



## **Your Aged Care Placement Guide**



## Important Information

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# Australia's largest aged care placement & support service



Reduce stress



Save time



Find better aged care options

Aged Care Decisions is a 100% free and independent aged care placement and support service.

Using Australia's largest aged care vacancy database, we work with over 70% of Providers across the metro areas of Australia and assist tens of thousands of families each month to find aged care options for their loved ones.

Our team of professionally trained Placement Specialists use custom-built software to consider your location, budget, care needs and personal preferences, and match you with aged care vacancies that suit your specific needs.

Within 20 minutes of a conversation with our team, we will deliver a tailored shortlist of nursing home vacancies. We will also book facility tours and provide invaluable advice to help you navigate the entire aged care placement process.



## Fast

We match your needs and preferences with suitable, current aged care vacancies after one simple phone call.



## Free

Our 100% free of charge service offers access to personalised advice and support, aged care vacancy shortlists, helpful information about fees and handy decision-making tools.



## Independent

We are 100% independent and not affiliated with any aged care providers. Our goal is to help you to make the best decision for your family.



# Age Care Jargon Explained



## Aged Care Facility

Also known as a nursing home, a Residential Aged Care facility is accredited by the Australian Government's Department of Health to offer aged care services to residents.

An aged care facility receives subsidies from the Government for delivering care, including nursing care for residents. This differs from a retirement village or independent living unit, which do not offer nursing care to residents.

## ACAT Assessment

Aged Care Assessment Teams, coordinated by government organisation My Aged Care, complete ACAT assessments.

This assessment is the first step you need to take to access government-funded residential aged care.

## Accommodation Fees

The cost of a room in a residential aged care facility can be paid via a Refundable Accommodation Deposit (RAD), a Daily Accommodation Payment (DAP), or a combination of the two.

### ➤ Refundable Accommodation Deposit (RAD)

Previously known as an Aged Care Bond, the RAD is an up-front payment that covers the cost of a room in an aged care facility. As the name suggests, the deposit is fully refundable when you leave the facility.

### ➤ Daily Accommodation Payment (DAP)

If your income and assets are above the threshold for government support, but you cannot, or do not wish to pay the RAD applicable to your chosen aged care facility, you can choose to instead pay a Daily Accommodation Payment.

The Daily Accommodation Payment covers the cost of your room that you have not paid for up-front as a RAD. The DAP is paid periodically (usually fortnightly or monthly) and is not refundable.



## Income and Assets Assessment

If you do not complete an income assessment you will be required to pay the maximum fees applicable for your room and care. Income and assets assessments are coordinated by Services Australia (Centrelink) or the Department of Veteran Affairs. The assessment determines the Means Tested Care Fee that a resident may have to pay.

## My Aged Care

My Aged Care is an Australian Government organisation that delivers access to government-funded aged care services. Find out more here: [www.myagedcare.gov.au](http://www.myagedcare.gov.au)

## Referral Code

These 12-digit codes (formatted like 1-12345678012) are allocated during an Aged Care Assessment. A potential aged care resident will often receive a Referral Code for respite and permanent Aged Care. This code will allow aged care providers to view the aged care assessment online and understand a potential aged care resident's care needs.

## Respite

This is a short term stay in an aged care facility. The Australian Government subsidises up to 63 days of respite per financial year for an elderly person who has had an Aged Care Assessment. A respite stay is also a good way for a potential resident to get to know a facility.

# Aged Care Assessment

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## What is an Aged Care Assessment?

ACAT stands for Aged Care Assessment Team. ACAT assessments are coordinated by Australian government organisation, My Aged Care. They are used to evaluate the care needs of individuals and determine who can access government subsidised aged care. In Victoria the term used is ACAS, or Aged Care Assessment Service.

During an ACAT assessment a member of the Aged Care Assessment Team, usually a nurse, social worker, or health care professional, will interview you to check your physical and mental health.

