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Your Questions Answered

GENERAL AGED CARE

1. What is a Residential Aged Care Facility?

A Residential Aged Care Facility provides accommodation and support for those who can no longer manage on their own and need more assistance on a daily basis.

2. How do I know if I should move into a Residential Aged Care Facility?

This is not an easy decision. Discuss what you should do with someone who respects your situation and knows you well. This could be a family member or your local doctor.

3. What is the process?

To live in an aged care facility, a person must consult with and be assessed by an Aged Care Assessment Team (ACAT) to establish the level of care required. For more information you can call ACAT directly on 1800 052 222. Essentially there are five steps to moving into Aged Care:

- Consultation with family doctor
- ACAT assessment
- Find a Residential Aged Care Facility that suits your needs and requirements
- Complete entry pack
- Entry into Residential Aged Care Facility

4. What is an ACAT Assessment?

An ACAT assessment is an evaluation by a member of ACAT who is a health care professional in the area of seniors care. ACAT is responsible for deciding who is eligible for placement in an aged care facility. The assessment involves investigating a person's mental, physical and social situation.

You may have someone with you during the assessment, such as a carer or family member. If you wish, you may instruct your doctor to provide your medical history to the ACAT representative. The assessment is provided by the Government free of charge.

Once you have made an appointment, a member of your local ACAT will visit you in your home or in hospital to assess your needs. The ACAT person will talk with you about what services you may need.



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He or she will discuss the result of the assessment with you and arrange referrals to community care services or a place in residential care, if this is appropriate.

You may contact ACAT directly:

Call the Commonwealth Carelink Centre on 1800 052 222 for contact details for your local ACAT, or the Aged Care Information Line on 1800 500 853.

5. What should I consider when choosing a Residential Aged Care Facility?

The following things should be considered:

- Type of accommodation, high care or low care
- Recommendation of friends or family
- The type of environment - do I want something cosy or open and airy?
- Additional care - do I require extra services such as hotel type services or lifestyle extras, with increased meal choices, extra outings and a more luxurious living environment?
- Access to and from the facility
- Proximity to my community, family and friends
- Ageing-in-Place concept - movement of residents from low care to high care within their familiar environment.

6. What if I only need care for a short time?

At Cranbrook Care we can provide accommodation solutions for both permanent residents and short-term residents.

7. How do I apply for Residential Aged Care?

Before you can apply for Residential Aged Care, you will need to have an ACAT assessment. See question 4.

8. Can I apply to more than one aged care facility?

You can apply to as many aged care facilities as you wish. When a place becomes available, the aged care facility will contact you (or the contact person that you have nominated). If you wish to accept the place, you should then meet with the facility's manager to discuss your Resident Agreement.



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SERVICES

1. What level of care can I receive?

There are essentially six types of care that are offered by Cranbrook Care:

Respite

Cranbrook Care provides respite care services to help carers to take breaks from their caring. Flexible dementia specific respite is also provided for carers of people with dementia and challenging behaviour. The maximum number of respite days available to anyone in a Residential Aged Care Facility is 63 days per year.

Low Care

Low Level Care is designed for residents who need some help with their day to day activities. For example, they can move or walk on their own but they may have trouble with domestic duties, or bathing or the rigors of looking after themselves and their home. These residents can benefit from the expert care offered by our well-trained staff and the beautiful home-like atmosphere at Cranbrook Care's facilities.

High Care

High Care is for residents who require around the clock, 24 hour nursing care to assist with all daily activities. This may be because they are physically incapacitated or suffer from physical or behavioural problems.

Dementia Care

Dementia is a general term used to describe problems with memory and thinking. The early signs of dementia can be very subtle and may not be immediately obvious. Common symptoms are:

- Memory loss, particularly recent memory
- Confusion
- Personality change
- Withdrawal
- Loss of ability to do everyday tasks

There are different forms of dementia and each has its own causes, with Alzheimer's disease being the most common. Dementia affects brain cells and is progressive and irreversible. Residents with dementia differ in the patterns of problems they have, and the speed with which their abilities deteriorate. Dementia can happen to anybody, but is more common over the age of 65. For more information about Dementia contact your doctor, or telephone the Dementia Helpline on 1800 100 500 (free call).



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Extra Services

Extra Service involves the provision of additional 'hotel' type services or lifestyle extras, including higher standards of accommodation, increased activities, entertainment and food choices. Extra Service offers increased choice and diversity by giving residents the option of making additional payments to receive additional services.

Allied Health

Cranbrook Care's facilities provide allied health services including physiotherapy, podiatry, nutritional advice, continence services and social work and diversional therapy.

