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*Forum*  
**How to access  
Residential  
Aged Care**

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*27 February 2025*



**John Curtin**  
Aged Care

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# House keeping and Introductions

Steve Bruechert - CEO

Simon Coope - Finance manager



ACTIVE LISTING IS  
REQUIRED  
PLEASE REFRAIN FROM  
SPEAKING OVER THE  
PRESENTER.



TOILETS ARE LOCATED  
OUTSIDE THE ENTRANCE



IN THE EVENT OF AN  
EMERGENCY PLEASE  
FOLLOW INSTRUCTIONS



TEA AND COFFEE  
AMENITIES ARE AVAILABLE  
FOR YOU IN THE  
KITCHENETTE



SMOKING IS STRICTLY  
PROHIBITED WITHIN THE  
FACILITY.



PLEASE ENSURE ALL  
MOBILE PHONES ARE  
SWITCHED TO SILENT

# Participants will

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**Consider the reasons for accessing aged residential care**

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**the costs of care**

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**Take away an action plan of things to consider**

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**in selecting an aged care residential service**

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**and**

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**How to access aged care.**





# Our Facility



- The John Curtin Memorial Hostel (now John Curtin Aged Care) was named after John Curtin, Prime Minister of Australia from 1941 to 1945, who was born in Creswick.
- The building's foundation stone was laid on the sixth of January 1985 which would have been John Curtin's 100th birthday.
- John Curtin, the son of a policeman, was born in Creswick in 1885. His life was not privileged, and he left school at 13 to find work.
- He moved to Melbourne where he worked as a newspaper copy boy.
- He made up for his short formal education by reading books which sparked his interest in politics. From there he went on to be arguably one of Labor's and Australia's greatest Prime Ministers.

# Our Facility

- Funds for the building came from a capital grant from the Commonwealth government and a community fund raising effort strongly supported by the then Creswick Hospital Board of Management.
- 1987 – our facility opened to 36 residents
- 1990 - 10 extra beds were gained, enabling 44 permanent and 2 respite beds
- 1992-2002 - 5 independent living units purchased, and 12 built. Enabling people to maintain their independence in a supportive environment
- 2004 - A new 18 bed facility the Peacock Wing, opened in October 2004, designed specifically to cater for the needs of people with dementia. Features include courtyards, an infection control laundry, walk in spa bathroom and a lounge area complete with fireplace and surround sound for movies



# Our Facility

- 2009 - The Hostel changed its name to John Curtin Aged Care to better reflect the services provided and the social and political changes to the aged care system since its inception
- 2011 - John Curtin Aged Care commenced planning for redevelopment of the original building
- 2014 - Building of 2 extra Independent Living Units
- 2017 - Complete refurbishment of Wing D, providing updated facilities which reflect our future intention, development of new laundry, resident cafe and gymnasium.





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We have recently seen in the media about people not being able to afford to go into aged care, they seemed to tell part of the process, with some of the pitfalls, but never the complete picture. **We are going to take participants through the process** and to answer all your questions and show how everyone can access residential aged care



# Why would you consider aged residential care?



- As people get older, their daily care needs often increase, requiring specialised medical treatment and 24/7 care. Fortunately, aged care homes are created to provide assist with these changes in life.
- Staff are trained in caring for specific medical conditions, ranging from those dealing with memory issues like dementia to those living with physical health conditions. This means that, on top of providing basic care, any residents' personal needs are more than capable of being met.

