Navigating Residential Aged Care

Your simple guide to navigating Juniper Residential Aged Care.

1300 313 000 | juniper.org.au

Juniper

Hello, we're Juniper.

As one of WA's biggest non-profit aged care providers we understand the importance of community and culture and being a part of both.

We believe that getting older doesn't mean you should stop doing what you love or stop being who you are. At Juniper, we keep you connected to the people, passions and places that have always brought you joy. We want you to keep being you and that's not just something we say.

It's a promise.

Honest and realistic, it's our thing.

We don't sugar coat ageing. It can be hard. But we're here to support you with exceptional care, accommodation and support services, so you can get on with your life.

That's why we created this book. Navigating residential aged care can be a lot to process, especially when you're starting out.

We're here to walk you through these questions with some simple guides and handy tips on how to get started with aged care, how to access funding, what you can expect on your journey, and what's available.

And what we don't answer in these next few pages, we're always there on the other end of the phone for a chat to help you navigate the system.

1300 313 000 **juniper.org.au**

Steps for permanent placement into Juniper Residential Aged Care

1. My Aged Care

2. Understanding your fees

- Income and Assets Means Assessment
- Accommodation costs
- Care Services
  - Everyday living costs
  - Non-Clinical Care
- Support and Advice

3. Apply and be waitlisted

- Choose a home if you have a preference
- Contact and personal information
- Enduring power of attorney or guardianship
- Financial Information
- Declaration

4. Offer and Acceptance

5. Move in

1. My Aged Care

Getting started: Navigating My Aged Care

Starting your aged care journey begins with setting up your profile with My Aged Care.

My Aged Care is the Federal Government's organisation that supports you to find out more about aged care and what potential government-funded aged care services you may be able to receive.

Setting up a profile with My Aged Care allows you to check what services you may be eligible for.

This can be done online or via a phone call:

1800 200 422 **myagedcare.gov.au**

Handy hints

- You will need to provide some personal information such as your address and phone number.
- Have your Medicare card ready.
- You may want to set up consent for a trusted person to call on your behalf. You can also set this person up as a Registered Supporter.
- You will need to share some of your current experiences with daily living.

Once you have given your details to My Aged Care you will receive a My Aged Care ID number which is unique to your profile. This is an important number to have throughout your journey so My Aged Care and the aged care provider you choose can quickly see all your details and updates in one place.

Ready for an assessment?

An assessment is where a person from My Aged Care talks to you about your circumstances so they can assess which services you qualify for and how much assistance you will receive.

During the assessment a nurse, social worker, or another government representative will visit your home. They will evaluate your physical and mental health, look at how you manage everyday activities, and ask questions to identify the support you need.

Apply for an assessment for aged care services

You can do this online at My Aged Care or over the phone.

1800 200 422 **myagedcare.gov.au**

Other ways to get an assessment

A health or aged care professional can make a referral for an assessment for you using My Aged Care's "Make a referral tool". You can ask the below professionals to do this for you:

- Your GP, medical specialist or nurse;
- Hospital professional or administration staff;
- Community health professional;
- Community workers;
- Or aged care service provider (like Juniper).

The professional will require your Medicare or DVA details and personal information, including your date of birth and contact details.

Once you have been referred, a My Aged Care assessor will call (usually 2-6 weeks) to make a time for your assessment

Assessment

Assessments are done in person, at your own home. This is where the assessor will determine what your needs are.

You should have handy:

- Medicare card and one other form of ID proof (DVA card, driver's license, healthcare card, or passport)
- A support person (if you would like one)
- Any doctor referrals
- Your GP or other health professionals contact details
- Any information on any support you receive
- Let My Aged Care know if you need special assistance to communicate, such as a translator or Auslan interpreter

Juniper tip

The assessor is there to understand what daily life is really like for you. They'll look at your clinical, independence, and everyday needs — things you might need help with to reach your goals. It's important to be honest and share examples of how things may have recently changed.

What do I find out at, or after, the assessment?

My Aged Care will send you a letter with your assessment results and if you are eligible for services, as well as a support plan with instructions on what to do next.

