australia service centres if there's one in your area, or using video chat. To book an appointment, freecall **1800 227 475** weekdays from 8am to 5pm.

Star Ratings can help you compare the quality and safety of aged care homes. All aged care homes get an Overall Star Rating, as well as ratings in 4 sub-categories – Residents' Experience, Compliance, Staffing and Quality Measures.

You can filter homes based on things that are important to you such as health support, language and faith. You can also look at how aged care residents feel about the care and services they receive in their aged care homes, such as 'do you feel safe here' or 'do you like the food here'.

You can view an aged care home's Star Rating by using the 'Find a Provider' tool on the My Aged Care website at: **MyAgedCare.gov.au/Find-A-Provider**

The Elder Care Support Program can help older Aboriginal and Torres Strait Islander people navigate the aged care system. To find an Elder Care Support worker near you, visit the My Aged Care website at: **MyAgedCare.gov.au/Support-Aboriginal-And-Torres-Strait-Islander-People**

Meet with providers

Before you visit an aged care home, make a list of the things that are important to you. You may want to take your:

- letter and referral code details from the aged care assessor, as some homes will want to see you've been approved to receive residential aged care and what services you need
- pre-entry assessment letter from Services Australia, if you already have the outcome of a means assessment.

As you visit each home, you may also want to make notes about what you like, what you don't like and if you feel comfortable there. Your impressions of the staff and the environment will help you make a decision about which home is right for you.

Use the checklist at the back of this booklet to help you research and prepare for aged care.

Questions you may want to ask aged care providers:

- What type of care services are/are not provided? What services will I need to pay for?
- Can you help with my medical needs such as taking medication or wound care?
- Can you meet my individual needs? These may include language and culture, religious beliefs, sexuality or gender identity, pets and access to medical visits.
- What are the meal arrangements? These include seating, times, menus, visitors, meals in your room and special diets.
- How do you ensure my privacy and safety?
- How are social and cultural activities decided? How are my interests considered?
- What transport can I access for visiting shops, family and friends or medical appointments? How much will this cost?
- What training do the care staff have? Will I have access to qualified nurses and personal care workers to meet my care needs? How many staff provide care overnight?
- How can my partner, family and friends be involved in my care? Can they stay overnight if needed? What if I want to stay with family members overnight?

- Can you arrange appointments and access to health services? Can I continue to see my own GP and other health practitioners?
- What checks are in place to ensure quality services? How did the home perform in its accreditation audit? What are you doing to improve the quality of care and services?
- Do you have the right mix of qualified nurses and personal care workers to meet the home's care minutes targets set by the government?
- What areas are you working on improving and what results have you seen? How do you involve older people, their families and carers in decisions or making quality improvements?
- Who do I talk to about a concern or complaint? How are complaints handled?

3 Apply to an aged care home and accept an offer

When you find an aged care home that meets your needs, you can start applying for a room. You can apply to as many homes as you like. It is a good idea to apply to several homes as your preferred home may not have a vacant room. When a room becomes available, the aged care home will contact you or your nominated contact person.

Fill in an application form

All aged care homes have their own application processes and may ask you to fill in a form. Talk to the homes you are interested in and find out what process they have and what information they need.

You will need to give the unique referral code you received from your aged care assessor to your chosen provider/s. This will allow them to view your client record and consider your care needs to help you enter an aged care home.

Accept an offer

When a room becomes available, the aged care home will contact you or your nominated contact person. Once you have accepted an offer of a room in an aged care home, the home will offer you formal agreements that cover things like services, accommodation costs and your rights and responsibilities as a consumer of government-funded aged care services.

Use the checklist at the back of this booklet to prepare for your move. This includes organising your medical and financial matters, and who you'll need to tell about your move.

4 Enter into agreements with your aged care home

After accepting a room and before moving in, your aged care home must offer you a service agreement.

You will also be offered an accommodation agreement with the home before you move in. It may be included as part of your service agreement or it may be a separate document. You must enter into your accommodation agreement before you enter care.

The service agreement and accommodation agreement are legally binding documents between you and your aged care home.

They set out:

- the care and services available
- what fees, contributions and accommodation costs you will have to pay
- how fees, contributions and accommodation costs can be paid
- your rights and responsibilities.