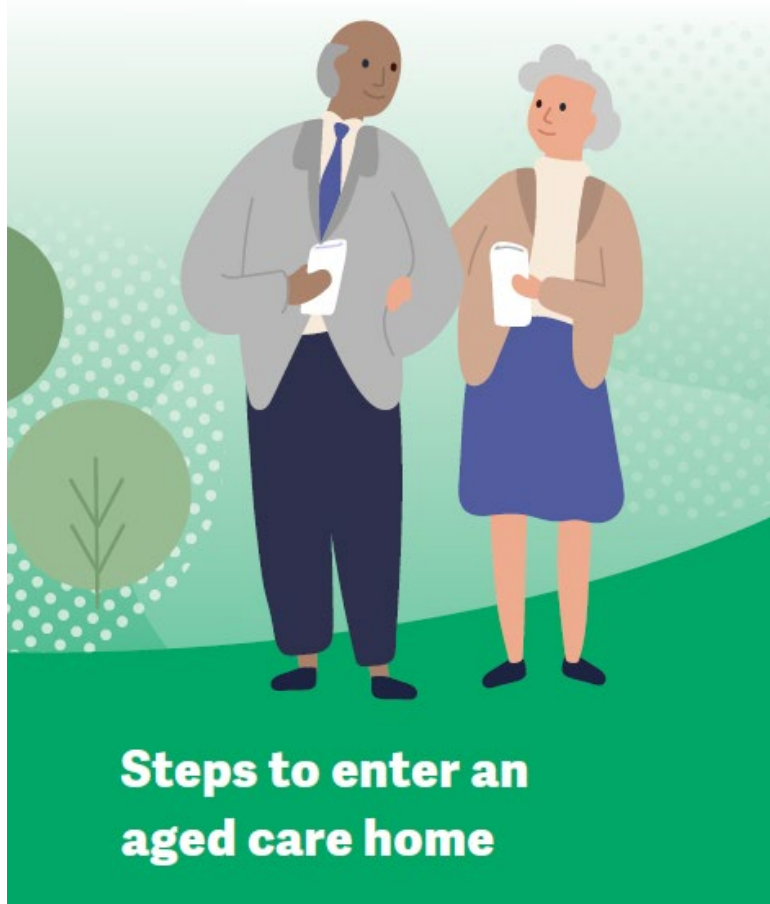
# An aged care home may be necessary if you or your loved one is:

- **Frequently forgetting things, especially important circumstances like taking their medication or turning the stove off**
- **Falling or experiencing accidents regularly**
- **Having difficulty moving or performing tasks around the house**
- **Not eating properly or regularly**



# **An aged care home may be necessary if you or your loved one is:**

- Finding it hard to maintain their daily life, including hygiene or jobs around the house**
- Experiencing higher levels of loneliness, depression, or anxiety**
- Regardless of whether it is because it is not viable to live at home alone anymore, or because it is difficult dealing with certain health conditions, an aged care home could be the right solution 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.

# Residential Aged Care

1. Register & Completing an Assessment
2. Determining Eligibility
3. Finding the Right Home For You
4. Understanding your financial position
5. Organising the Transition into Residential Care
6. Move In



# Contact **My Aged Care** and have an assessment

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Before receiving care in an aged care home, including residential respite, you need an assessment to find out if you're eligible. You can apply for an assessment in two ways:

**Online** The online application form is quick and easy – and available 24 hours a day, seven days a week. The website also has an easy-to-use eligibility checker which you can use before applying. To apply online visit: **[myagedcare.gov.au/apply-online](https://myagedcare.gov.au/apply-online)**



# Contact **My Aged Care** and have an **assessment**

- **By telephone** You can call the My Aged Care Contact Centre on **1800 200 422** (free call) to discuss your needs and complete the application over the phone.
- **In person** Visit any Services Australia service centre (21-53 Learmonth Road, Wendouree, ) for help to apply online or to call My Aged Care.
- In some locations you can book a free, in-depth appointment with an Aged Care Specialist Officer. Freecall **1800 227 475** weekdays from 8am to 5pm.



# What to expect when applying



- When you apply, you will be asked 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 under 65 years of age, you will need to go through a pre-application process to confirm if you meet the required criteria to receive aged care services.
- You can call My Aged Care on **1800 200 422**
- During the application, you can also appoint a family member or friend as your My Aged Care representative.
- This means they can speak to My Aged Care on your behalf. You can change your representative at any time.

# What to expect when applying



- Learn more at: **[myagedcare.gov.au/my-aged-care-representatives](https://myagedcare.gov.au/my-aged-care-representatives)**
- They 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](https://myagedcare.gov.au/access-your-online-account)**

# The assessment process

- If you are eligible, you will be referred to an aged care assessment organisation for a free assessment. (Grampians ACAS- [Aged Care Assessment Service](#))
- **Who is this service for?**
- People requiring any of the above services:
  - Aged over 65 years of age
  - Aged over 50 and Indigenous
  - Those with complex care needs that are no longer able to manage at home without assistance
  - Young people with a disability may be assessed in some circumstances. People with a disability may be eligible for the National Disability Insurance Scheme (NDIS).