For each service you are eligible for you will receive a unique referral code. A permanent residential referral code is needed to enter Residential Aged Care. You can also see this information online on your My Aged Care account.

2. Understanding your fees

Income and Assets Means Assessment

To access government subsidies that support:

- Accommodation costs
- Care services
  - Everyday Living Costs
    - Basic Daily Fee
    - Hotelling Supplement
  - Non-Clinical Care Contribution

you will need to complete an assessment through Services Australia or Department of Veterans' Affairs. The government will issue you with a letter to confirm if you need to contribute towards Care services or Accommodation.

The government will subsidise your Clinical Care and it is not subject to a means assessment.

People approved for a Home Care Package on or before 12 September 2024 Fee Arrangement

If you were approved for or were accessing a home care package on or before 12 September 2024 you are eligible for a different fee arrangement.

You will need to pay the Basic Daily Fee. Your means assessment will determine if you need to contribute more towards the cost of your care through a Means Tested Care Fee. The Hotelling Supplement and Non-Clinical Care Contribution does not apply to people on this fee arrangement.

Accommodation costs remain the same.

Accommodation costs

This is the agreed price you pay for your room in an aged care home.

The outcome of your government means assessment will determine how much you contribute towards your accommodation.

If you need to pay the full or partial accommodation costs you have options in how you make this payment.

- A lump sum payment or,
- Daily payment or,
- Combination of a lump sum payment and daily payment.

It is recommended that you seek independent financial advice to decide which payment option works best for you.

Lump sum payment

- **Refundable Accommodation Deposit (RAD)**: This is when you pay the full amount yourself.
- **Refundable Accommodation Contribution (RAC)**: This is when the government helps with the costs. It is based on the Daily Accommodation Contribution (DAC) determined by Services Australia.

If you choose to make a lump sum payment under the new Aged Care Act, providers will retain up to 2% per year for up to 5 years. These deducted amounts do not need to be refunded on exit.

Daily Payment

- **Daily Accommodation Payment (DAP)**: This is when you pay the full amount yourself.
- **Daily Accommodation Contribution (DAC):** This is when the government helps with the costs. The amount is determined by Services Australia based on your means assessment.

Daily payments are not refunded when you leave care.

Combination of a lump sum payment and daily payment

You can choose to pay part of your accommodation costs upfront as a RAD and the rest can be calculated as a DAP.

Everyday Living Costs

Basic Daily Fee

- Every person who enters permanent care pays a Basic Daily Fee. This is set at 85% of the basic single aged pension. The fee covers daily running costs such as laundry and cleaning.
- The Basic Daily Care Fee is adjusted by the Federal Government each March and September in line with Age Pension increases.

Hotelling Supplement

- This includes things such as catering, cleaning, and gardening. Your government means assessment will let you know if you can afford to contribute more towards everyday living costs.

Non-clinical Care Contribution

This includes bathing, mobility assistance and lifestyle activities. Your government means assessment will let you know if you can afford to contribute towards non-clinical care.

Support and advice

Services Australia have free services to help you make decisions about your aged care needs.

- Aged Care Specialist Officers (ACSOs) help with aged care information.
- Financial Information Service (FIS) help you make decisions about financial issues and is available to everyone. You do not need to be receiving government payments or services to access FIS.

You can also seek independent advice from a Financial Advisor. The Government's MoneySmart website (moneysmart.gov.au/) has tips on how to choose the right Financial Advisor.

Financial Hardship Assistance

If your financial situation changes due to circumstances out of your control, you can apply for financial hardship with Services Australia. If you are eligible the government may provide some financial aid towards your expenses.

Services Australia will check how much income you have access to after you have paid all your essential expenses. If you have access to more than 15% of the basic age pension after you have paid your essential expenses, you may not be eligible for financial hardship assistance.

3. Apply

1. Choose a home if you have a preference

When selecting your preferred home, please note that we will consult with the care team to ensure the home can meet your clinical needs and provide the appropriate level of quality care for you.

