

Understanding residential aged care



Enriching and celebrating life together

Supporting you before, during and after your move into residential aged care

Moving home is a big decision, especially when it comes to residential aged care.

It is important that you make the right decision as accommodation differs depending on your needs and budget.

You may feel many mixed emotions – fear, anxiety, loss or even relief, and sometimes these are felt all at once. We understand this and want to support you through this change.

This step-by-step guide aims to help you through the process from your initial enquiry to moving into your new home and all the steps along the way. You will find information on how to determine your eligibility, finding the right home for you, understanding the costs, applying to a home and finally moving in. We will provide you with handy checklists to make it as easy as possible to navigate this important change.

At Estia Health, we have helped many people make the move into aged care by offering support, guidance and ensuring you have all the information you need to make the right decision for you. We look forward to assisting you.

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Your journey into care

All aged care homes in Australia subsidised by the Australian Government are accredited through a process of registration and ongoing audits by the Aged Care Quality and Safety Commission (ACQSC). The ACQSC conducts audits of aged care providers, including those offering residential aged care, to ensure they meet the Aged Care Quality Standards ([strengthened from 1 November 2025](#)). The best place to start is to contact the team at Estia Health and we will help you through the process.







Step 1 – Get in touch with us

Finding out if you are eligible for Australian Government funding means obtaining all the right information. Our team are able to help answer all your questions about funding and fees. Contact us on 1300 682 833, and we can discuss the type of care or service you would benefit from. To get you started, we've outlined in this guide information on the types of services we offer and how you can obtain Government subsidies to support your care.

Our team will guide you through the process of residential aged care entry, including the need for a Single Assessment System assessment. This is one of the first things you will need to do to determine the level of care services you need.

The Single Assessment System workforce ensures older Australians receive the right level of support as their needs evolve. Their role is to assess the needs of the elderly who require additional support through a residential aged care home or through home care services.

To arrange an assessment in one of three ways:

- **Online:** Visit myagedcare.gov.au and complete the application form
- **Phone:** Call My Aged Care on 1800 200 422 (free call) between:
 - 8am–8pm weekdays
 - 10am–2pm Saturdays
- **In Person:** Book a face-to-face appointment with an Aged Care Specialist Officer (ACSO) at select Services Australia centres by calling 1800 277 475.

Alternatively, your doctor or health centre can provide a referral. If the circumstances are an emergency, Estia Health is able to provide a referral for a Single Assessment System assessment.

What is a Single Assessment System assessment?

Once you have booked your free Single Assessment System assessment, a member of the workforce will visit you to better understand your needs.

The Assessment is conducted by a trained professional (e.g. nurse, social worker). They will use the Integrated Assessment Tool to evaluate:

- Physical and cognitive health
- Emotional wellbeing
- Social supports
- Living environment
- Personal goals and preferences

The assessment will take approximately 1–3 hours, and you can have a family member or carer present.

Following the assessment, you'll receive a care classification and a personalised care plan. This determines your eligibility for services like:

- Support at Home
- Home Care Packages
- Respite care
- Residential aged care

You will receive a copy of the assessment, and it is important you keep this document as aged care homes will need to review it.

What types of care are available?

Estia Health offers a range of services to support you regardless of your situation. The following are the types of aged care services you may be eligible for:

Permanent care

This provides assistance with personal care or day-to-day tasks and 24-hour nursing care. Permanent care offers ongoing clinical, emotional and wellbeing support, ensuring your safety and care needs are looked after.

Respite care

Respite care is short-term care when you need it. Respite care provides the support you may need if you are going through rehabilitation, if your carer is unable to provide support for a period of time or if you are just looking for some companionship. It may be planned or on an emergency basis and is available for up to 63 days in a financial year. Estia Health also offers respite care at a flat rate for those without a Single Assessment.

Dementia care

Dementia care is available in all Estia Health homes, with some homes offering a dedicated area, called a memory support, to those with more advanced needs.

Emergency care

Estia Health can also assist if an emergency situation arises and immediate care is needed. We provide a safe environment with Registered Nurses on duty 24/7. Our team can assist you in understanding your needs and organising an aged care assessment.

Carer Gateway

Working with Carer Gateway, we provide a reprieve for carers, ensuring they are supported to rest and rejuvenate so they can continue to provide care to their loved ones. This is through access to our Day Respite or Overnight Respite care.

