



ApplyWise

Aged Care Funding Explained
Including Accommodation
options

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Introduction: Navigating the Aged Care System

Getting support through Australia's aged care system can be life-changing — but for many people, the process feels confusing, overwhelming, and full of red tape. That's where this guide comes in.

Whether you're starting to explore your options or helping a loved one plan for the future, this guide will walk you through everything you need to know. It explains how the system works, what kinds of support are available, and how to access them.

Importantly, this guide is written in plain English. It's designed to be clear, practical, and empowering — because understanding aged care shouldn't require a degree in bureaucracy.

The aged care system is also changing. In response to growing demand, budget pressure, and previous gaps in oversight, stricter guidelines and more thorough assessments have been introduced. While these changes aim to improve fairness and sustainability, they can also cause stress and uncertainty — especially for families trying to do the right thing without getting lost in the process.

That's why many people turn to a consultant for help. As your support person, I'll simplify the steps, explain what's needed (and why), and help make sure nothing is missed. With the right guidance, applying for aged care support becomes far more manageable — and far less daunting.

Chapter 1: Understanding Aged Care Support

As we grow older, everyday tasks that were once simple can start to feel more difficult. Whether it's getting dressed, preparing meals, maintaining the house, or managing medications — many older Australians find they need extra support to stay safe, comfortable, and independent.

The Australian Government provides help through the **aged care system**, which includes services like home care, residential aged care, respite care, and support for carers. These services are designed to meet your needs as they change — whether you want to stay at home longer or are starting to consider moving into a care home or retirement living.

You may be eligible for help with:

- House cleaning, cooking, and transport
- Home modifications or safety equipment
- Nursing and personal care
- Social connection and mental health
- Full-time residential care, when needed

Accessing aged care support usually starts by registering with [My Aged Care](#), the government's entry point into the aged care system. Once registered, you'll go through an assessment process to determine your needs and what level of support is available.

It's important to know that:

- You don't need to be in crisis to apply
- You can still apply if you're not ready to use services just yet
- Early planning gives you more choice and control

Chapter 2: The Aged Care Assessment Process

To access government-funded aged care support in Australia, you'll need to be formally assessed through [My Aged Care](#). This assessment helps determine what services you're eligible for and at what level.

There are two types of assessments, depending on your needs:

1. Regional Assessment Service (RAS)

If you only need **low-level support** (like help around the house, meals, or transport), you'll be assessed by the RAS. This is generally for entry-level support through the **Commonwealth Home Support Programme (CHSP)**.

2. Aged Care Assessment Team (ACAT or ACAS in Victoria)

If you need **more complex or ongoing support**, such as a **Home Care Package** or **residential aged care**, you'll need a more detailed assessment by the ACAT.

How the Assessment Works:

- You or a family member starts by calling [My Aged Care](#) on 1800 200 422 or registering online.
- You'll be asked some questions over the phone about your health, mobility, and support needs.

- An assessor will then visit your home (or hospital) to discuss your situation in more detail.
- You can have a family member, friend, or carer with you during the assessment.

Assessors look at how you're managing everyday tasks like:

- Showering and dressing
- Preparing meals
- Cleaning and maintaining your home
- Taking medication
- Getting around safely
- Staying socially connected

They'll also ask about any medical conditions, recent hospital visits, or concerns you may have. The goal isn't to "test" you — it's to understand what help will genuinely improve your quality of life.



After the Assessment:

You'll receive a letter outlining:

- What type of support you're approved for
- Your priority level (how soon you'll be offered a package or place)
- What steps to take next

You can then begin arranging services, either through short-term CHSP support or by waiting for a **Home Care Package** or aged care placement.

How I Can Help:

The assessment process can feel intimidating — especially if you're not sure what to say or what the assessors are looking for.

As your consultant, I:

- Help prepare you for the assessment so you feel confident
- Assist with paperwork and documentation
- Make sure you clearly communicate your needs without underselling them
- Follow up after the assessment to guide the next steps

The right preparation makes a big difference. I'm here to make the process easier and ensure your situation is properly understood.

Chapter 3: What Are Home Care Packages?

Home Care Packages (HCPs) are government-funded programs designed to help older Australians stay living safely and independently in their own homes for as long as possible.

They provide a flexible pool of funding that you can use for a range of services based on your personal needs and preferences.



What Can a Home Care Package Pay For?