They'll look at the way you manage day-to-day activities and speak with you about what aged care services will be best to help you. An ACAT assessment is usually conducted in your home and can take between 1-3 hours, depending on the complexity of your care needs.

The interview is like a friendly conversation, and there are no forms for you to fill out. Some people ask a trusted friend or family member to join them, which is a great idea for people who get overwhelmed by lots of information and questions.

## Why is it required?

An ACAT assessment is the first step you need to take to access government-subsidised aged care services. Without an ACAT assessment you will be required to pay full fees for your care.

## Who is eligible for an ACAT assessment?

Australians aged 65 years and older, or 50 years and older for Aboriginal and Torres Strait Islander people, can apply for government-subsidised aged care services.

## How do we organise this?

Contact My Aged Care to organise an Aged Care Assessment. You can do this online or over the phone.

Online

[www.myagedcare.gov.au/assessment](http://www.myagedcare.gov.au/assessment)

Call My Aged Care on 1800 200 422

An assessment can also be requested by a GP, a doctor, a hospital nurse or administrator, a community nurse or other health care practitioner.



## What information will you need?

There are 4 steps to the ACAT assessment process:

- 1. Apply for an ACAT assessment:** the wait time between your application and your interview is usually between 2 to 6 weeks, depending on demand.
- 2. The assessment:** an Aged Care Assessment Team member will spend around 1-3 hours with you during the actual assessment.
- 3. Approval:** after your assessment, the wait time for approval can be several weeks to several months.  
When your subsidised care is approved, you may wait for 3 to 12 months before funds are allocated to you, depending on your location and the level of care you require.
- 4. Allocation:** When funds have been assigned to you, depending upon the support you were approved for, you can choose an aged care facility, or home care provider, and start receiving government subsidised services.



## Referral Codes

Aged Care Assessment Outcome letters contain a series of 12-digit referral codes (e.g., 1-XXXXXXXXXXXX or 2-XXXXXXXXXXXX).

You may see Referral Codes for 'Residential-Permanent', 'Residential Respite - Low Care' or 'Residential Respite - High Care'. A referral code approves a person for certain types of government subsidised services.

An aged care provider will use these codes to log into My Aged Care and view a potential resident's care plan.

If a potential resident has not been approved for aged care services via the assessment outcome letter, a reassessment can be organised if a change occurs in medical circumstances or coping abilities.



# Assets and Income Assessment

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## What is an Assets and Income Assessment?

The Assets and Income Assessment is the second step in the aged care entry process for most families. Detailed financial information is provided through a 31-page form submitted to Services Australia (Centrelink) or the Department of Veterans Affairs (DVA).

This assessment should ideally be completed prior to someone entering permanent residential aged care. If not done prior to entry, the potential resident will be charged the maximum level of fees. An Assets and Income Assessment is not required for respite or transition care.

## How can you organise this?

**Contact Centrelink online at [servicesaustralia.gov.au/income](https://servicesaustralia.gov.au/income) or call 1800 227 475 and they can assist over the phone**

### Which form is right for you?

- If you are not receiving an aged pension and have significant assets, complete the SA457 form.
- If you are receiving an age pension and you own a home, complete the SA485 form.
- If you receive an aged pension and do not own a home, you do not need to complete any Centrelink forms.

Your completed form must be signed and returned to Services Australia/ Centrelink or to the DVA, together with all the required supporting documents.

If the form is returned prior to entering a residential care service, the initial fee notification advice will be valid for 120 days unless there is a significant change in circumstances.



# Fees & Charges

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## Overview

Four types of fees may apply for permanent residential aged care:

- **Basic Daily Fee**
- **Means Tested Care Fee**
- **Accommodation Payment**
- **Extra Services Fees (Additional Services Fee)**

\*All amounts nominated below are current as of 01 July 2025, but are revised twice a year.

## Basic Daily Fee

This covers basic living costs such as food and laundry. This fee is not means tested – everyone entering residential aged care pays the same basic care fee.