Home care providers

We offer respite to those on home care packages to support them when overnight care is required post-surgery or illness.

John's story

John and Margarete have been married for more than 50 years and had never spent a night apart, so making the decision for John to spend time in short-term respite was very difficult. Margarete has been looking after John now as his carer for many years as he has asbestosis and is unfortunately now palliative, so she sees his care as totally her responsibility.

But when Margarete needed to have a total hip replacement, they decided together that it would be best for John to go into respite whilst she was in hospital and recovering. Margarete admits that she felt very emotional and that despite how kind everyone was, she was still worried.

Her fears were unfounded though when John checked in. He immediately let Margarete know that the staff were wonderful and made him feel welcome. John gave her daily updates on how fantastic the meals were and how caring everyone was.



Because Margarete could only call John and not visit him, the staff went to great lengths to make John feel at home. Staff who were not even working on the day he was due to leave came in to say goodbye and many made a point of saying goodbye to him, telling him that he was a joy to have in the home. Both Margarete and John now feel that it is a very viable and happy place for John to go if the need arises again.

Margarete wanted to emphasise how important she felt it was to go and have a look first. 'Looking first was vital, you really need to get a feel for the place, we could instantly tell the staff were friendly, kind and accommodating.'





Step 2 – Come in and say hello

Come in and say hello to our Estia Health team at your local home. You don't need to make a booking – we welcome you to visit at any time and one of our friendly team will greet you. However, if you prefer to make a booking, please either contact our homes directly or visit www.estiahealth.com.au/our-homes

When you visit one of our homes, you will be able to view accommodation options, our living areas, see examples of our events and activities, join us for a coffee and sample our delicious menu, and importantly, meet our team of caring, experienced aged care professionals. We encourage you to ask as many questions as possible, especially regarding your particular situation and how we can ensure our care meets your specific needs. Our handy checklist on page 12 provides you with some questions you might like to ask.

We look forward to welcoming you into our Estia Health homes.

Expert Clinical Care

The care of our residents is at the heart of everything we do. Every home is under the leadership of a Residential Aged Care Manager and a Care Director, ably supported by a team of qualified nurses managing clinical care in conjunction with you, your GP, family and any relevant specialists.

Individual care plans are developed for every resident. These plans detail everything we need to know about your individual care and helps our employees involved in your care to be fully informed and accountable for the care you receive.

As clinical care is an ongoing process, care plans are regularly reviewed, which assist the home to monitor your ongoing health and be proactive in providing appropriate changes to your care where necessary.

An individual clinical care plan includes details on:

- Daily medication
- Pain management programs
- Medical services such as physiotherapy, pharmacy, podiatry, optometry and dental
- Dementia care
- High-level personal care
- Specialised complex care needs i.e. dialysis

Delicious freshly cooked meals

A fresh, nutritious, home cooked meal is what you can expect at an Estia Health home. Every home is equipped with an on-site kitchen and an experienced chef who takes great pride in meals that are cooked fresh daily to meet the diverse needs of our residents.

Our menus feature all the traditional favourites, and our teams are more than happy to meet with you to discuss any personal preferences or dietary requirements to make sure we are catering to your needs. In addition to three cooked meals every day, delicious morning and afternoon teas are prepared daily, and we welcome residents to request a snack or a drink at any time.

Healthy living for your wellbeing

No matter your age or ability, we believe in the importance of healthy living for wellbeing. Which is why our teams at Estia Health create stimulating, interactive and social programs as well as providing the means for residents to continue to enjoy doing the things they love.

So whether your love is gardening, art, watching movies, singing, yoga, chess, sharing skills with younger generations or enjoying outings into the community, you can continue to do the things that keep you healthy. If we haven't thought about an idea that you love to do, let us know! Our lifestyle team are always up for new and interesting challenges and thrive on finding ways to keep you connected and participating in the things that matter most to you.

We encourage family and friends to join us and will help arrange for our residents to continue with outside interests, whether it is Rotary, church services, a footy match or a morning tea with a friend.



Things to consider when viewing a home

If you, your family members or friends are able to visit some homes, it's a good idea to write down your impressions of each home, together with the home's name and contact details. You may like to use this checklist to help you assess the suitability of the home for you.

Standards

Aged Care Quality Standards (strengthened from 1 November 2025) are set by the Aged Care Quality and Safety Commission and set expectations for providers to ensure they deliver safe, high-quality care. They create a shared understanding of what is expected in aged care and place older people at the centre of their care.

