


Gorrinn Village



**Do you need help
with Aged Care?**

Our guide to finding a home that's right for you...

Gorrinn Village, where quality meets comfort...

Introduction

The search for an appropriate aged care service can be a difficult and confusing time.

Often there is a lot of information to take in all at once and securing a place and moving into care can often happen quite quickly.

We are providing this guide to help you understand the admission process, to enable you to settle in as easily as possible and continue enjoying your life.

For a much more detailed guide, refer to the Department of Health and Ageing's *5 Steps to Residential Aged Care* booklet.

A Step by Step guide to Admission:

1. ACAT Assessment
2. Financial advice
3. Declaring your assets and the fees you may be required to pay
4. Choosing a facility
5. Getting on the Waiting List
6. Admission
7. Paying the Fees
8. Welcome – And your Orientation
9. **Gorrinn Village – A Checklist for Aged Care Facility Visits**



Step One – The ACAT Assessment

It is essential that you have an ACAT (Aged Care Assessment Team) assessment completed for admission to any Residential Aged Care facility.

This assessment determines what type of care you will need to investigate. There are 3 general types of care, respite, residential, and community aged care packages. There is only one level of residential care now after the 2014 government review and abolition of the high and low care status.

You will need a doctor's referral to ACAT, who's head office is in Ballarat for our area. They will then have the local ACAS nurse contact you to arrange an appointment.

At this meeting, the ACAT member/s will ask you a series of questions about your daily living activities and the sort of help you need. They will also want to talk about your general health, memory and specific health conditions. This will help them to work out what kind of help you need. They may also, with your consent, contact your doctor about your medical history.

When the ACAT Assessment is completed, they'll explain their decision and may give you a copy of their completed assessment or may post it out to you. This assessment will inform you what types of services you're eligible and approved for, as well as leaving you with information about all the services that may be available in your local area.

You should keep a copy of the assessment and any approval that has been granted for you to access services. If you're not approved for aged care services, you'll get a letter explaining how to appeal the recommendations.

Any aged care services you try to access, including accommodation at Gorrinn Village, will require a copy of your ACAT assessment, so keep it handy!

Step Two – Financial Advice

Gorrinn Village strongly suggests that you enlist the assistance of a financial adviser. This is not only to advise you on your best course of action, but to also help you complete the relevant financial paperwork, as well.

Step Three – Declaring your assets & the fees you may be required to pay

There are 3 main fees for Residential Aged Care.

1. Basic Daily Care Fees

Basic daily care fees are paid to providers to help cover the cost of your daily living expenses such as meals, laundry, heating and cooling, and nursing or personal care. The maximum basic daily fee for all aged care residents is 85% of the single basic Age Pension. For some people this is the only fee they are required to pay.

2. Means Tested Care Fees

For others, a means tested care fee is an additional contribution towards the costs of your care. The government will work out if you are required to pay this fee, based on an assessment of your income and assets and will advise you of the amount.

You may be asked to pay a means tested care fee to us, if:

- you have not had a combined assets and income means test, or
- your combined assets and income assessment shows that you have the financial capacity to make an additional contribution to your care costs.

If you *have not* had a combined assets and income means test assessment you can be asked to pay a fee equal to the cost of the subsidy the government would have paid for your care.

If you *have* had a means test assessment, then the fee you may have to pay will be the lower amount of:

- the amount you are assessed as being able to contribute based on your income and assets, or
- the cost of your care

NB: We are a not-for-profit organisation.

The means tested care fees are monies paid **in place of** government subsidies that would otherwise be paid to us under the Aged Care Funding Instrument (ACFI). When we receive the money from a resident – or if the resident has the ability to pay a higher means tested care fee, the government reduces our ACFI payment accordingly.

If a resident has the ability to pay a higher fee, which we are not currently charging for, the government then requires us to recover the lost fee costs from the resident.

The means tested care fee component is currently capped at approx. \$26,000 per year and also has a lifetime cap of approx. \$62,000. Once these caps are reached, you cannot be asked to pay any more in means tested care fees.

You can view the current annual and lifetime caps on the My Aged Care website.

These amounts are indexed and change twice annually in March and September in line with the pension changes.

The government will automatically send both the service provider and yourself a revised fee statement.

In addition to the basic daily care fees and the means tested care fees, you may also be asked to pay additional fees towards the cost of your care in the form of an Accommodation Payment. This is explained in the following information.

3. Accommodation Payment

An accommodation payment is the amount that you pay towards the cost of your accommodation in an aged care home. Accommodation payments are different to basic daily fees and means tested fees.

Some people will have their accommodation costs met in full or in part by the government, while others will need to pay the accommodation price agreed with the aged care provider.

If, based on the income and assets test, you are not eligible for government assistance with your accommodation costs, you will need to agree on an accommodation price with the aged care home. Accommodation prices are also published on the My Aged Care website and the Gorrinn Village website.