2. Contact and personal information

We will need to know:

- Your personal details
- Your residential referral code from My Aged Care
- Your cultural information
- Any nominated representatives
- Your current living situation

3. Enduring Power of Attorney or Enduring Power of Guardianship

Enduring Power of Guardianship (EPG)

An Enduring Power of Guardianship (EPG) is a legal document that authorises a person of your choice to make important personal, lifestyle and treatment decisions on your behalf should you ever become incapable of making such decisions yourself.

The guardian's role covers a set period of time. These decisions may take care of living arrangements, care services, medical and dental treatment. The guardian does not have the power to make decisions related to money or other financial arrangements.

If an EPG is in place, you will need to let Juniper know and provide a copy of the document confirming this.

Enduring Power of Attorney (EPA)

An Enduring Power of Attorney is a legal document a person can make that gives another person/s authority to manage financial and legal affairs, such as paying bills, handling investments, and managing property. An EPA does not cover personal, medical, or lifestyle decisions.

If an EPA is in place, you will need to let Juniper know and provide a copy of the document confirming this.

4. Financial Information

You will need to share with Juniper a copy of your outcome letter from your Income and Assets Means Assessment through Services Australia or Department of Veterans' Affairs.

If you have yet to complete this assessment, you will need to provide Juniper some information on your assets and income. This will allow Juniper to provide you with an estimate of your potential fees.

If you choose not to complete a Government assessment, you will not be eligible for any government assistance and you will need to pay the maximum means tested fees on admission.

5. Declaration checklist

This allows you to check that you have fully completed required forms, sent through any required documents and confirmed all the information you have supplied is accurate. Once Juniper receives all the required information you will join the waitlist.

4. Offer and Acceptance

When a suitable room becomes available Juniper will contact you and discuss:

- Viewing the room and meeting some of the home's team
- Estimate of fees and payment options
- Any additional forms you may need to complete:
  - **Pharmacy:** You may wish to use the local pharmacy to supply any future medications.
  - **Direct debit:** For ongoing fees, such as the Basic Daily Fee that everyone contributes toward everyday living expenses, payments are made by direct debit unless arrangements have been made to draw down from a lump sum payment. Ongoing financial statements will be provided by the Juniper Finance Team.
- Final agreement: This includes your rights and responsibilities moving into an aged care home and the agreed fees.

5. Moving In!

Once a date is confirmed and agreed, details on when and how you can move into your new home will be shared.

This includes date of admission, your key contacts at your aged care home, and if you would like to move any personal belongings in.

Our Promise to Customers

Best Care

Our commitment to provide the best care and support all the time.

Championing you

We want to keep you connected to the people, passions, and places you've always loved.

A warm welcome

We act with compassion and kindness and bring our expertise to you.

Honest and real

We have the courage to tell it as it is, and support your choices.

Curious at heart

We will listen and always ask how you are and what you need, adapting when change is needed.

Every step of the way

Providing quality care and accommodation, no matter where you are on your journey.

Our Locations

Residential Aged Care

Albany	
Juniper Korumup	● ● ● ●
Bentley	
Juniper Annesley	● ● ● ●
Juniper Cygnet	● ● ●
Juniper Hilltop	● ●
Juniper Trinity	● ●
Derby	
Juniper Numbala Nunga	●
Embleton	
Juniper Karinya	● ●
Fitzroy Crossing	
Juniper Guwardi Ngadu	●
Geraldton	
Juniper Hillcrest	● ●
Karrinyup	
Juniper Chrystal Halliday	● ● ●
Katanning	
Juniper Bethshan	●
Kelmscott	
Juniper Sarah Hardey	● ●
Kununurra	
Juniper Gerdewoonem	●
Marangaroo	
Juniper John Bryant	● ●
Martin	
Juniper Hayloft	● ● ●
Morley	
Juniper Carramar	● ●
Mount Lawley	
Juniper St David's	● ●
Juniper Riverslea	●
Menora	
Juniper Elimatta	● ● ●
Noranda	
Juniper Ella Williams	● ●
Northam	
Juniper Bethavon	●
Juniper The Residency	● ●
Wagin	
Juniper Waratah Lodge	●