2. What kind of personal care can I expect to receive?

At a Cranbrook Care facility residents can expect the very best care available, from expertly trained, compassionate professional people who love what they do.

3. What is Ageing-in-Place?

Cranbrook Care provides Ageing-in-Place in all its aged care facilities. It enables Cranbrook Care to deliver continuity of appropriate care within a familiar environment – often without the need for a disruptive or disturbing relocation.

4. What leisure activities are available?

With our culture placing more emphasis on health and fitness, our facilities have developed programs of moderate physical activity specifically designed for older or special needs groups. For example, falls prevention program, diversional therapy and excursions.



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STAFFING

What are the standards for staff working in Aged Care Facilities?

All Aged Care Facilities are subject to an Accreditation process regulated by the Department of Health and Ageing and all staff must pass a series of compulsory checks to work within our facility. In addition, all Residential Aged Care Facilities are being subject to random spot checking by the Department of Health and Ageing.

Staff are chosen because of their appropriate skills and their caring and approachable nature.



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COSTS

1. What could I be charged?

Residents in aged care can be asked to make two types of payment.

- Daily care fees contribute towards your daily living costs, such as nursing and personal care, meals, linen and laundry, as well as heating and cooling. These have two parts:
 - A basic daily care fee, and
 - An additional income-tested fee for residents who have a higher income.
- Accommodation payments contribute towards the cost of your accommodation. You only pay this if your assets exceed an amount set by the Australian Government. This Accommodation Payment is agreed with the facility upon or prior to entry and will be in the form of either:
 - An accommodation bond, if you are in low level care, or an extra service place (with low or high level care needs); or
 - An accommodation charge, if you are in high level care.

Only Residential Aged Care Facilities that are certified by the Department of Health and Ageing as meeting required standards of accommodation can charge accommodation payments.

2. How much will it cost to become a resident at a Cranbrook Care facility?

The cost to a resident at Cranbrook Care's facilities can vary considerably. Many residents are eligible for Government subsidies to help cover the cost of care and accommodation. Each resident is "means tested" by Centrelink and then the remaining cost needs to be covered by the resident. For further information regarding the cost of residential care refer to the government's web site www.health.gov.au or by calling their Aged Care Information Line 1800 500 853.

3. Where do I find out about costs?

Understanding costs can be daunting but it is no less important. The best thing to do is have a chat with your accountant or financial adviser. You can also contact our Executive Manager for more specific information. It is important to note that you can receive advice from financial planners who specialise in the aged care sector. Our Executive Manager has more information on how to contact them.



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4. What is an Accommodation Bond?

An accommodation bond (the bond) is an amount you may be asked to pay when you enter a low care or high care extra service place. It is like an interest free loan to the aged care facility to help cover costs of the development of the facility.

The bonds can only be charged by an aged care facility that meets the Accreditation Standards.

An aged care facility is allowed to deduct monthly amounts, called retention amounts, from the bond. The Government sets a maximum retention amount for up to five years. This monthly retention amount remains the same from your date of entry. The balance of the bond is refunded to you or your estate, when you leave the facility.

5. What are Accommodation Payments?

There are two types of accommodation payments that may be payable to aged care facilities:

- Residents entering high level care other than on an extra service basis may be asked to pay an accommodation charge; and
- Residents entering low level care or an “Extra Service” place (at high or low level care) may be asked to pay an accommodation bond.

Recipients of respite care do not have to pay an accommodation payment.

6. How much bond will I pay?

There is no fixed amount for a bond. The amount of the bond is agreed between you and the Cranbrook Care facility. Bond amounts can vary widely between residents in an aged care facility as well as between homes even in the same locality.

7. How does the bond affect my basic daily care fee?

If you agree to pay a bond you may be asked to pay the non-pensioner basic daily care fee, even if you are a pensioner.



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8. Will my home be “protected”?

When you enter the aged care facility, the value of your former home will not be counted as an asset if:

- Your spouse or dependent child is living there;
- A carer eligible for an income support payment has lived there for two years; or
- A close relative who is eligible for an income support payment has been living there for at least five years.

9. What are my payment options?

There are a number of ways of paying accommodation bonds, including:

- Lump sum;
- Periodic (fortnightly or monthly) payment; or
- Combination of lump sum and periodic payment.

If you agree to pay the bond as a lump sum you cannot be required by the service provider to pay that lump sum during the first six months following entry, although you can choose to do so.

However, you will need to agree to the size of the bond when you move in, and you may be charged interest on the bond amount from the time you enter the aged care facility, on amounts outstanding. Interest charged on the outstanding amounts is governed by Department of Health and Ageing.