Accommodation contribution

If you are eligible for government assistance with your accommodation costs, you may still be asked to make an accommodation contribution. In this case the government will advise you and us, as the service provider, of the amount. In addition to your contribution, the government will also pay an accommodation supplement to us.

Your accommodation contribution amount may change after you enter residential aged care if your circumstances change.

To tell us at what rate we can set Accommodation Payments, if any, you will need to fill in an **Assets and Income Assessment** and return it to Centrelink/DVA.

Centrelink/DVA will then write a report and return the results of the assessment to you.

You will need to provide us with a copy of the letter that they will send to you in order for us to calculate the Accommodation Payment.

The facility must legally leave you with a total of \$47,500.00 – if your assets total less than this figure, there will be no Accommodation Payment to pay.

Our minimum bed price is \$350,000. You may be liable to pay some or all of this amount, based on your assets, to the maximum of \$550,000.00, unless otherwise negotiated with Management.

You will need to send an Asset and Income Assessment form to Centrelink/DVA even if you do not have a pension, except if you commit to pay the maximum accommodation payment.

Depending on your financial situation, if you do not wish to fill in the assets and income assessment form, you will be required to pay the maximum Refundable Accommodation Payment instead – this is \$550,000.00 at this current time.

Be advised that if you chose to pay the maximum without submitting an assessment, your means tested care fee will also be charged at the maximum rate until you provide the Department with an Asset Assessment.

Once the Accommodation amount has been set, you can choose to pay this in several different ways:

- (RAD/RAC) Refundable Accommodation Deposit/Refundable Accommodation Contribution - Paid as a lump sum or several smaller lump sums – this amount becomes completely refundable when the resident leaves our care (i.e. Transfers or passes on)
- (DAP/DAC) Daily Accommodation Payment/Daily Accommodation Contribution – Paid as a daily amount – these amounts are not refundable when the resident departs our care, as they are equivalent to paying interest on a loan. This is equivalent to the amount the aged care home would collect in interest off a lump sum payment
- (RAD/DAP or RAC/DAC combination) As a combination of lump sum and daily amounts – any amounts paid as a lump sum will be refundable, whereas again, any payments made as daily amounts, will not be refundable
- The final method is called a “DAP drawdown” – You can choose to pay us a portion of the overall total Accommodation Payment as a lump sum, then the remainder of the amount can be paid in daily payments by subtracting the daily amounts from the partial lump sum already paid to us. You will then be sent an account to periodically top up the lump sum amount. Again, any daily payments made under this method will not be refundable, but any of the lump sum not drawn down would become refundable when the resident leaves care.

Any amount of Accommodation Payment that is left unpaid after 6 months from admission will be charged interest, which is backdated to the date of your admission, for which you will be billed on your account. The interest rate is calculated on the maximum permissible interest rate (MPIR) at the time of entering care. This will be explained to you fully when you meet with us for an admission interview.

Step Four – Choosing a Facility

You will need to contact residential care facilities within your area to arrange an appointment for a tour.

They will then be able to show you through the home, explain the fee structure and answer any questions you may have. Some facilities have a flat bed rate, while facilities like Gorrinn Village base the fees on your Income and Assets Assessment.

We have included a checklist in this handout and some information about Gorrinn Village that you can use when visiting other aged care homes as well, to help you make a decision and choose the right facility for your needs. This is included at the back of this booklet.

Step Five – Getting on the Waiting List

Once you have made a decision, you can place your name on the waiting list.

The facility will need to know some details, such as, your full name, a contact phone number and the name and contact details of the person responsible for your financial and/or care decisions.

You may also be asked if you have had an ACAT assessment. If you have not already, you will need to arrange it as soon as possible.

Step Six – Admission

When you have been accepted for care at a facility, there will need to be a meeting with yourself. You are welcome to bring a representative with you as well, as there is a lot of information to take in, it helps to have someone else along with you to remember information you may be given or to help answer any questions you're not sure of. You will be given a checklist, as well as a copy of everything you sign on the day to take home and our Admissions Booklet, which covers pretty much everything you need to know.

We are always able to answer any questions during office hours though, if there is anything you don't quite understand.

At this meeting we will give you specific information regarding your admission, fees and care.

Some paperwork will need to be completed, such as a Registration Form, Care Declaration Forms, Advance Care Directives and your Social Profile.

You will also be required to select from one of the doctors that visit our facility to manage your ongoing medical care.

A staff member will explain all of this information in detail before you need to sign anything and they will be able to answer any questions you may also have.

A copy of your Assets Assessment letter from Centrelink will also be required at this time to complete the agreement and provide you with your correct fee structure. Please ensure that you bring this letter along with any other relevant documents you might have, such as Power of Attorney, Guardianship and pension and Medicare cards.