# What to request

- Aged Care Assessment for **BOTH Respite** and **permanent care**
- **Why?**
- This provides more options and may help for transition into aged care if eligible for 63 days of respite care per financial year
- Helps you consider if aged care is the best option
- Gives you more time to sort out your home and assets before becoming permanent

# Residential respite care (short stays in aged care homes)

- If your carers at home are unable to care for you for some reason, or you would like a break from caring for yourself, 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 may provide a range of care and services, depending on your needs. These should be the same as what 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. The availability of services varies from region to region, and the assessment will determine your needs in line with what help is available in your area.
- If you need emergency respite care, or additional support, contact the Carer Gateway on **1800 422 737** (free call) Monday to Friday, 8am to 5pm. You can also go to





# The assessment process

- A clinically qualified aged care assessor should contact you within 2 weeks of your application to further understand your individual circumstances.
- The assessor makes a determination based on information gathered during the phone call and any additional information gathered during the registration process. If deemed appropriate, an assessment will be scheduled.
- If a face-to-face assessment is not suitable, the aged care assessor may arrange a telephone, video meeting or telehealth assessment.
- The assessor is trained to talk to people in your situation and will understand how you are feeling. Tell them honestly about your situation and any concerns you or your family may have.
- We encourage you to have a friend, family member or carer with you for your assessment.

# Find a suitable service

You can also use the [find a provider](#) tool to check accommodation costs and see what extra services are offered. You will usually need to have means assessment to be able to calculate your actual costs.




## [John Curtin Aged Care](#)

Creswick VIC 3363

(03) 5345 9999

Overall Star Rating: ★★★★★

 Currently available

1 of 1 room type

[View provider](#)


[+ Compare](#)

## [Creswick District Nursing Home](#)

Creswick VIC 3363

(03) 5345 9122

Overall Star Rating: ★★★★★☆

 Currently available

1 of 1 room type

# How are aged care fees calculated?



Most aged care providers offer the option of government-subsidised care. Your eligibility for this will be based on an assessment of your income and assets, called a means assessment.

Some providers may be more expensive than others, depending on the range and type of services they offer.

Your total costs will depend largely on which provider you choose, as well as how much of your care will be covered by the government.

How do I know which aged care costs I have to pay?

The fees you have to pay will depend on the type of care you need. The two main types of Residential Aged Care are respite and permanent.

## How much does respite residential aged care cost?



Respite residential care is set at 85% of the single aged pension, currently \$63.57 per day.

Individuals are entitled to up to 63 days of respite care in a year.

# How much does permanent residential aged care facilities cost?



The cost of permanent aged care can differ greatly, even within the one facility. This is because personal circumstances and desired services can affect the total costs.

Overall, the amount required to pay will depend on three circumstances:

- **The facility you choose and the additional services you may want**
- **Your total income and assets, as calculated by your initial assessment**
- **What level of care and equipment you require**

It can be beneficial to research these requirements when considering a facility to make the correct choice for your financial situation and personal needs.



## What are the costs?

There are three main types of fees associated with permanent aged care. How much you will have to pay will vary depending on the service/facility you choose as well as the results of your income assessment.

Broadly, Permanent Care fees are;

- **Basic Daily Fee**
- Accommodation costs – In the form of either a **Refundable Accommodation Deposit (RAD) or Daily Accommodation Payment (DAP)**
- **Means-tested care fee**

This can be reduced by;

- **Government Accommodation Supplement** – (like someone would receive Rent Assistance), if the person is assessed as a low-means resident.

## Basic Daily Fee



All residents pay the basic daily fee.

This fee is set at 85% of the single Age Pension, currently \$63.57.

This fee helps to cover essential living costs like meals, laundry, cleaning, facilities management, power and phone usage.

# Accommodation Costs



Accommodation cost will be set by each individual aged care facility.

Room costs will depend on the location of the facility, the size and type of room, whether it's a single or shared room, and the facilities that the home provides.

The room will be quoted by the aged care provider as both a Refundable Accommodation Deposit (RAD) and a Daily Accommodation Payment (DAP).

# Refundable Accommodation Deposit (RAD) or Daily Accommodation Payment (DAP)



When you enter an aged care home, you will be given the option whether to pay for your accommodation as a RAD, DAP or a combination of the two.

A RAD is like purchasing a room, and a DAP is like renting a room.

Important to remember, RADs are refundable, whereas DAPs are not.