The basic daily care fee is currently \$63.82 per day, which equates to 85 per cent of the standard full aged pension. This fee can be directly transferred from your pension.

## Means Tested Care Fee

This covers the cost of healthcare for aged care residents. The means tested fee is calculated based on income and assets, including the resident's home if they own one.

A resident with over \$34,005.40 annual income and/or \$61,500 in assets will pay a means tested fee, which is an ongoing fee towards the cost of their personal and clinical care.



## Extra / Additional Service Fees

Extra fees may apply, depending on the facility and room type you choose.

# Accommodation Fees

The cost of a room in a residential aged care facility can be paid via a Refundable Accommodation Deposit (RAD), a Daily Accommodation Payment (DAP), or a combination of the two.

## **RAD**

### **Refundable Accommodation Deposit**

The RAD is an up-front payment that is fully refundable when you move out of a facility.

The average RAD in Australia is about \$470,000 but prices can vary greatly depending on location and facility. The RAD is often an 'advertised price' and is negotiated between the resident and the aged care facility.

Not everyone will have to pay a RAD to enter residential aged care, as this payment is means tested against the assets and income of an individual new resident.

## **DAP**

### **Daily Accommodation Deposit**

The DAP is paid periodically (usually fortnightly or monthly) and is not refundable.

The DAP is calculated using the amount of the RAD for your chosen room multiplied by the Maximum Permissible Interest Rate (MPIR) set by the Australian Government, divided by 365 days. The current MPIR is 7.78%





## Do we need to sell the home to pay for aged care?

Selling the family home to pay for aged care fees is a decision with a significant financial impact. The decision will affect pension eligibility, assessed assets and the means tested care fee. If you own your home, it will be considered an asset if it is valued at more than \$206,663.20.

Owning this asset can then impact the fees and charges you may pay for permanent residential aged care. Aged Care Decisions strongly recommends seeking advice from a finance expert with specific knowledge and experience in planning for aged care.

Some points you might discuss with a professional financial advisor are:

### Who is living in your home?

If your spouse plans to remain living in the home, they may qualify as a 'protected person'. A family home is not counted as an asset while a protected person lives there.

### How does owning your home affect your pension?

Your home is exempt from the pension assets test for two years after you move into residential aged care. If you are part of a couple, the two years will start when the last spouse leaves the home.

### How will selling your home affect your assets and income assessment?

If you sell your home, and the proceeds are significantly more than the cost of your RAD, then the lump sum of money leftover is likely to impact your assets and income test, your eligibility for the aged pension, and your means-tested care fees.



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## What is respite care in residential aged care facilities?

Residential respite care involves a person moving into a nursing home room for a short period of time and enjoying the services available, including meals, laundry, social activities, and personal and medical care.

Residential respite care is a great option for people who need continuous carer support for most daily tasks. It can be used to give families additional time to arrange for their loved one to enter permanent care, while at the same time offering an opportunity to experience living in an aged care facility before moving into one.

## Accessing subsidised Respite

The first step to accessing government subsidised respite care in a nursing home is to ensure the potential resident has an Aged Care Assessment that provides approval for respite.

To make residential respite care affordable for everyone who needs it, eligible people can access up to 63 days of subsidised respite care each financial year if they have been assessed for respite care and have a Respite Care Referral Code.

This 63-day allowance 'resets' on 1 July each year. If more than 63 days are required due to care needs, carer stress or the absence of a carer, it may be possible to extend respite care by 21 days at a time, with approval from an aged care assessor.

## Fees and costs for Respite

During a period of residential respite care, the maximum that can be charged to a resident is the Basic Daily Fee (\$63.82) and any Extra/Additional Service Fees that apply to that room.

# Shortlisting Options

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## How to choose the right aged care facility for you?



### Step 1 Connect with an Aged Care Decisions Placement Specialist

An open discussion highlighting desired location and budget, care needs and any additional preferences or interests of the potential aged care resident will start the process of narrowing down aged care facility options to the ones that best suit you or your loved ones needs.