Step Seven – Paying the Fees

At the time of admission, you will be presented with a letter to take to your bank. This contains our account details, the date of your first payment due and the amount you will need to pay. You will need to set up a direct deposit through your bank into ours. We do not use direct debit, so we will never ask for your account details, we also do not have facilities for EFTPOS or credit cards.

On the day of admission, you will need to pay the first fortnightly payment of basic daily care fees in advance, or part thereof up until the first direct deposit date, this amount will be provided on the bank form mentioned above at your admission interview.

Step Eight – Welcome – Your Orientation

On arrival, you will be shown to your room and several staff members will speak to you across the day and assist you to settle in.

The staff will explain the use of the call buzzers in your bedroom and ensuite and ensure you understand how to use any other features of your room, such as the windows, lights and fan.

Over the coming days staff will check in on you more often and will be able to answer any questions you may have or assist with any needs.

You will also need to speak to our Admissions Officer. Some people prefer to do their financial admission interview on the day of admission, especially if they have come a long way from out of town. Alternatively, if you prefer to put off this interview for a couple of days to allow for settling in, this is also able to be accommodated.

Gorrinn Village – A Checklist for Aged Care Facility Visits

When you visit a home for the first time, it can be difficult to make an assessment about the quality of care provided. What you see, what you feel and what you hear will influence your overall impression. We will provide an individualised tour of Gorrinn Village for you and/or your relative/representative. Simply contact our facility for an appointment on (03)5352 2654.

Decisions made about care homes are often made during a very emotional time. Here at Gorrinn Village, we can assist by providing as much information as possible to help you make an informed decision about aged care. In the following pages you have been provided with a few dot points of special features of our facility. There are also some questions that you might like to ask during your tour and also some things to think about after you have finished. We are aware that our facility may not be the only home you visit, so we have provided space to compare 2 additional homes on this brochure as well.

We are acutely aware that if you are caring for someone with Dementia, it can be a very difficult situation. Ensure that you have access to the support you need.

You can contact the National Dementia Helpline on 1800 100 500, or the National Carer's Counselling Program on 1800 242 636, or talk to your GP about other services that may be of assistance.

More information about Gorrinn Village is also available on our website www.gorrinnvillage.weebly.com
Please feel free to provide us with feedback using our online contact enquiry or phone us on (03)5352 2654.

Home 1: Gorrinn Village	Ph (03)5352 2654	contact: Robyn Woods-Gebler
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Home 2:	Ph	contact:
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Home 3:	Ph	contact:
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Some other features to think about...

Gorrinn Village...

- ✓ Can take into consideration any of the following if they apply - specific cultural needs, special diets, religious observances, sexuality, war service or any other individual needs – just ask us when you have your tour!
- ✓ Will explain your agreement and how the payment of costs is organised and what goods and services are included in your fees
- ✓ Will explain what happens with your payments when a resident dies or wishes to leave the facility
- ✓ Has access to a range of external allied health services, both onsite and external, such as podiatry, dental, optical and hearing and can support families to transport residents to medical appointments as necessary
- ✓ Provides 24 hour care and has approximately 100 staff, all of various qualifications and training. Personal Care staff have a minimum of Certificate III in Aged Care and we have a Registered Nurse on site 5 days per week
- ✓ Has 60 individual rooms with ensuites. All rooms have 2 call access points for staff assistance
- ✓ Has special provision for the palliative care needs and wishes of residents according to *Guidelines for a Palliative Approach in Residential Aged Care*. Your wishes are actively sought and respected and special arrangements are made for families at this time. We also ensure the feelings of other residents are considered and respected at this time and offer a memorial service for them to mourn



Look at what you see	Gorrinn Village	Home 2	Home 3
The facility is in a familiar area and conveniently located for family visits	✓		
The facility offers on site and off street car parking	✓		
There is access to public or other transport	✓		
Residents have control of their own finances	✓		
The Charter of Residents' Rights and Responsibilities is easily accessible	✓		
Rehabilitation programs and therapies are readily available	✓		
There is a recent financial report for the facility available	✓		
The facility management is easily contacted	✓		
Some other questions to ponder:	Comments		
<i>Do you have an Enduring Power of Attorney in place in case the aged care facility asks for it?</i>			
<i>Do you have a financial advisor?</i>			
<i>Do you understand the costs you will be asked to pay?</i>			
<i>Do you understand the Agreement?</i>			
<i>Do you understand the income and assets assessment requirements for entry to a residential facility?</i>			

Notes:





If you need more information:

Call us on (03) 5352 2654

Facsimile: (03) 5352 3336

Email: reception@araratretirementvillage.com.au

Website: www.gorrinnvillage.weebly.com

The information contained in this booklet has been developed and reviewed by Gorrinn Village. It is intended as a guide only. Please consider if it is appropriate for your own individual circumstances.

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This guide will be reviewed and updated to ensure it is in line with consumer feedback. If you would like to provide any feedback on this booklet, please contact Gorrinn Village on (03) 5352 2654.