It's important that you understand everything in these agreements before you agree to them. If you have any questions, you should ask your new aged care home. It is their responsibility to make sure the agreements offered to you are clear.

The proposed agreements may not include all the things that you think are important, so it is a good idea to check before you agree. You can also ask:

- your provider for extra information, such as the home's meal and visitor policy, diversity inclusion plan and other details about living in the home
- your family, friends, carer, financial advisor or a legal professional to help you understand the terms of your agreements
- to get help from an advocate – call the Older Persons Advocacy Network (OPAN) on freecall **1800 700 600.**

Use the checklist at the back of the booklet to help you negotiate your agreements with your preferred provider.

Help negotiating your fees, contributions and accommodation costs

You can ask someone to negotiate with the aged care provider about your fees, contributions and agreed room price on your behalf.

You or the person helping you will need to discuss and formally agree to the room price, fees and contributions with your aged care home before you enter.

Signing the agreements

Service agreement

The service agreement details the care and services the residential aged care home will provide you with and any fees that may apply.

Accommodation agreement

You must enter into an accommodation agreement before you move in. However, you do not need to choose how you want to pay for your accommodation costs until after entry. You can pay a lump sum amount for your accommodation costs (in full or part) at any time after you have entered care. You must pay for your accommodation by a rental-style payment until you choose to pay a lump sum amount.

Higher everyday living agreement

You cannot be asked to sign a higher everyday living agreement until after you enter care. Once you sign the agreement you have 28 days to change your mind. Your agreement must include the goods and services you will receive, and how much they will cost.

Your legal rights and responsibilities

Under the Aged Care Act, your rights are at the centre of your aged care. If you are receiving aged care services, you should expect to have your rights upheld and your wishes met, whether you are living independently at home or in residential care.

Statement of Rights

The new Aged Care Act includes a Statement of Rights.

The Statement of Rights puts your rights at the centre of your aged care – so you can make decisions on how and where you live, get the information and support you need, communicate your wishes and have your culture and identity respected. It also ensures those around you, including your family and carers, not only accept but also respect your choices.

You will also have the right to choose who you want to support you in making these decisions.

For more information visit: **MyAgedCare.gov.au/Know-Your-Rights**

Registered supporters

You may want or need support from another person to help make and communicate your decisions. You can register supporters to help you understand information and communicate your wishes, if you want them to.

The new registered supporter role replaces existing My Aged Care representative relationships and will apply across the aged care system. You do not need to do anything if you want your existing My Aged Care representatives to continue as registered supporters.

To check or update your representatives or to opt out, visit My Aged Care online or freecall **1800 200 422**.

For more information, visit: **MyAgedCare.gov.au/Know-Your-Rights**

Nominee arrangements for means assessments

You can also appoint a nominee who can enquire or act on behalf with Services Australia or the Department of Veterans' Affairs (DVA) about your aged care means assessment.

Your nominee will then be able to receive information in relation to your fees, contributions and accommodation costs and update your personal information with Services Australia or DVA on your behalf.

For Services Australia, complete an 'Authorising a person or organisation to enquire or act on your behalf (SS313) form': **ServicesAustralia.gov.au/ss313**

For DVA, complete an 'Aged Care Request for a nominee for DVA customers (AC019) form': **ServicesAustralia.gov.au/ac019**

Making a complaint about your aged care

If you have a concern about the care that you or someone else is receiving, it's important to talk about it. In the first instance, you should speak to your provider. Under the Aged Care Act, all providers are required to have a complaints management system and process in place.

If you raise a concern with your provider, they must listen and respond quickly and fairly. If they don't, you have the right to raise the issue with the Aged Care Quality and Safety Commission (the Commission) without fear of punishment.

The Commission can help you to resolve your concern or complaint. They can also provide you with information about how to talk directly to your service provider.

Raising a concern is safe and easy. You can choose to make a confidential or anonymous complaint. Making a complaint is not 'being difficult' – it can help improve the quality of care and help other people with the same problem.