### Step 3 Review your shortlisted options

Use your aged care Options Report to research and evaluate available vacancies. If you would like, we can simultaneously forward your information to the facilities on your shortlist and invite them to start considering the potential resident for admission.

### Step 2 Receive your customised shortlist of options

Using custom-built software and our national database of partner facilities, Aged Care Decisions will match your location, budget, care needs and personal preferences with current vacancies that suit your specific needs. A tailored aged care Options Report will be created and emailed to you about 20 minutes after your conversation with your dedicated Placement Specialist.

### Step 4 Our placement specialists can then help you navigate the entire aged care process

They can introduce you to providers, organise facility tours and offer invaluable advice at every stage of your aged care journey.



# Frequently Asked Questions ?

## Why should I trust Aged Care Decisions?

Aged Care Decisions is not a sales agency, nor are we affiliated with any aged care provider or government department. We are 100% independent. Our service is 100% free for families because providers pay us a set, industry-standard fee on placement.

We will NEVER share your details with a provider you're not interested in, or any other third party. We do the running around, but YOU decide which aged care providers you'll connect with.

## What other support does Aged Care Decisions provide?

Aged Care Decisions will advocate on you or your loved one's behalf to ensure a speedy admissions process. This will include ensuring that the potential aged care resident and their family are invited for a tour and receive all the paperwork that needs to be completed.

## Can't you just send me a list?

Unfortunately, finding an aged care vacancy is not like booking a hotel room. Even though a facility may have vacancies, a room can only be offered to a resident with a distinct care level.

Each resident's care needs, as well as preferences, will differ. It is important to consider this when looking into options for residential aged care.

Aged Care Decisions can assist with matching facilities to the resident's care needs, budget and preferences. We're here to align you with the best aged care facility for you.

## Will all available facilities be on my shortlist?

During discussions with your Aged Care Decisions Placement Specialist, they will begin to understand which option/s from the initial customised shortlist are your preferred options.

Aged Care Decisions will then advocate on the potential aged care resident's behalf to ensure a speedy admissions process.

