



Aged care guide



Charingfield
AGED CARE COMMUNITY

Helping you understanding more about residential aged care and its costs

We're here to guide and support you through your residential aged care journey.

Fully accredited aged care communities, like Charingfield, are designed to support senior Australians should they reach a stage when they can no longer live independently at home. For some, this may happen gradually over time, while for others it may happen suddenly due to an accident or illness. Often, the best way to receive consistent support is to live in a residential aged care community.

Our team cares for residents with low-care needs through to high-care needs, such as palliative care and advanced memory loss. We offer **permanent residential care** or **short-term respite care**.

The Government can contribute towards the cost of aged care. The level of funding assistance your loved one receives will depend on their income and assets.

In this Guide, we summarise the cost structure and benefits of residential aged care, as well as the steps involved to secure a position in an aged care community that's right for your loved one. Our Admissions Team is here to help and support you through this journey. Please call us with any questions.

The 5 steps to placing your loved one in care

- **Aged Care Assessment.** To find out if your loved one is eligible for permanent or respite aged care, arrange an assessment by an Aged Care Assessment Team (ACAT). You can book an appointment through My Aged Care (visit www.myagedcare.gov.au or call **1800 200 422**). Hospitals and doctors can also provide a referral.
- **Understanding the costs.** A simple guide to aged care fees is included in this Guide. To estimate the amount your loved one may be asked to pay towards their care, visit www.myagedcare.gov.au, search for 'Fee Estimator' and complete the form. You can also seek advice from a Financial Planner.
- **Take a tour.** Prepare a shortlist of suitable aged care communities and tour them to compare.
- **Apply to your preferred aged care community.** Arrange a meeting with a Care Leader at your preferred community. To apply for a residential aged care position, you'll need to bring documents including a current ACAT, an income and assets form, and Power of Attorney instructions.
- **Resident Agreement.** Once your loved one has been offered a place in a community and wishes to accept it, a Resident Agreement will need to be signed before they move in.

"Charingfield is proudly a small, tight-knit community. Our team looks after residents with the highest standards of care and they are genuinely focussed on supporting them to remain as independent as possible. We respect every resident's choices and wishes."

Laxmi Bhandari, Residential Service Manager, Charingfield

Respite care provides expert short-term relief for families

We understand that there are certain times when you might need some help to look after your loved one:

- Emergency care following an accident, injury or illness
- Recuperation and recovery following a hospital stay or incident
- If you are planning a holiday away
- If you need a break from your carer role
- As a safer option during a lockdown period where a person may have limited access to their essential care and lifestyle services

Respite is also a way for your loved one to experience living at Charingfield before making a more permanent move.

An experienced on-site Care team

Your loved one is welcome to join us for two weeks or longer. You can enjoy peace of mind knowing they will be expertly looked after and supported 24/7 by our dedicated team of on-site Registered Nurses and Carers. We focus on helping our respite guests feel welcome, cared for and comfortable by understanding their specific needs and developing a personalised care and support plan.

Each respite guest enjoys the privacy of their own light-filled room complete with ensuite. There's plenty of space for treasured belongings, and family and friends are encouraged to visit whenever they like.

Our respite residents also enjoy:

- Freshly prepared home style meals, including morning and afternoon tea.
- Daily housekeeping, laundry and room service as well as access to our full activity schedule and planned outings.

Funding options

At Charingfield, there are two ways you can access short-term care:

- A Government-subsidised stay, where guests require a current ACAT assessment.
- A privately funded stay, where guests can receive immediate care with no ACAT assessment.
- Guests can also begin their stay as privately funded and then transition to Government subsidised for the remainder of their stay, once an ACAT assessment is in place.

Guests can access up to 63 days of subsidised respite care in a financial year, with the possibility of extending this by 21 days at a time (subject to ACAT approval).

The costs of residential aged care

At Charingfield, we provide the highest possible quality of care to people with an assessed need.

Standard fees and charges

Our community operates under the Aged Care Act which regulates the costs of living in residential aged care. The cost structure at Charingfield is simple, transparent, and consistent with the fees and charges of all other aged care communities in Australia.

Government subsidies

The Government provides assistance to aged care residents who cannot afford to pay for their own care. The exact amount of support your loved one may be eligible for will be based on their income and assets as determined by Services Australia.

No hidden costs

Unlike many other forms of senior housing, residential aged care has no hidden costs or exit fees when a resident leaves. Apart from the costs outlined on the following page, residents are only required to pay for their personal items and expenses such as medication, medical appointments, clothing, personal care items and hairdressing. Low care residents also pay for allied health appointments and incontinence pads.

Short-term respite care

Respite care is a way of receiving residential aged care for a short time. It can provide a much-needed break for families or partners who are caring for a loved one at home, especially at holiday times.

Respite care can also provide a loved one with the additional care they need while recovering from an injury or illness. Available in private suites, including in the secure memory support house, respite guests can access up to 63 days of subsidised respite care in a financial year, subject to a current ACAT approval.

“Every older Australian deserves to be cared for as an individual. Our care culture centres on kindness and helping each resident to live their best, most joyful life every day - whatever that means to them.”

Kylie Radburn, Chief Governance Officer, Apollo Care

Accommodation costs

Residents contribute towards their accommodation and daily care through a schedule of accommodation and care payments outlined below.