You can contact the Commission several ways:

- Visit: **AgedCareQuality.gov.au/Complaints-Concerns**
- Freecall: **1800 951 822**
- Write to: Aged Care Quality and Safety Commission
  GPO Box 9819
  [Your capital city] [Your state/territory]

Advocacy, information and support

The Australian Government works closely with peak bodies and other groups that represent and advocate for the needs of older people, including for example: the Aged Care Council of Elders, COTA, the National Aged Care Advisory Council and the Older Persons Advocacy Network (OPAN).

The government funds OPAN to deliver the National Aged Care Advocacy Program. This program provides free, confidential and independent information and support to older people seeking or receiving government-funded aged care, their families or supporters.

OPAN's aged care advocates can help you to:

- understand and exercise your aged care rights
- find aged care services that meet your needs, and
- resolve issues with your government-funded aged care provider.

If you have questions or concerns, you can speak to an aged care advocate by calling the **Aged Care Advocacy Line** on **1800 700 600**. You will be connected with the aged care advocacy organisation in your state or territory.

Visit: **OPAN.org.au**
Freecall: **1800 700 600**

Assessment of your care needs

After you move into the aged care home, your provider will arrange for you to do an assessment of your care needs with an independent assessor. During your assessment, the independent assessor will ask you a few questions about the things you can or cannot do by yourself.

This is to help work out your Australian National Aged Care Classification (AN-ACC). Your classification decides how much subsidy the provider will get from the government to meet your care costs.

If your care needs change, you or your provider can request a reassessment.

Support and care

All aged care homes must have at least one registered nurse on-site at all times, 24 hours a day, every day of the week (exemptions can apply). This ensures you have access to a registered nurse to provide care and handle emergencies.

In addition, your aged care home must provide an average amount of care time for everyone living at the home. This is called the care minutes responsibility and is delivered by registered nurses, enrolled nurses, personal care workers and assistants in nursing. Care minutes count towards an aged care home's Star Rating.

On average, people across all aged care homes will receive 215 minutes of care each day, including at least 44 minutes from a registered nurse. An aged care home is required to meet a 'care minutes target' as an average of all their residents. So, some people may receive more care time and others may receive less, depending on their personal and clinical needs on a daily basis.

Not all of this care time will be given face-to-face. Care minutes may include activities, such as developing care plans, liaising with family members and arranging appointments with other health practitioners.

For more information about care minutes, visit: **Health.gov.au/Resources/Publications/Care-Minutes-In-Aged-Care-Homes**

Visiting your doctor, dentist or specialist

You can keep your own doctor, dentist or specialist. Your aged care home must help you make appointments and access doctors or specialists of your choice, if needed. You do not have to pay the home for arranging these appointments. You will, however, generally need to pay the consultation fee.

Your aged care home can also help you arrange transport to and from your medical appointments. You may have to pay for transport and for a staff member to accompany you.

Accessing allied health services

Your aged care home must help you get access to allied health services such as physiotherapy, podiatry and speech therapy, if you need them. This may be through a special therapy program to help you restore your ability or continue to do daily tasks and things independently. This is developed and paid for by the aged care home.

If you need separate allied health appointments that are not part of your therapy program, you may be required to pay for these.

You should discuss your needs with your aged care home.

Social activities

Your aged care home will organise social and other activities. Let them know about your hobbies and interests so they can help you continue with them while you are in the home. They might also be able to suggest other things to try.

Community visitors

If you feel lonely or socially isolated, you can request a volunteer visitor through the Aged Care Volunteer Visitors Scheme (ACVVS). Visits are available to anyone who receives government-subsidised residential aged care or Support at Home, including care recipients approved or on the National Priority System.

For more information, visit **Health.gov.au/ACVVS**

Going on holiday

If you want to go on a holiday or visit family and friends, you can use up to 52 nights of social leave from your aged care home in a financial year. You will still have to pay your usual fees, contributions and accommodation costs.

If you stay away for more than 52 nights in a financial year, the government will stop paying subsidies and your aged care home might ask you to make up the amount.

Hospital stays

If you need to go to hospital, the time away won't count towards your social leave but you'll still have to pay your usual fees, contributions and accommodation costs. The fees and contributions may reduce with an extended hospital stay.

Changing rooms

If you are satisfied with your aged care home but want to change rooms, you can ask the manager of your home. They must consider your request, even if it isn't possible to offer you another room straight away.

