



Mercy Health

Care first

Moving into an aged care home



Moving into an aged care home is a significant decision that can bring both challenges and emotional moments for families. This guide is here to support you through every step of the process, helping you find a home that feels right for you or your loved one.

Inside you will find essential considerations to guide you – from researching and touring potential homes, to understanding aged care costs and settling into your new environment.

Whether you ultimately choose a Mercy Health home or another option, we hope this guide provides valuable insights and helps make the transition a little easier for you.

We understand that not every journey into residential aged care is straight forward – the journey is unique to everyone. You can always reach out to the Mercy Health Client Services team on 1300 164 833 with any questions you may have.

Step 1 – Starting the process with My Aged Care

My Aged Care is your starting point. You will need to be assessed to be able to access Australian Government-funded aged care services, however, if you are needing urgent assistance, the Mercy Health Client Services team can support you in entering residential aged care without an Aged Care Assessment. Contact us on 1300 164 833 and we will be able to assist you.

You can apply for an assessment by:

- completing an online form on the My Aged Care website: **myagedcare.gov.au/assessment/apply-online**
- calling My Aged Care on **1800 200 422**
- booking a face-to-face appointment with an Aged Care Specialist Officer by calling Services Australia on **1800 227 475**.

What to expect with an assessment

Once your application has been reviewed, an assessment organisation will call you to confirm your needs based on information you have provided and arrange a time to complete your assessment. They will take you through how to prepare for an assessment, including if you would like a support person present.

The assessor will:

- talk to you about your needs
- work with you to develop your support plan
- provide you with a copy of your support plan either at the time of your assessment or by post or email.

It is important to keep this document as it contains the unique referral code for each service you are approved for and it will be needed as part of the admission process into one of our residential aged care homes.

Step 2 – Arranging your financial assessment

Some of your aged care costs will depend on your financial circumstances. To find out how much you will pay for permanent care, you will need a means (income + assets) assessment.

Not everyone will need to complete a form, however, you will need to ensure your details are up to date with Services Australia.

To confirm the next step for your circumstances, you can visit: **myagedcare.gov.au/income-and-means-assessments** or call **1800 227 475**.

Once this means assessment is complete, you will receive your Services Australia Fee Estimate letter. This letter will:

- confirm your assessed means
- advise if you are expected to pay for your room; and
- if you will contribute towards your daily living and care costs.

It is okay if you have not received this letter before applying for a Mercy Health home. Our Mercy Health Client Services team can support you with an interim assessment while you await Services Australia.

Step 3 – Touring and comparing homes

A tour is your opportunity to get a real feel for the community and to decide what truly matters to you when choosing your next home.

While your personal room is important, don't forget to consider the full experience:

- Meals – Are they varied, nutritious, and tailored to your preferences?
- Amenities – What shared spaces are available for relaxation, hobbies, or socialising?
- Lifestyle Activities – Are there programs that match your interests and keep you engaged?
- Clinical Support – Is suited to your particular needs?

TIP

To better get a sense of the home's vibrant atmosphere, consider scheduling a tour when the Lifestyle Coordinators are leading a resident activity or when entertainment is taking place.



Take a moment to reflect on what's important to you. Write down your top priorities and bring them with you on each tour. This will help you compare homes fairly and ensure the one you choose truly supports your lifestyle, wellbeing, and peace of mind.

Care and Allied Health

Your home will partner with you to understand your care needs, personal and clinical care as well as allied health.

A strong allied health program ensures that residents maintains their mobility, independence, and overall well-being.

Questions to consider:

- Does your home offer on-site or visiting professionals such as physiotherapists, occupational therapists, or podiatrists?
- What is the availability of general practitioners or specialists for routine and urgent medical care?
- Does the home conduct regular health assessments?
- Would I be able to pay for additional wellness programs or services improve my physical health?

All Mercy Health homes partner with you to get to know your personal story and understand the support you needs to tailor a care plan unique to you.

If you have not yet arranged a tour of your preferred Mercy Health home, please reach out to our Client Services team to arrange a suitable time.

 **1300 164 833**

 **www.mercyhealth.com.au/residential**





Step 4 – Understanding the costs

Every person moving into residential aged care is required to contribute to the cost of their care.

The amount you will pay depends on your financial assessment and the home you choose.

To support your financial decision-making, we recommend you engage the services of a financial

advisor specialised in aged care. A financial advisor can provide you with advice based on your personal circumstances and help you understand your budget.

For support in understanding the costs that may apply to you, please contact **Mercy Health Client Services** on **1300 164 833** who can provide **interim fee estimates** to help you plan ahead with confidence.

DAILY LIVING AND CARE FEES

Basic Daily Fee

Everyone pays a basic daily fee which helps cover your everyday living expenses such as meals, cleaning, and laundry.

The basic daily fee is set at 85% of the single basic age pension.