You can use your package funds for things like:

- Personal care (e.g. showering, dressing)
- Help with cleaning, laundry, and home maintenance
- Meal preparation or delivery
- Transport to appointments or social outings
- Nursing care or allied health (e.g. physiotherapy)
- Equipment, mobility aids, or home modifications
- Social connection and mental health support
- Case management and service coordination

Your provider will help you create a care plan and budget that aligns with your goals and needs.



The Four Levels of Home Care Packages

There are four funding levels, based on how much care and support you need:

Level	Description	Approx. Annual Value (2023–24)
Level 1	Basic care needs	~\$10,271
Level 2	Low-level care needs	~\$18,063
Level 3	Intermediate care needs	~\$39,310
Level 4	High-level or complex care	~\$59,593

Note: These amounts are subject to annual indexation and may vary slightly depending on government adjustments.

You will be assigned a level based on your ACAT assessment and how much support you need to remain safe at home.

\$ Do I Have to Pay Anything?

Yes — most people are expected to contribute a **basic daily fee** (currently up to \$12.53 per day), depending on your income.

In some cases, you may also be asked to pay an **income-tested care fee**, assessed by Services Australia. This depends on your individual financial situation.

However, if you're on the full pension, you may not need to pay anything beyond the basic daily fee.

How Long Is the Wait?

Waiting times can vary from **3 to 12 months**, depending on your priority level and availability in your area. It's common to start with CHSP support while waiting for your package to become available.

How I Can Help:

I can guide you through the entire process of:

- Registering for a Home Care Package
- Preparing for your ACAT assessment
- Understanding your level of funding
- Choosing a provider that suits your needs
- Budgeting your package funds for maximum value
- Reviewing your services as your needs change

With the right support, you can stay safe and independent at home — with services tailored specifically for you.

Chapter 4: Types of Aged Care Accommodation

When living at home is no longer safe, comfortable, or manageable — even with a Home Care Package — residential aged care may be the best option. There are several types of aged care accommodation in Australia, depending on your needs, preferences, and financial situation.

1. Residential Aged Care (Nursing Homes)

These are facilities that provide full-time care for people who can no longer live independently. Services include:

- 24/7 personal and medical care
- Meals, laundry, and cleaning
- Medication management
- Social and recreational activities

Most residents are approved for this type of care through an **ACAT assessment**.

2. Respite Care

Respite care provides **short-term stays** (usually from a few days to several weeks) in a residential aged care home. It's used:

- When carers need a break

- After hospital discharge
- While waiting for a permanent place

You may be eligible for up to **63 days of subsidised respite care** per year, with potential extensions.

3. Retirement Villages

Retirement villages offer **independent or semi-independent living**, typically for people aged 55+. While not part of the government's aged care system, they offer:

- Private units or apartments
- Access to communal facilities and social events
- Optional services (meals, cleaning, etc.)

These are usually privately funded, and fees can vary widely.

4. Assisted Living / Supported Residential Services (SRS)

These are **private facilities** that offer personal care and accommodation for older people who don't qualify for full residential aged care but still need help with daily tasks. These are not subsidised by the government.

Key Aged Care Costs to Understand

Residential aged care is not free, but the government may subsidise a significant portion based on your income and assets. Here's how the cost structure works:

Fee Type	Description
Basic Daily Fee	Covers meals, cleaning, and services — currently \$61.96/day (85% of pension)
Means-Tested Care Fee	Based on your income/assets; up to \$33,309/year and \$79,942 lifetime
RAD (Refundable Accommodation Deposit)	A lump sum (e.g. \$350,000–\$750,000+) paid to secure a room; refunded if you leave
DAP (Daily Accommodation Payment)	Interest-style daily payment if you can't pay the full RAD upfront
Additional/Extra Service Fees	Optional extras (premium rooms, menus, Wi-Fi, etc.)

You can choose to pay for your accommodation as:

- A full **RAD** (refundable lump sum)
- A **DAP** (daily payment)
- Or a **combination** of both

How I Can Help:

Choosing the right aged care accommodation — and understanding the costs — can be overwhelming, especially during times of stress or urgency.

I can:

- Help identify appropriate facilities based on your needs, location, and budget
- Explain your options for RAD, DAP, and fee structures
- Liaise with providers and help negotiate placement terms
- Assist with application forms and follow-up
- Support you or your family every step of the way

Whether you're planning ahead or need urgent placement, I'm here to guide the process and reduce the burden on you and your loved ones.

Chapter 5: How ApplyWise Can Help You

Understanding the aged care system — and knowing where to begin — can feel overwhelming. From navigating My Aged Care to figuring out accommodation, fees, and paperwork, it's no wonder many people put it off or feel stuck.