10. What if I move to another aged care facility?

If you have previously paid a bond and then move to another aged care facility to receive low level care or on an Extra Service basis, your bond can be transferred to the second aged care facility. You cannot be asked to pay a bond to a second service provider that is higher than the amount refunded by the first service provider, unless there is a gap of more than 28 days between leaving the first facility and entering the second.

11. How do bonds affect pensions?

From 1 July 2005, lump sum accommodation bonds paid by residents in aged care facilities are exempt from the social security and Veterans' Affairs asset test. Also from 1 July 2005, aged care residents who pay a component of the accommodation bond by periodic payments are able to rent out their former home without the value of the home or the rental income affecting their pension.

The Government's free Financial Information Service, which is available through Centrelink to all older people, can give you information about these effects. You can make an appointment with the Financial Information Service by calling 13 23 00 or you can contact an independent financial adviser.



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12. What are the safeguards for residents?

You cannot be asked to pay the bond unless you have entered a bond agreement.

This agreement sets out your rights and responsibilities. You have up to 21 days after entering an aged care facility to enter the bond agreement.

Where a person is unable to enter an agreement due to mental impairment, the agreement must be entered within 21 days of a guardian being appointed.

You can only agree to pay a bond when you enter the aged care facility and you cannot later be asked to pay more than you originally agreed to, even if your circumstances change sometime after you enter the aged care facility.

From 1 July 2006, under new prudential arrangements, when you pay a lump sum bond the service provider must:

- Guarantee in writing to repay the bond balance within the statutory time periods, which is within 14 days of giving notice of your departure, on the day you leave if you notify your provider of your departure more than 14 days before you leave, within 14 days after you leave if no notice is given or in the case of death, 14 days after the approved provider is shown probate or letters of administration; and
- Provide you with a copy of the bond agreement and a written guarantee within 7 days of the agreement being signed.

If the provider does not refund your bond balance on the day you leave, interest will be paid on your bond balance until it is refunded.

Furthermore, in the event a provider becomes bankrupt or insolvent, the Government will repay your bond balance entitlement, including any interest that has accrued on the bond balance.

13. What is Gifting?

Any amount given away from 10 May 2006 over \$10,000 in a single financial year or \$30,000 in a five financial year period will be included in a Centrelink assessment. As a result, you may not be eligible for Government assistance with your accommodation costs.



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ADDITIONAL INFORMATION

1. What is Home and Community Care or Community Aged Care Package?

The Community Aged Care Package (CACP) Program specifically targets frail older people living in the community who require management of care services because of their complex care needs.

A key feature of the CACP Program is the provision of individually tailored packages of care services that are planned and managed by an Approved Provider. The program requires all older people to be assessed by an Aged Care Assessment Team (ACAT). The services provided as part of a CACP are designed to meet people's daily care needs and may vary as an individual's care needs change.

CACPs are legislated by the Aged Care Act 1997 and the Aged Care Principles 1997 made under the Act. The Act sets out a number of objects for the provision of all types of aged care, including care provided through the CACP program, namely to:

- Promote a high quality of care;
- Help recipients enjoy the same rights as all other people in the community;
- Ensure that care is accessible and affordable for all recipients;
- Plan effectively for the delivery of aged care services and ensure that aged care services are targeted towards the people and areas with the greatest needs and
- Provide funding that takes account of the quality, type and level of care.

CACPs are often referred to as Community Nursing. They provide professional care, including administration of medication, changing dressings, wound monitoring and pain management, as well as showering, bathing, dressing, toileting and other personal tasks, to clients in their own homes.

The Home and Community Care (HACC) Program is a joint Commonwealth/State funded Program offering a range of services which provide community care to frail aged and younger people with disabilities and their carers. The Program supports people to maintain their independence in their home and in their community, rather than being prematurely admitted to long term residential care.

People do not need a referral to contact a HACC funded service.



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2. Where can I get more information?

There are numerous services designed to provide you with the latest information. These include:

- Your local doctor
- Local hospital
- Health centre
- The Commonwealth Carelink Centre (phone 1800 052 222)
- Aged & Community Care Information Line (phone 1800 500 853)

3. Should I consider a Power of Attorney?

A Power of Attorney is a legal document that appoints someone else (the attorney) to act on your behalf regarding matters of money and property even if you become incapable of understanding. You can get advice about preparing a power of attorney from a solicitor, a community legal centre, a state trustee company or your local magistrate's court.

4. What is guardianship?

In the event that you are unable to make decisions about your personal affairs, a guardian may be appointed by a State or Territory Government to act on your behalf.

A guardian is generally appointed when, after your health professional and/or friends or family present evidence before a board or tribunal, it is found that without an appointed guardian to manage your personal affairs, you pose a significant personal risk to yourself.

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