MEANS-BASED FEES FOR RESIDENTS

Means Tested Care Fee

Some residents will be grandfathered under the 1-July 2014 fee structure if:

- They're transferring between aged care homes and entering their new home prior to 1 November 2025.
- They were approved for a Home Care Package before 12 September 2024.
- For those residents who will be grandfathered, a Means Tested Care Fee may apply, depending on your income and assets. This fee is for your personal and clinical care costs and has both an annual and lifetime cap.

For residents who enter care after 1 November 2025, the following may apply:

Hotelling Contribution

Hotelling Contribution is a means-tested payment for those with higher income and assets. It contributes to the cost of daily living services, such as meals, cleaning, and laundry. The contribution is capped daily and Services Australia will let you know if this applies to you and how much you'll need to pay.

Non-Clinical Care Contribution

You may be asked to contribute towards non-clinical care costs, things like bathing, help with mobility, and access to lifestyle activities.

Services Australia will let you know if this contribution applies to you, and how much you'll need to pay. This is based on your means assessment. A lifetime cap applies.

HIGHER EVERYDAY LIVING SERVICES

If you would like to enjoy enhanced services, you will be able to choose to pay for Higher Everyday Living services from your first day in the home.

This cost allows you to access services that go above and beyond the standard care your aged care home provides, allowing you to further tailor

your services to your preferences and lifestyle.

At Mercy Health, we are pleased to be able to offer Mercy Elevate. To understand what services are available to you at your preferred Mercy Health home, please reach out to our Client Services team on **1300 164 833**.

ACCOMMODATION COSTS

Your financial assessment determines the accommodation costs you need to pay, classifying you into one of three categories:

- Fully Supported: The Government pays your accommodation costs in full.
- Partially Supported: You contribute a portion of your accommodation costs, with the Government covering the rest
- Non-Supported: You are responsible for paying the full cost of your accommodation.

If you are eligible to pay for your accommodation cost, if part or in full, the following choices are available to you:

Option 1: Refundable Accommodation Deposit/Contribution (RAD/RAC)

This is a lump sum refundable deposit that is refunded when you leave care, less any retention amounts* and any fees that you agree to draw down from it. Until you pay a lump sum, you will pay by daily payment. The daily payment is not refunded.

- A 2% annual retention will be deducted (up to 10% over 5 years)*
- Calculated daily and only applies once a RAD/RAC is paid

A retention can only be taken from the RAD/RAC itself, it cannot be paid separately from a bank account or any other source.

If you are a Partially Supported resident, your maximum deposit is determined by the government and can change over time. Mercy Health can help you calculate this.

Option 2: Daily Accommodation Payment/Contribution (DAP/DAC)

This is a daily payment that is not refunded at the end of your stay.

If you are Non-Supported resident, this daily accommodation payment (DAP) is based on your room price and the Maximum Permissible Interest Rate (MPIR) for when you commence permanent care. Your DAP will increase twice a year (20 March & 20 September) due to indexation.*

If you are a Partially Supported resident, the government will determine your Daily Accommodation Contribution (DAC). Indexation does not apply to the DAC.

Option 3: Combination Payment (Lump Sum and Daily Payment)

This payment option allows you to choose to pay by a combination of a lump sum plus a daily payment.

You can choose the lump sum amount, and we will calculate the remaining cost as a daily payment. Your daily payment will be billed monthly.

As this combines the payment options 1 and 2, it is important to understand both of these payment types, including retentions and indexation* applicable.

Option 4: Drawdown

As with Option 3, you can choose the lump sum amount, and we will calculate the remaining cost as a daily payment.

You can elect to draw down fees from your lump sum.

* RAD Retention and indexation do not apply to those who are Grandfathered under the Aged Care Act. Grandfathering refers to residents who are living in residential aged care prior to 1 November 2025, or home care clients who were receiving a HCP or were on their National Priority System as of 12 September 2024.

Step 5 – Applying for the home you want

Once you have short-listed your preferred residential aged care homes, it is time to apply and discuss availability with our Client Services team.

Your preferred home may have a wait-list so it is encouraged that you apply even if you are not ready to accept a place right away. This allows you to be able to accept a place once one becomes available.

If you need to move into care immediately, our Client Services team may be able to suggest another Mercy Place home in the interim.

We have included an application form in your enquiry pack to get you started. Our Client Services team will request further paperwork as your application progresses.

We are here to support you in this journey and if you have any questions, please reach out to our Client Services team.

Step 6 – Moving into your new home

You will need to sign a Residential Agreement with Mercy Health. Once this is signed by all parties, you can move into your new home.

All of Mercy Health's rooms are fully furnished, however we encourage you to consider how you would like to personalise your room with items that are special to you, to make you feel truly at home.

Lets us help you find the care
and support you deserve.

Contact us today

📞 1300 164 833

✉ mpenquiries@mercy.com.au

🌐 www.mercyhealth.com.au/residential



Mercy Health acknowledges Aboriginal and Torres Strait Islander Peoples as the first Australians. We acknowledge the diversity of Indigenous Australia. We respectfully recognise Elders past and present. This brochure was produced on Wurundjeri Country.