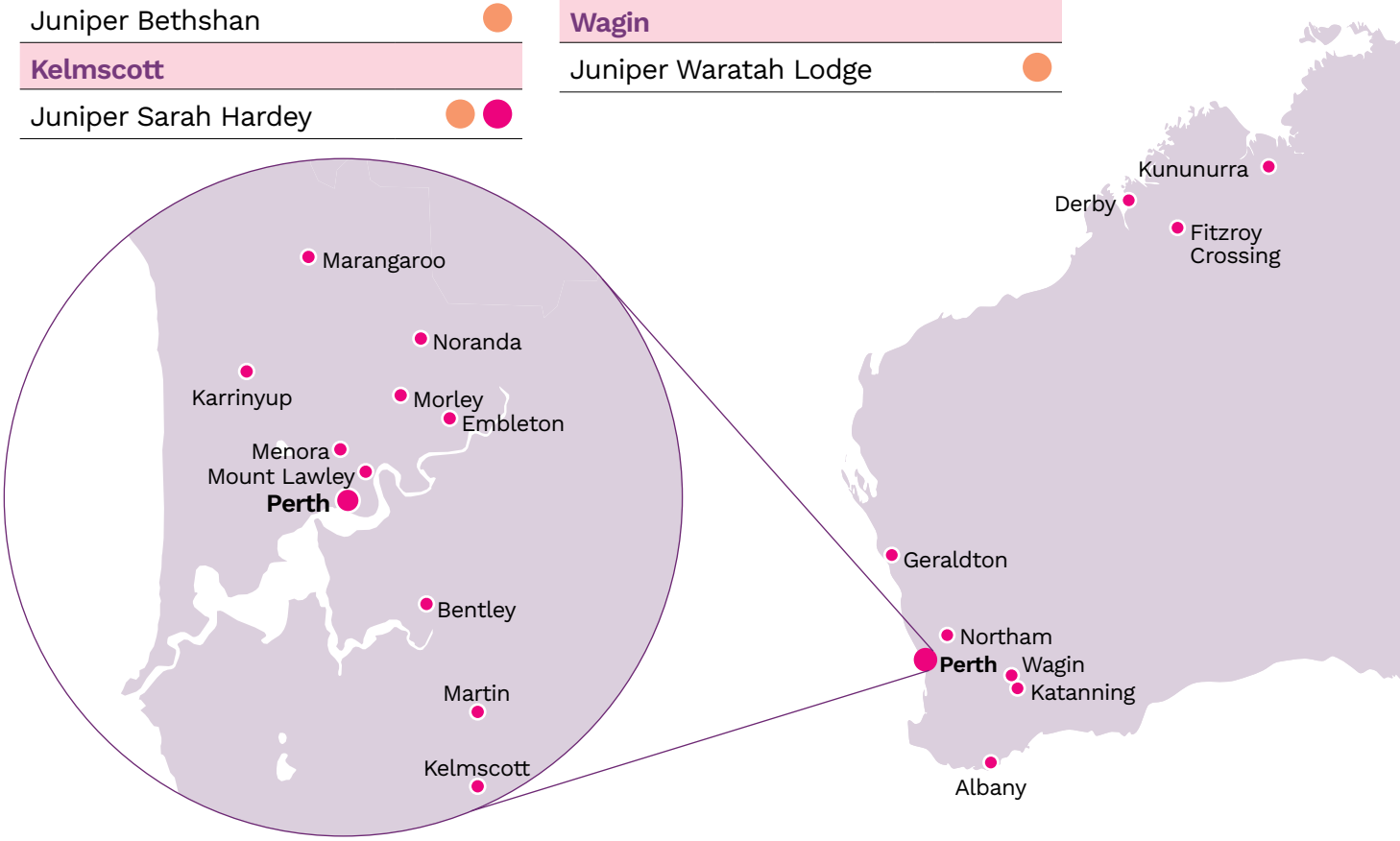
LEGEND

● **Residential Aged Care**

● **Dementia Specific Service**

● **Transition Care**

● **Co-located**
Multi-purpose site featuring Residential Home and Retirement Living



Navigating Residential Aged Care

Your simple guide to navigating Juniper Residential Aged Care.

1300 313 000 | juniper.org.au

Juniper

December 2025