



Planning ahead

Unfortunately, most of us don't want to think about services available to support us to live independently while we're still relatively healthy. We tend to leave it until an emergency forces us to face the issue, and are often utterly unprepared.

When this occurs, it is often your children who have to acquaint themselves in a very short time with a very complex subject and make decisions with far-reaching consequences. It is therefore enormously important wherever possible to plan ahead.

Talk things over with your family when you're still able to. Involve yourself in the decision about where and how you'd like to live if you can no longer look after yourself. Research what your options are and, if necessary, visit a number of different types of support that is available.

Government subsidies are available to enable you to live as long as possible within your own home. However, the services available to support you after a Stroke have undergone significant changes over recent years. There are two main agencies which coordinate services and accessibility is based on your age and meeting strict eligibility criteria.

NDIS - if you are under 65 years of age:

The National Disability Insurance Scheme is a scheme of the Australian Government that funds costs associated with disability. The NDIS provides Australians under the age of 65 who have a permanent and significant disability with funding for living supports and services.

It takes a significant period of time to undergo the eligibility for assistance process with NDIS so the sooner you begin the process the better. Talk to your allied health team, (in particular the social worker), who will be able to assist you with this process.

For more information about the scheme and your eligibility, contact the NDIS on 1800 800 110 or visit their website: www.ndis.gov.au

My Aged Care - if you are 65 and over

My Aged Care is the Australian Government's starting point on your aged care journey. Find and access the government-funded services you need.

If you are 65 or over My Aged Care will organise the supports that you require to either live independently at home or to access supported living accommodation options.

For more information about My Aged Care and your eligibility to access subsidised services, you can call the My Aged Care contact centre on 1800 200 422 (Freecall*) or visit their website: www.myagedcare.gov.au.

Types of residential age care

As we grow more senior in years it is often prudent to plan for and consider options for supported living.

PLEASE TURN OVER



Supported living options



Supported living options

If you prefer and are able to stay living at home, a number of services can be provided in your home, ranging from basic assistance with shopping or cooking right down to tailor-made extended care. These services are now provided by private service providers who are subsidised by the Commonwealth government.

A retirement village or independent living unit may be what you're after if you're still relatively healthy in your senior years. Here you can live fairly independently and have various support services – like laundry, cleaning or meals – available at a cost. It is important to ensure that you are aware of all the contract implications involved when purchasing a unit in a retirement facility, legal advice is a must before signing any contract

However, if you – or the loved one you're caring for – can no longer live at home or independently, you may be seeking the support of a residential aged care facility. This may be particularly relevant after a Stroke, if you are seeking ongoing nursing care. These facilities provide low-level care (assistance with everyday tasks and occasional nursing care) and/or high-level care (for people who require continuous nursing care). Many facilities provide both levels of care, which means you can stay in the same place if your care needs change over time – you can 'age in place'.

Residential aged care is provided on a permanent basis or short-term (respite, to give carers a break) and includes all essential services (like accommodation, meals and assistance from staff). Some also provide 'extra services': a higher standard of accommodation or services (such as a bigger room, or wine with dinner). The quality of nursing care must be the same for all residents. Occupancy rates in residential aged care facilities are high and can vary considerably from one area to the next and unfortunately there's no central record of where vacancies exist.

Waiting lists seem to be part and parcel of our needs-based aged care system. This is just as true for aged care packages to live independently in your own home as it is for residential aged care services.

The costs and subsidies available

The first step to accessing government-funded aged care services is to check your eligibility for a face-to-face assessment. You can call the My Aged Care contact centre staff to talk about your needs on [1800 200 422](tel:1800200422). Or you can apply online: www.myagedcare.gov.au.

While the government subsidises much of the cost for services provided to assist you to stay in your home and accommodation and care in an aged care facility, this subsidy is means tested. If your assets exceed a set amount, you're expected to contribute by paying certain fees directly to the service provider or the residential aged care facility, including daily care fees and an accommodation bond or charge payable on entry. People unable to pay these charges may qualify for an aged care place fully subsidised by the government.

For assistance calculating the costs you can expect to pay, or check out the My Aged Care website: www.myagedcare.gov.au. If you require assistance to understand how the process works, there are specialised financial advisors who can assist.