## RAD or DAP - continued

A DAP price for a room is calculated as the RAD price multiplied by the “maximum daily interest rate” (determined by the government, currently 8.42%) divided by 365.

For example, a \$375k RAD priced room would have a DAP Price of \$86.50 per day.

**(\$375,000** room RAD cost X **8.42%** Maximum Permissible Interest Rate set by government / **365** days in a year

A partial RAD can be paid to reduce the DAP also.

## RAD or DAP - continued



You can pay a combination of the RAD and the DAP if that suits you.

If you pay the full RAD upfront, your DAP will be reduced to zero.

If you choose to pay part of the RAD upfront, the DAP will be reduced accordingly.

For example, if you pay 50% of the RAD upfront, you will only have to pay 50% of the DAP.

## RAD or DAP - continued



You may be able to draw down on the RAD to pay other aged care costs such as your Basic Daily Fee or remaining costs of the DAP, if you paid a partial RAD to begin with.

You may wish to seek financial advice when deciding how you would like to pay for your accommodation.

# Means-Tested Care Fee



The means-tested care fee is an extra contribution that some will have to pay, based on the assessment of held income and assets (means assessment).

Note that means-tested care fee are not fixed and may change over time.

There is a lifetime cap, and there is currently an annual cap, on means-tested care fees. Once these caps are reached you will not be required to pay more.

# Fees for Additional Services



There may be additional costs associated with the choices you make about the services provided to you.

For example, internet expenses, Netflix or Foxtel, hairdresser etc.

These additional service costs are set by the aged care facility itself, and are not subsidised by the government. You may be able to pick and choose what services you would like.

# Government Accommodation Supplement



Determined by Service Australia through the Income and Means Assessment Process.

This is assessed on an individual basis. If you are assessed to be eligible then the Australian Government will cover some or all of your costs.

Regardless of whether you receive Government Accommodation Supplement, the Government does not subsidise the cost of extra service fees or additional service fees.

# Broadly..... but it does get more complicated!



## Fully Supported Resident

If the resident has assets below the value of \$61,500 then they are deemed a supported resident and will not have to pay accommodation costs. They will still have to pay the basic daily care fee as well as any extra services fee.

## Partially Supported Resident

If the resident has assets of a value between \$61,500 and \$206,039.20 then they are a partially supported resident. A partially supported resident may still receive government subsidisation for accommodation but will need to pay the basic daily fee as well as any extra services fee.

# Understand your financial position



How do I find out how much I need to pay?

It's important to consider costs when you're in the process of deciding which aged care home is right for you. It may be helpful to get an estimate in order to factor in how your personal financial situation will affect your fees.

You can use the fee estimator to get an idea of your basic costs as well as whether or not you might be eligible for government assistance.

## Can I seek financial advice?



Yes, it's recommended that you seek financial advice before making a decision.

Some payment methods may affect your pension and if you are in a couple your fees could be affected by your partner.

You may want to contact the Financial Information Service (FIS) for more information.

# RAD Payer



- If the older person has assets of a value greater than \$175,239.20 then they are considered an RAD payer.
- This means they will have to pay the basic daily care fee, the means tested care fee, the accommodation payment and any extra services fee that may apply.
- **What should we do with the family home?**
- The decision as to whether you should sell or rent out the family home should be discussed with a financial advisor. Selling your home may impact your calculated aged care costs.

# Accommodation at JCAC

- <https://johncurtinagedcare.org.au/accommodation/>
- <https://johncurtinagedcare.org.au/costs-and-fees/>



# Sign the paperwork and plan the transition





# Move in and manage your services at JCAC



**Registered Nurses  
rostered on every shift**



**Dementia care**



**Respite care**



**Palliative care**



**Well-appointed dining  
rooms**



**Private dining room for  
special occasions**



**Vibrant lifestyle  
program**



**Resident bus for  
excursions**

# Move in and manage your services at JCAC



We also have a café, a gym , physiotherapist ,visiting paediatrist, and Drs who visit 3 times a week and are on call, medications provided via Creswick /Clunes pharmacy.

