

## Get the information you need

Unfortunately there is no quick or easy way to calculate what residential care will cost. It depends entirely on the facility you choose, the level of care your family member or friend requires and their individual income and assets.

The calculation involves three components:

- ▣ Daily care fees (applying to both low and high level care).
- ▣ Accommodation bonds (applying to low level care and extra services places in either low or high level care).
- ▣ Accommodation charges (applying to high level care only).

Daily care fees are divided into two parts:

- ▣ Basic daily care fee (at pensioner & non-pensioner rates).
- ▣ Income-tested fee (not applicable to full pensioners).

This is assessed by Centrelink or the Department of Veterans' Affairs.

Some families find that they simply need to complete the paperwork for the facility and wait to hear back from them regarding the daily care fee and if applicable the accommodation bond or charge. This can be frustrating if you are trying to choose between a number of facilities.

The following information sheets may help you to make sense of the particulars. Contact the [Commonwealth Carer Resource Centre](#) on 1800 242 636\* to be sent copies of those most relevant to your family member.

## Information sheets available

Number	Title
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- |    |   |
|----|---|
| 9  | <a href="#">Fees and charges - an overview</a>                  |
| 10 | <a href="#">Assessing income for residential aged care fees</a> |
| 11 | <a href="#">Income-tested fees for residential care</a>         |
| 12 | <a href="#">Residential care fees for full pensioners</a>       |
| 13 | <a href="#">Residential care fees for part pensioners</a>       |
| 14 | <a href="#">Residential care fees for self funded retirees</a>  |
| 15 | <a href="#">The accommodation charge</a>                        |
| 16 | <a href="#">Accommodation bonds</a>                             |
| 17 | <a href="#">Care fees for veterans and war widows/widowers</a>  |

## Exceptions for carers and families

In most situations the family home must be included when calculating your family member's assets. Listed below are exceptions to this rule, where the home is deemed 'protected' and not counted as an asset.

1. If the spouse or de facto partner (or a dependent child) is still living in the family home.
2. If the carer has lived in the family home for at least two years and they are eligible for an income-support payment - e.g. the aged pension, carer payment or job search allowance.
3. If close family friends have lived in the family home for at least five years and they are eligible for an income-support payment.



If selling the family home or farm would cause hardship for the family, this will also be considered. Contact the Department of Health and Ageing on 1800 020 103 to discuss your situation.

## Tips from carers and families

- ☒ Know that the process of working out costs is complex.
- ☒ Choose someone in your family who is likely to understand the fine details - ask them to help you with this.
- ☒ Speak to a financial advisor if you'd like to.
- ☒ Don't sign any paperwork unless you understand what it means - it's legally binding.

## Who to contact for more advice

- ☒ The Aged and Community Care Information Line for information about most aspects of residential care - ph: 1800 500 853.
- ☒ The Department of Health and Ageing if paying an accommodation bond or charge would cause hardship - ph: 1800 020 103.
- ☒ [Centrelink](#) to speak about your family member's specific circumstances. Remember that your family member must sign a [nominee form](#) first, to permit them to speak to you - ph: 13 23 00. Phone 13 10 21 to make an appointment if you'd prefer.
- ☒ The [Veterans' Affairs Financial Information Service](#) - ph: 133 254.
- ☒ Independent financial or legal advisors specialising in aged care.
- ☒ The [Commonwealth Carer Resource Centre](#) for information and support to carers - ph: 1800 242 636\*.

## Further information:

- ☒ [5 Steps to Entry into Residential Aged Care](#) - booklet.
- ☒ [Care in Nursing Homes and Hostels - An Overview](#) - information for veterans and their carers or families about accessing residential care. Phone 133 254 to request this be sent to you.

Contact the [Commonwealth Carer Resource Centre](#) on 1800 242 636\* to request the above information sheets be sent to you - or to find out about other information sheets in this series.

\*Free call except from mobile phones. Mobile calls at mobile rates.

We do our best to keep these links up to date, but the internet changes all the time. If you can no longer access any of the above resources, please go to our [Internet Troubleshooting Guide](#), or email us at [website@carersvic.org.au](mailto:website@carersvic.org.au)