- ☐ Is the residential aged care provider registered with the Aged Care Quality and Safety Commission?
- ☐ What is the home's Google and Aged Care Star Rating?
- ☐ Are you happy about the home's standards?

Location and access

- ☐ Is the location convenient for you, your family and friends?
- ☐ Does the building have easy access for people who have difficulty walking or climbing stairs?
- ☐ Does the home provide the services that are important to you?

Accommodation, meals and routines

- ☐ Is there provision for couples?
- ☐ What arrangements are there to ensure privacy for residents?
- ☐ Is the daily routine flexible or fixed? For example, cleaning of bedrooms.
- ☐ What are the meal arrangements – seating, times, menus, meals for visitors, meals in your room, special diets?
- ☐ Can you have a premium snack between meals?
- ☐ Can you have your own television and private telephone?
- ☐ What furnishings and personal items can you bring, and what is supplied?

Social and cultural

- ☐ What social activities are there, and is the home sensitive to your cultural or religious needs?
- ☐ Can family and friends visit without restriction?
- ☐ How are social and cultural activities decided? Do residents have a say?
- ☐ Are there employees who speak your language? If not, do they offer translation services?

Care and health

- ☐ What training and qualifications do the care employees have – are there Registered Nurses, Enrolled Nurses, trained carers?
- ☐ Does the home offer nursing coverage 7 days a week, 24 hours a day?
- ☐ Will the home meet your own health or diet needs or preferences?
- ☐ What type of care or services cannot be provided? How would you be advised of this?
- ☐ If your care needs change, will you be able to stay, or would you need to move to another home?
- ☐ Will you be able to continue to see your own doctor?
- ☐ What other health professionals visit the home regularly?
- ☐ How can family or friends be involved in care?

Overall appearance

- ☐ What was the attitude of employees assisting you?
- ☐ Were you able to look all around the home, look inside some rooms and see all the amenities?
- ☐ Was the home fresh, clean and in good repair?
- ☐ Is there easy access to well-maintained outdoor areas?
- ☐ How would you rate the home you visited on a scale of 1 to 10?





Step 3 – Understand the costs

At Estia Health we understand that moving into aged care is a major investment – both financially and emotionally.

For peace of mind, it's important that you understand the different fees and charges, as not all fees necessarily apply to everyone, and what applies to you will depend on your individual financial situation.

In most cases, an Income and Assets Assessment will need to be completed to determine the amount needed to pay to access aged care services. In other cases, Centrelink or the Department of Veterans' Affairs (DVA) will need to be contacted for an assessment to be conducted. This can sometimes take time, so in the meantime, we are able to support you with interim arrangements.

Contact us on 1300 682 833 to find out more.

The fees and charges for residential aged care are made up of:

1. **A basic daily fee:** Set by the Australian Government and covers the daily services provided by the home. The maximum daily fee is 85 per cent of the single basic age pension, and for some people, this may be the only fee they are required to pay.
2. **Accommodation cost:** Accommodation costs depend on the specific home and room you choose. Some people will have their accommodation costs met in full or in part by the Australian Government. For those required to pay accommodation costs, a range of payment options are available.

Other fees may apply

3. **Means-tested supplements:** A contribution towards the cost of Aged care, set by the Australian Government may be required. These are the Hotelling Services Contribution and the Non-Clinical Care Contribution.

The Fee Estimator on the My Aged Care website will help you to understand what your contributions are likely to be. These contributions are capped,

and prior contributions you have made in Home Care may also be taken into account.

Fee Estimator: www.myagedcare.gov.au/how-much-will-i-pay

4. **Enhanced:** Our Higher Everyday Living programs consider residents' wants, interests and means to provide an additional layer of comfort. Our team will be able to tell you more about the range of services available and associated costs once you're in your new home.

Accommodation cost in detail

The accommodation cost is the amount charged for a resident place. Some people will have their accommodation costs met in full or in part by the Australian Government. There are four payment options available:

1. **Refundable Accommodation Deposit (RAD)**

The RAD is paid up front, guaranteed by the Government and refunded when you leave the aged care home, less a RAD retention amount of 2% per annum (calculated daily on your daily balance).