We provide a home like friendly environment where everyone knows each other like a big family

We currently have a 5 Star rating

# Our Mission

Providing the best quality,  
customised services for the  
people we support



# Our Objectives

- **To make a difference**
- **To enhance our community**
- **To ensure our staff are skilled, supported and valued**
- **To ensure a strong and sustainable organisation**



# Organisational Values



Client focus –  
People as partners  
driving their service  
and support model



Quality – Striving to  
do our best and  
continually seeking  
to improve on what  
we do



Integrity – Treating  
all people with  
respect and dignity



Collaborative  
Relationships –  
Working together to  
achieve better  
outcomes



Ongoing Learning -  
Skilled and  
empowered staff  
delivering quality  
services





# Our Vision

**“Real Choice and real inclusion for All”**



# Our Values

- Client focus – People as partners driving their service and support model
- Quality – Striving to do our best and continually seeking to improve on what we do
- Integrity – Treating all people with respect and dignity
- Collaborative Relationships – Working together to achieve better outcomes
- Ongoing Learning - Skilled and empowered staff delivering quality services

# Our Philosophy of Care embraces



- Equality of access
- High quality, relevant service delivery
- Ageing in place, adjusting our care to individual residents' needs
- Commitment to quality – constantly seeking ways to deliver better services
- Respecting and promoting diversity, embracing people of differing cultures, religions and lifestyles
- Supporting and enhancing social relationships and personal interests through individualised and group activities
- Maintenance of skills and ability through appropriate diet, hydration, exercise and care