That's where I come in.

As your consultant, I offer one-on-one guidance through every stage of the process. Whether you're just starting out or already approved for a package, I help take the confusion out of aged care and give you a clear, personalised path forward.

What I Can Help With:

- **Explaining your options clearly** — no jargon, no overwhelming paperwork
- **Helping you apply for My Aged Care** — including assessments and follow-up
- **Finding the right services or accommodation** — tailored to your needs, location, and budget
- **Completing forms and gathering documentation** — including support letters if needed
- **Liaising with providers** — so you don't have to chase phone calls or emails

- **Advocating on your behalf** — especially if you're feeling unsure or unsupported
-

Who I Help:

- Older individuals who want to stay at home longer with support
 - Family members helping a loved one navigate aged care
 - People in urgent need of respite or residential placement
 - Anyone overwhelmed by the process and unsure what to do next
-

Why Use a Consultant?

Many people delay applying for aged care because they're unsure where to begin — or they start, but get stuck in the paperwork and back-and-forth. While government services are available, they can be difficult to access or slow to respond.

As a consultant, I work for **you**, not the system. My focus is on helping you feel confident, informed, and supported — every step of the way.

You don't have to go it alone.

Chapter 6: Costs & How I Work

Everyone's aged care journey is different — so I offer a range of support options to suit your needs, goals, and circumstances. Whether you need help with the My Aged Care process, finding accommodation, or managing the transition into aged care, I'll tailor my support to what you need most.

My Services May Include:

- Application assistance for **My Aged Care** (from **\$250–\$400**)
- Help preparing for an **ACAT assessment**
- Ongoing support through the **Home Care Package** journey
- Sourcing and arranging suitable **aged care accommodation** (from **\$400–\$750**, depending on complexity)
- Full placement support — from planning to moving in — **quoted individually**

These are indicative prices and may vary depending on the level of support required.

Self-Funded or Package-Funded?

If you already have a **Home Care Package**, you may be able to use some of your package funds to cover my services — especially if they support your independence or wellbeing.

If you're paying privately (for example, during an urgent aged care placement or retirement village search), my fees are quoted clearly upfront, and there are no surprises.

We'll always discuss your situation first — obligation-free — so you know exactly how I can help and what the next steps are.

What You Can Expect:

- Clear communication
- No pushy sales or hidden fees
- Respect for your decisions
- Flexible options depending on how much or little help you need

Let's Talk First:

If you're not sure whether you need a consultant or just need some quick guidance, I offer a **free 15-minute consultation** to talk through your situation. From there, we can decide what kind of support would be most helpful — or whether you just need a few pointers to move forward on your own.

Chapter 7: What to Do Next

If you're feeling unsure about where to start — or overwhelmed by paperwork, waitlists, or confusing aged care rules — you're not alone.

Many families delay getting help because the system seems too hard to understand, or they're worried about making the wrong decision. But acting early can give you more choice, more control, and more peace of mind.

Here's What You Can Do Now:

- **Call or email me** for a free 15-minute consultation
- **Let's talk about your current situation** — whether you're just starting or partway through the process
- **I'll explain your options**, help you understand what support may be available, and suggest the best next steps

There's no pressure or commitment — just friendly, expert advice to help you feel more confident moving forward.

You Don't Have to Do This Alone

Whether you're planning ahead, responding to a health change, or helping a loved one, I'm here to support you with:

- Knowledge of the aged care system
- A practical, calm approach

- Real solutions tailored to your needs

You've done the hard part by recognising it's time for help. Now let's take the next step together.

 **Contact ApplyWise**

Email: support@applywise.com.au

Phone: 0412 734 608

Service Area: Based in Melbourne — supporting clients locally and across Australia

Enquiry Form

Name: _____

Phone Number: _____

Email Address: _____

1. Who are you enquiring on behalf of?

- ☐ Myself
- ☐ A family member or friend
- ☐ Someone I care for professionally

2. What kind of help are you looking for? (Tick any that apply)

- ☐ Help applying for a Home Care Package
- ☐ Support finding aged care accommodation
- ☐ Understanding costs or fees
- ☐ General guidance on the aged care system
- ☐ Something else: _____

3. Are you currently registered with My Aged Care?

- ☐ Yes
- ☐ No
- ☐ Not sure

4. What's the best way for me to contact you?

- ☐ Phone
- ☐ Email
- ☐ Either is fine

5. When would you like to start the process?

- ☐ As soon as possible
- ☐ In the next few weeks
- ☐ Just planning ahead for now

Notes