

# Planning for aged care

## The aged care planning process and considerations

To help you understand what's involved in the complex aged care journey, we have broken it down into these simple steps:

Step 1 Assessing eligibility	Step 2 Finding an aged care home	Step 3 Working out the cost	Step 4 Applying for entry	Step 5 Moving into a home	Step 6 Ongoing obligations
<ul style="list-style-type: none"> <li>• Arrange for an aged care assessment from the nearest Aged Care Assessment Team (ACAT)</li> <li>• Usually includes a nurse, social worker or other health professionals who will assess whether you are eligible to receive care and which services you need</li> </ul>	<ul style="list-style-type: none"> <li>• Research and visit facilities to determine the most suitable—make notes</li> <li>• Make a list of the types of care you need and the things that are important to you—speak to the staff to determine whether their facilities will meet your needs.</li> </ul> <p><b>Things to consider</b></p> <ul style="list-style-type: none"> <li>• How can family and friends be involved in care?</li> <li>• What social and cultural activities are available?</li> <li>• Can the home meet your medical needs?</li> <li>• What particular services and facilities would you like in your room?</li> <li>• Is there a long waiting list?</li> </ul>	<ul style="list-style-type: none"> <li>• Understand all the costs</li> <li>• Work out how to fund all the costs involved</li> <li>• Apply to Centrelink / Department of Veteran's Affairs to determine your means-tested fee</li> <li>• Understand how your social security benefits will be impacted by your move</li> <li>• Ensure your ongoing cash flow is adequate to meet ongoing expenses</li> <li>• Understand and complete the Accommodation Agreement</li> </ul> <p><b>Things to consider</b></p> <ul style="list-style-type: none"> <li>• Sell the family home?</li> <li>• Make sure money lasts</li> <li>• Payment of maximum government entitlements</li> <li>• Estate planning</li> </ul>	<ul style="list-style-type: none"> <li>• Apply to a few of your preferred facilities</li> <li>• Go through the application process (varies from home to home)</li> <li>• Review and sign the Resident Agreement—do you understand and accept services, fees, terms of residency and rights and responsibilities?</li> </ul>	<ul style="list-style-type: none"> <li>• Organise medical and financial matters</li> <li>• Accommodation Agreement must be completed and signed within 28 days after entry</li> </ul> <p><b>Things to consider</b></p> <ul style="list-style-type: none"> <li>• Who should you tell about your move—eg family, friends, health professionals, government departments and authorities, banks, insurance companies</li> <li>• What to bring with you—eg electrical goods, clothes, favourite books and music, a favourite chair</li> <li>• Will you have help moving in?</li> <li>• What if you can't move in straight away?</li> </ul>	<ul style="list-style-type: none"> <li>• Pay ongoing aged care fees</li> <li>• Pay other continuing expenses</li> <li>• Ensure you have sufficient cashflow</li> <li>• Notify Centrelink/ Department of Veteran's Affairs about any changes to your circumstances</li> <li>• Keep up to date with government changes relating to the Department of Social Services as well as government changes to Centrelink or Department of Veteran's Affairs income support payments</li> </ul>
<p><b>Who is involved?</b></p> <ul style="list-style-type: none"> <li>• You</li> <li>• Your financial adviser</li> <li>• ACAT</li> </ul>	<p><b>Who is involved?</b></p> <ul style="list-style-type: none"> <li>• You</li> <li>• Your family</li> <li>• Your financial adviser</li> </ul>	<p><b>Who is involved?</b></p> <ul style="list-style-type: none"> <li>• You</li> <li>• Your family</li> <li>• Your lawyer</li> <li>• Your accountant</li> <li>• Your financial adviser</li> </ul>	<p><b>Who is involved?</b></p> <ul style="list-style-type: none"> <li>• You</li> <li>• Your family</li> <li>• Your lawyer</li> <li>• Your financial adviser</li> </ul>	<p><b>Who is involved?</b></p> <ul style="list-style-type: none"> <li>• You</li> <li>• Your family</li> <li>• Your financial adviser</li> </ul>	<p><b>Who is involved?</b></p> <ul style="list-style-type: none"> <li>• You</li> <li>• Your family</li> <li>• Your financial adviser</li> </ul>

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