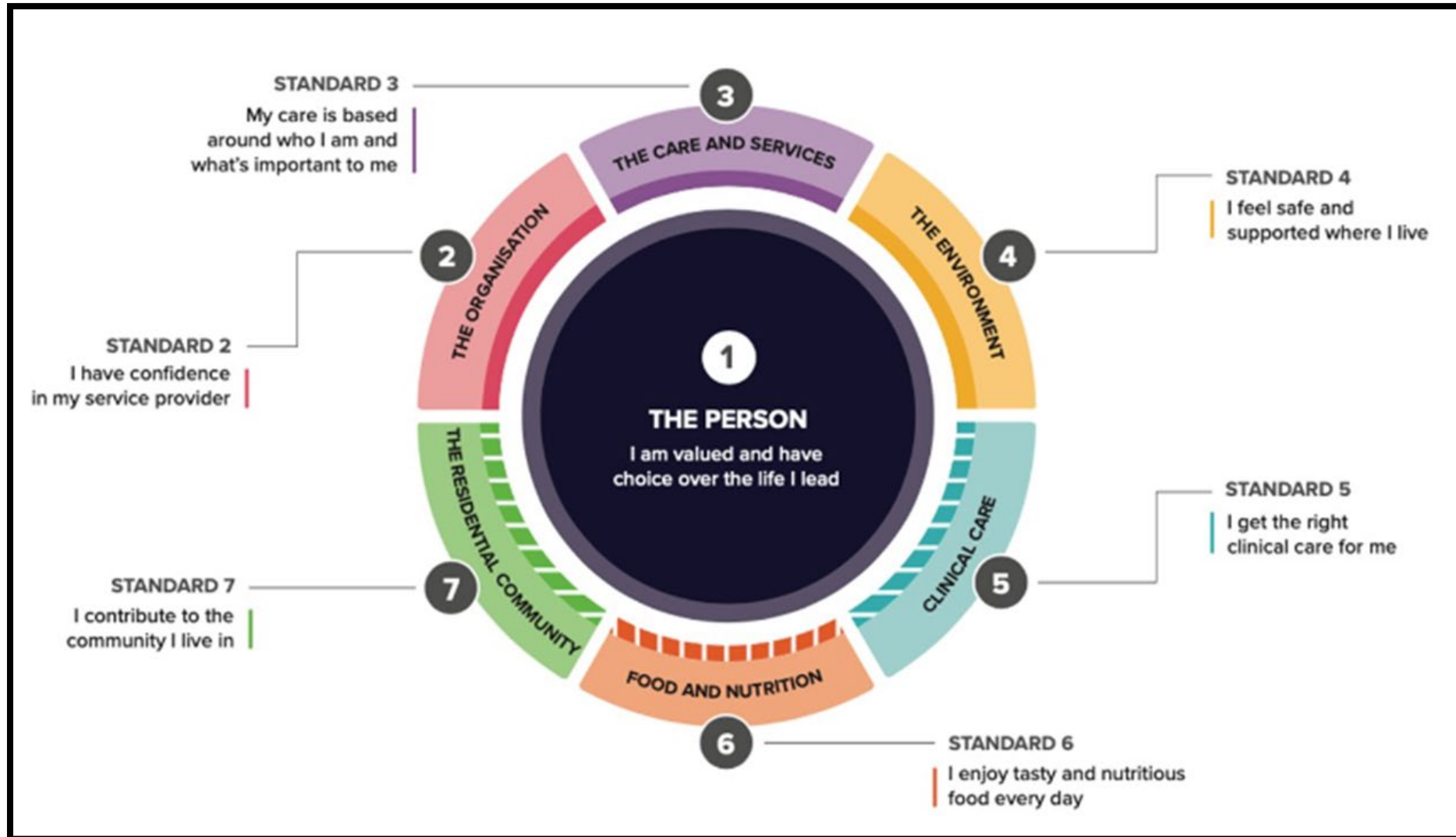
# The JCAC Way

In reviewing the approach and the intent for this strategic plan based on the consultation undertaken, it is proposed that we embrace a model of service delivery based on four key enablers:

- 1. Watch and listen (to the people we support)**
- 2. Work together**
- 3. Get it right**
- 4. Aim higher**

**These four enablers underpin the core values of all that we aim to do at JCAC** - that is work together with people who are ageing and their circles of support so as to create high quality, individualised services that enable people to live their life in the way that creates value and meaning for them whilst feeling connected to their community.

# New ACQSC Standards



# The JCAC WAY –

## “Real Choice & Real Inclusion for All”

### Real choice

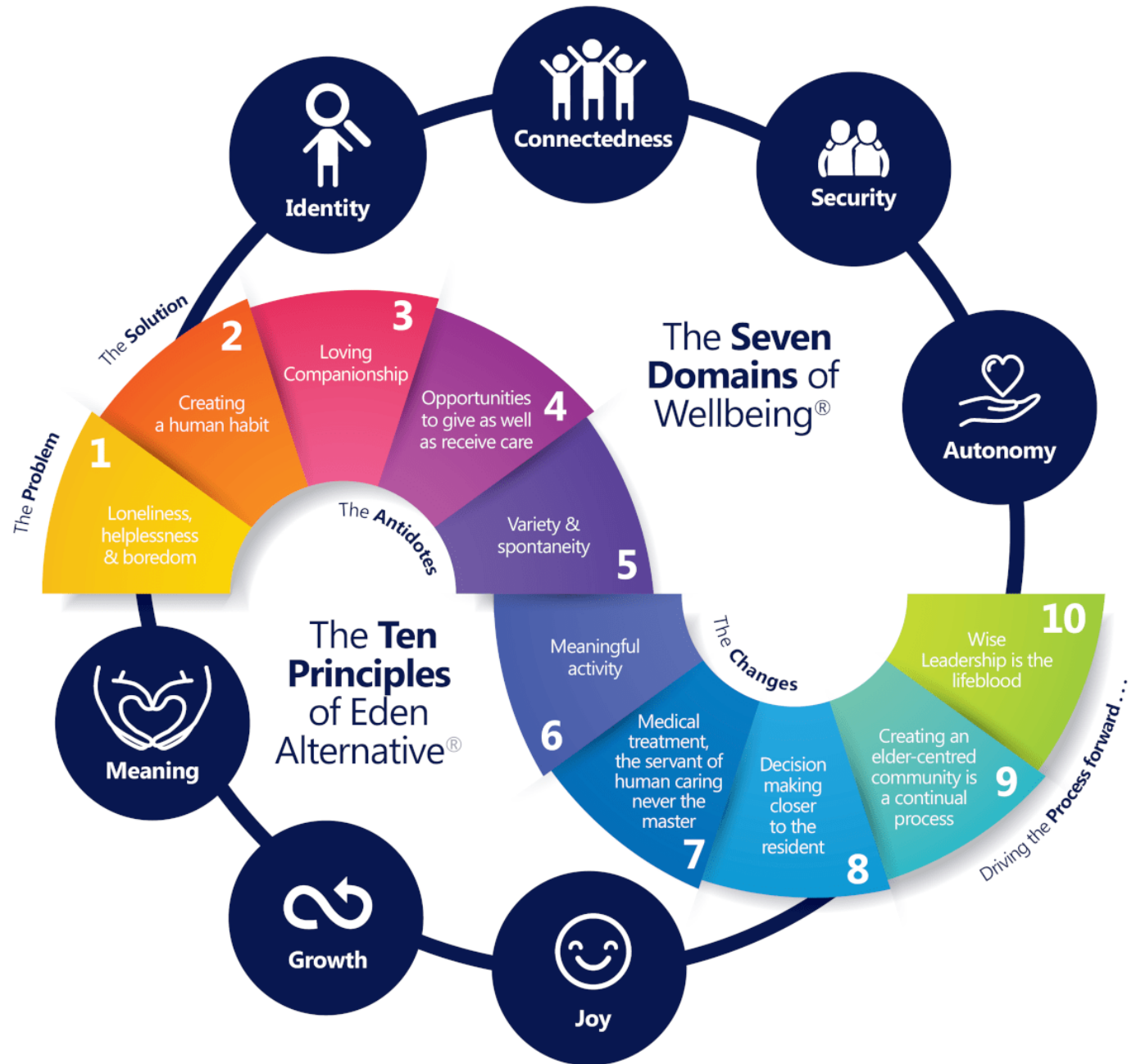
The strengthened Aged Care Quality Standards emphasise the importance of older people ‘living the life they choose’