You may need to vary your accommodation agreement and negotiate a new accommodation price if you change rooms. For example, if you choose to move from a shared room to a single room.

There are circumstances where you could be moved to another room without you asking for the change. If you have any concerns about being asked to change rooms or how your move is being handled, talk to the manager at your aged care home.

Further assistance

Translating and interpreting support

For translating and interpreting services, call:

Translating and Interpreting Service (TIS National) – **131 450**, tell the operator the language you speak and ask them to call My Aged Care on **1800 200 422**.

For Aboriginal and Torres Strait Islander interpreting services, call:

My Aged Care – **1800 200 422** and ask for an interpreter.

See a list of available languages: **MyAgedCare.gov.au/Accessible-All**

For sign language interpreting services, call:

Deaf Connect – **1300 773 803** or
email **Interpreting@DeafConnect.org.au**

Make contact well in advance to ensure an interpreter is available.

For more information, visit: **DeafConnect.org.au**

If you are Deaf, hard of hearing, or have a speech or communication difficulty, call:

The National Relay Service (NRS) by selecting your preferred call channel on the NRS website. Once selected, ask the NRS to call My Aged Care on **1800 200 422**:

For more information, visit: **AccessHub.gov.au/About-The-NRS**

Dementia support

The Australian Government expects all aged care providers to offer services that meet the needs of people with dementia.

- The **National Dementia Support Program** (NDSP) provides a wide range of support services for people living with dementia, their families, carers and representatives. Services are available over the phone, online and in-person across Australia, and include information, education, counselling, support activities, peer mentoring and advice.

  Contact Dementia Australia's National Dementia Helpline – freecall **1800 100 500**, 24 hours a day, 7 days a week.

  For more information, visit: **Health.gov.au/NDSP**

- The **Dementia Behaviour Management Advisory Service** (DBMAS) provides individualised support for people when behavioural and psychological symptoms of dementia affect a person's care or quality of life. Trained consultants work in any location or setting to support service providers and individuals caring for people living with dementia.

  Contact Dementia Support Australia – freecall **1800 699 799**, 24 hours a day, 7 days a week.

  For more information on the DBMAS, visit: **Health.gov.au/DBMAS**

  For more information on dementia support visit: **MyAgedCare.gov.au/ Living-Memory-Loss-Dementia-Or-Depression**

Homelessness or hoarding support

Support is available to people:

- living with hoarding behaviour
- living in a squalid environment
- who are at risk of homelessness
- who are unable to receive the aged care supports they need.

Supports include:

- care planning
- links to specialist support services
- one-off clean-ups.

If you are receiving assistance through the care finder program because you are homeless or at risk of homelessness, you may also be eligible to access Commonwealth Home Support Program services.

Contact My Aged Care – freecall **1800 200 422** or visit a Services Australia service centre for assistance.

Support for people with diverse needs

The Australian Government recognises that our society is diverse and people have a wide range of life experiences.

Many programs and services are available to support people with diverse needs to access the help they need. Specialised services may exist in your area that cater specifically to special needs groups. You can find out more through My Aged Care or by asking your aged care assessor.

Service providers should consider, respect and support specific and diverse needs when delivering care and services. No service provider should discriminate against anyone, including:

- Aboriginal and Torres Strait Islander people, including Stolen Generations survivors
- veterans or war widows
- people from culturally, ethnically, and linguistically diverse backgrounds
- financially or socially disadvantaged people
- people experiencing homelessness or at risk of experiencing homelessness
- parents and children who are separated by forced adoption or removal
- adult survivors of institutional child sexual abuse
- Care Leavers, including Forgotten Australians and former child migrants placed in out of home care
- lesbian, gay, bisexual, trans/transgender or intersex or other sexual orientation or are gender diverse or bodily diverse
- individuals with disability or mental ill-health
- neurodivergent people
- Deaf, deafblind, vision impaired or hard of hearing people
- people living in rural, remote or very remote areas.

Elder Care Support assistance

The Elder Care Support workforce helps older Aboriginal and Torres Strait Islander people, their families and carers access aged care services to meet their physical and cultural needs. The National Aboriginal Community Controlled Health Organisation delivers this program through their partner organisations across the country.