A resident's aged care suite is secured through an accommodation payment that is fully refundable and Government guaranteed. There are 3 payment options to secure a room:

Accommodation payment	Examples (at 01/04/23)
<p>Option 1: Fully refundable accommodation deposit (RAD)</p> <p>This is a once-off lump sum payment that is refunded in full when the resident leaves. There are no exit fees deducted from this deposit. Charingfield has a range of room types that range from a \$750,000 RAD to an \$1,050,000 RAD.</p>	<p>All upfront</p> <p>\$750,000 deposit (RAD)</p>
<p>Option 2: Daily accommodation payment (DAP)</p> <p>You can choose not to pay an upfront RAD and pay an interest charge each month instead. This fee is calculated daily based on the amount of the unpaid RAD. The interest rate used to calculate a Daily Accommodation Payment is called the Maximum Permissible Interest Rate (MPIR). This is set by the Government and reviewed quarterly. These payments are not refundable.</p>	<p><u>OR A</u> daily payment</p> <p><i>(Based on \$750,000 RAD)</i></p> <p>\$153.29/ day (DAP)</p> <p>MPIR 7.46 %</p>
<p>Option 3: A combination of RAD and DAP</p> <p>Residents can choose to pay a combination of a part RAD and part DAP, for example, a deposit of \$450,000 (RAD) and a daily payment on the unpaid amount of \$300,000 (DAP). Only the RAD lump sum deposit is refundable when the resident leaves.</p>	<p><u>OR A</u> combination</p> <p><i>(Based on \$750,000 RAD)</i></p> <p>Deposit \$450,000 (RAD)</p> <p>Plus \$61.31 / day (DAP)</p>

"I first came to Charingfield for a respite stay. During this visit I heard the phrase, 'Charingfield is your home', and this has now proven to be so. Here, I find there is always someone to care for my physical, mental and social needs. I am treated as an individual and welcomed as a part of a special community."

Margaret, Edmund House resident

Care and support costs

Residents contribute towards the costs of the nursing care, daily support, meals and housekeeping they receive through daily care fees.

Set Daily Care Fees	Costs (at 20/03/23)
<p>A basic daily care fee</p> <p>This fee is paid by all residents to cover living expenses such as meals, laundry, personal and nursing care and electricity. This fee is set by the Government and is standard in every Australian aged care facility. It is currently set at 85% of the pension and is adjusted each March and September in line with changes to the Age Pension.</p>	\$58.98 / day
<p>A means-tested daily care fee (MTCF)</p> <p>This is an additional contribution towards the cost of a resident's daily care. The amount of this fee is determined by a resident's income and assets assessment. It is reviewed quarterly and may vary over time if a resident's income, assets or cost of care change.</p> <p>The annual cap that applies to the MTCF:</p> <p>The lifetime cap that applies to the MTCF:</p>	<p>Determined by the Government: Services Australia</p> <p>\$31,706.83</p> <p>\$76,096.50</p>

Next steps

- You can estimate the amount your loved one may be asked to pay towards their care by going to www.myagedcare.gov.au, searching for 'fee estimator' and completing the form.
- Some families also seek advice from a Financial Planner.

"The staff at Charingfield are fantastic. Their generosity and willingness to help makes me feel very supported and they give my mother great service, care and attention."

Jenny, daughter of a resident

Supporting residents to live their way with grace and dignity

You can enjoy peace of mind knowing your loved one will be expertly looked after and supported in our welcoming community that has been designed to feel like home.

Charingfield is divided into five households to offer a more personal and home-like living experience. Each household shares a kitchen, lounge and dining room. Each resident enjoys the privacy of their own suite complete with ensuite. There's plenty of room for treasured and familiar belongings, and family and friends are encouraged to visit.

Our flexible approach to home-made meals means residents can choose when and where they eat, and our beautiful outdoor spaces offer the simple pleasures of a backyard, with walking paths, veggie patches and flower beds. There are also shared spaces where residents can come together to share a meal or a chat, as well as enjoying sitting outside in our gardens.

We focus on helping residents feel welcome, cared for and comfortable by understanding their specific needs and developing a personalised care and support plan.

Daily care and lifestyle support

- Nursing care – a registered nurse is on-site 24 hours a day.
- Assistance with daily living activities such as bathing, showering, dressing and mobility along with medication.
- Freshly made, dietician-approved meals, including morning and afternoon tea.
- A range of activities and outings that provide companionship and connection to the community. Residents can choose to be as involved as they like.
- Regular services are held in our on-site chapel and private pastoral visits are available.
- Daily housekeeping, laundry and room service.

Specialist care

- **Dementia Care:** Residents with dementia live in our standard aged care suites and those needing emotional care live in our secure memory support unit. Care is person centred and delivered with respect and kindness.
- **High Care:** Charingfield delivers high care, supported by a registered nurse on-site 24 hours a day. This includes palliative care and recovery from injury or illness.

We're here to guide and support you

We know that navigating the aged care system can be a little challenging, especially when needing care in a hurry. That's where our team can help. We can guide you through each step of the aged care process, from how to apply for an aged care assessment through to creating a packing list.

Talk to our admissions team on **(02) 9369 5444** or email us at info@charingfield.org.au.

To learn more about Charingfield, visit www.charingfield.org.au and follow us on Facebook.