This is highlighted in Standard 1: The Person - **Outcome 1.3: Choice, independence and quality of life**, which states that older people should be able to ‘exercise choice and make decisions about their care and services, with support when they want or need it’ (ACQSC 2024).

**How do we ensure a choice is given and that older people are not subjected to a predetermined routine that primarily benefits the operators rather than aligning with the older person’s preferences?**

Our role is to always act in the person's best interest, ensuring a balance between honoring their choices and maintaining their wellbeing.



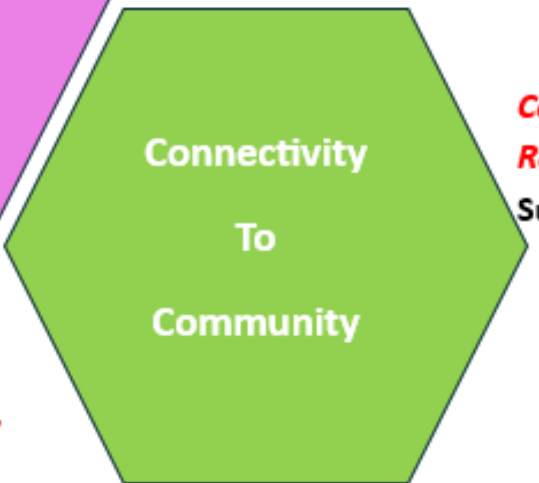
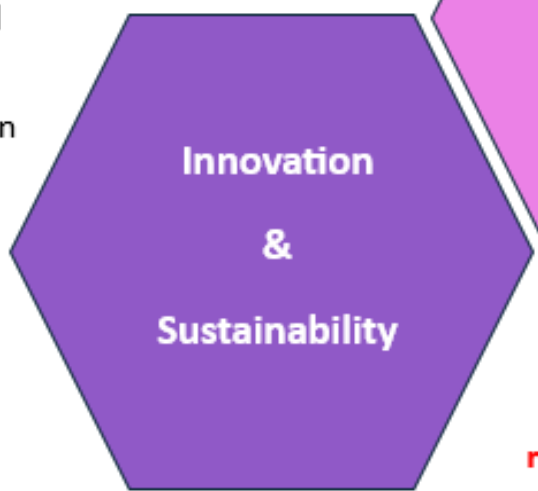


**Quality Governance**

**Environmental, Social & Financial**

**Success**

- Organisation wide Embodiment of Environmental Governance
- Organisation wide Embodiment of Social Governance
- Quality Assurance Plan



**Independence through care**

**Success**

- Opportunities Independent Case Study for of, but not limited to Consumer Advisory Feedback

**Connectivity with Community and Raising Profile**

**Success**

- Marketing & Communications Strategy
- Community Advisory Body
- Community Networking Collaboration and Partnerships

**Innovation & Sustainability**

**Success**

- Sustainable Environmental Policy and Plan
- Business Plan
- Brand & Reputation

**The JCAC Way**  
**"Real Choice and real inclusion for All"**

**Success**

- Workforce chooses to stay
- Community is comfortable to come

Thank you for participating



**John Curtin**  
Aged Care