For more information, visit: **MyAgedCare.gov.au/ Elder-Care-Support-Program**

Help from a care finder

Care finders help older people who need intensive help to access aged care services and other supports in the community. It is a free service for vulnerable people who have no one else who can support them. This includes people who:

- have difficulty communicating because of cognitive or literacy problems
- find it difficult to understand information
- are reluctant to engage with aged care or government
- or are in an unsafe situation if they do not receive services.

Visit the My Aged Care website to see a list of care finders in your area. For more information, visit: **MyAgedCare.gov.au/Help-Care-Finder**

Federation of Ethnic Communities' Councils Australia

The Federation of Ethnic Communities' Councils Australia (FECCA) is a national peak body representing Australians from culturally and linguistically diverse backgrounds. FECCA works to ensure that nobody is left behind due to cultural or linguistic barriers.

For more information, visit: **FECCA.org.au**

Partners in Culturally Appropriate Care (PICAC)

PICAC are state and territory organisations that help older culturally and linguistically diverse people and their families make informed decisions about their aged care needs.

For more information, visit: **PICACAlliance.org**

Ending the abuse and mistreatment of older people

The abuse of older people is never okay. Abuse can be physical, sexual, psychological or emotional, financial or neglect. It causes harm, distress and a loss of dignity and respect. The abuse and mistreatment of older people is a violation of human rights.

If you are experiencing abuse, or know someone that may be experiencing abuse, there is help and support available.

Speak with someone you trust for information or advice:

- Freecall 1800ELDERHelp or **1800 353 374**
- Visit: **Compass.info** to find out more
- In an emergency, call **000.**

Support for carers

The Carer Gateway provides in person, phone and online services and support nationally to help your carer in their caring role.

- Freecall **1800 422 737**, weekdays between 8am and 5pm, and select option 1 to speak to your local Carer Gateway service provider
- Visit: **CarerGateway.gov.au** for information, advice and resources
- visit the My Aged Care website for more resources, services and support groups at **MyAgedCare.gov.au/For-Carers**

CHECKLIST

Work out the costs and find an aged care home

Use this checklist to help work out your fees, contributions and accommodation costs and find a provider that meets your needs.

Following your assessment

☐ Receive approval letter and support plan from your aged care assessor.

Estimate costs

☐ Estimate your fees, contributions and accommodation costs using the fee estimator for aged care homes on the My Aged Care website: **MyAgedCare.gov.au/Aged-Care-Home-Fee-Estimator**

Arrange a financial assessment early

☐ Confirm if you should complete a means assessment by going to the Services Australia website: **ServicesAustralia.gov.au/AgedCareCostApply**

- If you receive a means tested payment from Services Australia or DVA and you don't own your home, you do not need to complete a means assessment.
- If you need a pre-entry assessment letter before you enter the aged care home, you can request one by calling Services Australia on freecall **1800 227 475** or DVA on freecall **1800 838 372**.
- If you are going to be seeking services from a NATSIFAC provider, you will not need to apply for means testing.

☐ Let Services Australia or DVA know if there is a change to your financial situation and they will reissue your pre-entry assessment letter.

Short-list the aged care homes you are interested in

- ☐ Use the 'Find a provider' tool on the My Aged Care website **MyAgedCare.gov.au/Find-A-Provider**
- ☐ Freecall My Aged Care on **1800 200 422** to find aged care homes in your area.
- ☐ Meet with an Aged Care Specialist Officer in selected Services Australia service centres if there's one in your area, or using video chat. Freecall **1800 227 475** to book an appointment.
- ☐ Use the fee estimator on the My Aged Care website to estimate your fees, contributions and accommodation costs.

Contact/visit your preferred aged care homes

- ☐ Take your approval letter from your aged care assessor.
- ☐ Take your pre-entry assessment letter from Services Australia.
- ☐ Note: if you have not already arranged a means assessment, confirm if you should by going to the Services Australia website: **ServicesAustralia.gov.au/AgedCareCostApply** or contact Services Australia on freecall **1800 227 475** or DVA on freecall **1800 838 372**.
- ☐ List what's important to you and questions to ask.
- ☐ Make notes on each home you visit e.g. what you like/don't like and impressions of the staff, residents and the environment.
- ☐ Ask about fees, contributions and accommodation costs.
- ☐ Ask if they offer additional goods and services for a higher everyday living fee and ask about their costs.
- ☐ Apply for a room in the home/s you like using the aged care home's application form.