2. **Daily Accommodation Payment (DAP)**

You may choose to pay by DAP, a monthly amount calculated using the government's maximum permissible interest rate (MPIR). For example, $RAD \times MPIR / 365 = DAP$. The DAP is indexed twice per annum on 20 March and 20 September.

3. **Combination of both**

It's also possible to combine the two payment methods above to fit your budget.

4. **Combination with the DAP (and other charges) drawn down from the RAD**

In this scenario, residents may wish to pay part RAD and part DAP and draw fees from the RAD (e.g., part DAP and *Enhanced* charges).

On our website, we have a handy room price calculator to help you understand the cost breakdown. Visit www.estiahealth.com.au/repayment-calculator

We recommend seeking independent advice from a qualified and experienced aged care financial planner to make sure that the decision reached is the right one for you.

The My Aged Care website is also a valuable resource: www.myagedcare.gov.au







Step 4 – Time to apply

When you are ready to apply to Estia Health, our team will make it as easy as possible. To start the application process, you will need to complete an application form. We welcome you to make an appointment with the team at your chosen home(s), who will be happy to assist and provide you with the paperwork you will need.

Once the paperwork is complete, we will send you a Service Agreement, which you will need to read and sign prior to commencing care.

If you have been clinically assessed, we will need a copy of your report. If not, we can help you obtain a copy. We can also assist you in completing the Income and Asset Assessment form. This needs to be provided to Centrelink or the Department of Veterans' Affairs for assessment.

If you are unsure about any stage in the application process, please call the home in which you are applying or 1300 682 833 and we will assist you.





Step 5 – Moving in

We look forward to welcoming you into your new home. We will be able to confirm the moving-in date once we have received the signed resident agreement and all completed paperwork.

Moving in can mean experiencing mixed emotions. We understand this, and our team will make every effort to help you settle into your new home, get to know you and what you love to do, so that we can ensure you are comfortable as quickly as possible.

We encourage personalisation of your room – you can hang pictures, bring your favourite piece of furniture, change the curtains or bring a special vase. All rooms come with comfortable, electronically controlled beds, nurse-call systems, wardrobes, and bedside tables. If you bring anything valuable, please discuss your insurance requirements with your home's Residential Aged Care Manager.

We look forward to welcoming you to your new home.

Checklist of people to notify of your move

There are a number of people and organisations who may need to know that you have moved – here is a checklist to help you.

- ☐ Family members
- ☐ Friends and neighbours
- ☐ Supporters
- ☐ Doctor and other health professionals
- ☐ Community nurse
- ☐ Your gardener or lawn mowing person
- ☐ Your cleaner or home help
- ☐ Meals on Wheels and other community support services

- ☐ Your pension provider
- ☐ Australian Taxation Office
- ☐ Medicare
- ☐ Your medical insurance company
- ☐ Your superannuation company
- ☐ The appropriate state authority for your driver's licence
- ☐ Your local post office
- ☐ Your bank, building society or credit union
- ☐ Your local office of the Australian Electoral Commission
- ☐ Other aged care homes to which you might have applied



Meet Apo

When Apo plays her ukulele for all the other residents, she loves to see the smiles on their faces and watch them enjoy her performances. Although she giggles when she says, 'I can only sing in Samoan – I don't know any of the songs in English, but no one seems to mind'. Blessed with a kind and gentle personality, Apo is the epitome of the easy natured, friendly, and warm Samoan. A culture that fits just perfectly into Estia Health Bankstown, where she is already much loved and appreciated.

At 80 years old, it is unusual within her culture to be living within an aged care home, but she tells us that she would love to get the word out about how wonderful it is! Originally Apo came over to Australia from New Zealand in 1980 for a holiday, because she had heard what a wonderful country it is. But she fell in love with Australia and decided to stay.

Eventually she moved into a retirement village in Burwood, but after becoming unwell she went to hospital and it was suggested that she enter respite at Estia Health Bankstown. She loved it so much she didn't want to leave. She had previously volunteered here and so knew Bankstown well and felt immediately comfortable. What she loves most was that she no longer had to worry about getting her meals ready and the feeling that she always has someone around to help her.



She told us 'At home, people were always busy and couldn't always help me when I needed it, here, there is always someone on hand to help me. So, I want to encourage others as well. Now I love saying hello to everyone and to try and make everyone happy'.



Call **1300 682 833**
or visit **estiahealth.com.au**

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V6_10/2025