Supports for navigating means assessment processes

- You can appoint someone to assist you in your decision-making or act on your behalf when you are navigating the processes of financial assessment with Services Australia or DVA.
- If you already receive a means tested payment from Services Australia or DVA you may already have someone appointed to assist you. Learn more about your options at:
  - Services Australia: **ServicesAustralia.gov.au/Centrelink-Or-Aged-Care-Representative-To-Act-For-You**
  - DVA: **DVA.gov.au/Get-Support/Advocacy-Representation-Advice/What-Representative**
- These arrangements apply only to interactions with Services Australia and DVA. You can choose someone to help you make and communicate your own decisions about aged care, if you want or need support. This includes interactions with My Aged Care and aged care providers. These people can be your registered supporters. Your registered supporter/s can be the same as your representative/s for Services Australia or DVA, or they can be different.
- If you chose not to complete a means assessment, complete an 'Authorising a person or organisation to enquire or act on your behalf (SS313) form' instead: **ServicesAustralia.gov.au/ss313**
- DVA customers need to use the 'Aged Care Request for a nominee for DVA customers (AC019) form': **ServicesAustralia.gov.au/ac019**
- You should seek independent financial advice before deciding how to pay your fees and accommodation costs. You can also contact Services Australia's free Financial Information Service on **132 300** and ask for the financial information service.

CHECKLIST

Enter into agreements

Check that your service agreement includes:

- ☐ the name of your aged care home
- ☐ the care and services that the home will provide
- ☐ the policies and practices used to set your fees, contributions and accommodation costs
- ☐ the daily fee you'll be asked to pay and the means tested care fee, hotelling contributions and non-clinical care contribution if applicable
- ☐ rights and responsibilities of residents and the aged care home
- ☐ how the aged care home handles complaints
- ☐ any circumstances where you might be asked to leave and how the aged care home will help you find somewhere else to live
- ☐ any other matters agreed between you and the aged care home.

Check that your accommodation agreement includes:

- ☐ the agreed room price
- ☐ other conditions of your accommodation payment or contribution, including if DAP indexing is applicable
- ☐ the circumstances for refunding your lump sum balance if you leave or pass away, including any deductions that will be applied to the lump sum amount
- ☐ the specific accommodation you will be provided with
- ☐ any services your accommodation cost covers
- ☐ conditions for moving rooms.

Check that your higher everyday living agreement (if applicable) includes:

- ☐ details of each of the specific services you will be provided with
- ☐ the higher standard of services to be delivered by your provider
- ☐ higher everyday living fees and how often they will be charged
- ☐ provision for an annual review of the agreement.

CHECKLIST

Prepare to move

Once you have accepted a room in an aged care home, use this checklist to let everyone know.

Your support network:

- ☐ your family and friends, carer/s and neighbours.

Health professionals:

- ☐ your doctor/GP
  - › if you need to change doctors, ask for your medical history to be sent to your new doctor
  - › make a note of treatments and medication to discuss with your aged care home
- ☐ other health professionals you see regularly such as specialists and the dentist
- ☐ your community nurse and your pharmacist.

Home support:

- ☐ your gardener or lawn mowing person
- ☐ your cleaner or home help
- ☐ Meals on Wheels and other support services
- ☐ your home care package provider.

Government departments and agencies:

- ☐ Department of Veterans' Affairs – freecall **1800 838 372**
- ☐ Services Australia – freecall **1800 227 475**
- ☐ Australian Taxation Office – **132 861**
- ☐ Medicare – **132 011**
- ☐ your local office of the Australian Electoral Commission
- ☐ your local roads and transport authority – for your driver's licence
- ☐ your local post office and council.

Finances and insurance:

- ☐ your health insurance provider, superannuation, bank, building society or credit union.

Other:

- ☐ utilities such as phone, internet, gas, electricity and water
- ☐ other aged care homes you've applied to, if you no longer wish to move there; although you might choose to keep your application open if you're still interested.

Notes

Notes

MyAgedCare.gov.au
1800 200 422

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All information in this publication is correct from 1 November 2025