## What if I don't like any of the options on my shortlist?

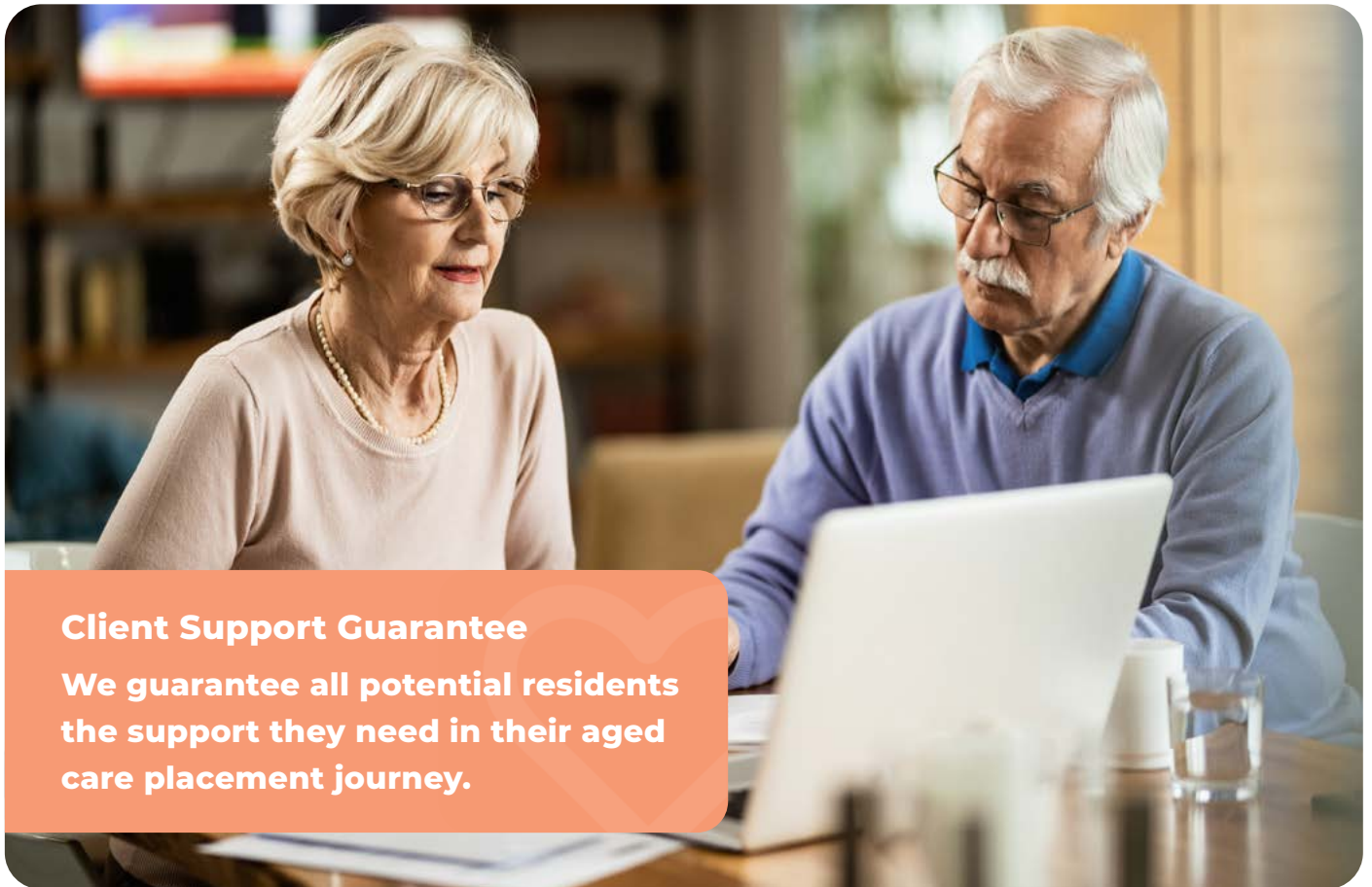
If none of the initial options are preferred, your Placement Specialist can generate a second shortlist of facilities based on your feedback at any point in the process.

## Ongoing support from Aged Care Decisions

Every potential aged care resident will be allocated a dedicated Aged Care Decisions Placement Specialist. They are your resource throughout the entire process - so please feel free to contact your Placement Specialist if you have any questions or queries.



# Client Support Guarantee



## Client Support Guarantee

We guarantee all potential residents the support they need in their aged care placement journey.



Reduce stress



Save time



Find better aged care options

## **Aged Care Decisions is a 100% free aged care placement service for families.**

We provide support to navigate the aged care journey, assistance with forms and regulatory requirements, we match families to facilities with vacancies in their area based on care needs, preferences and budget, and we assist with tours and shortlisting. Our service is free for families because registered aged care providers pay an industry-standard placement support fee.

Aged Care Decisions provides the same superior level of service and support to all potential residents and families that come into contact with our service – regardless of financial capacity, location or clinical needs. Importantly, whether a family already has a preferred facility or not, even if this facility is not registered with Aged Care Decisions, the level of support and service we provide remains the same.

Due to privacy laws, the only element of our service that cannot be provided where a preferred facility is not registered with Aged Care Decisions is support with providing any personal or clinical information to that facility, and assistance with booking tours.

# Aged Care Facility Tours

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## Preparing for a tour

To prepare for an aged care facility tour, make a list of the potential resident's personal care needs and preferences. You may discover that the range of lifestyle activities is more important to the resident than how modern the building looks.

Reading up on the facility (via links provided in your Aged Care Decisions Options Report) will help you work out what particular aspects should be noted during the tour.

## When to visit

Ideally, book your tour between 10.30am and 12.30pm – the time when most activities are scheduled. Doing this will help you see how involved the residents are in their environment, and what type of lifestyle activities the facility offers.

## Arrive early

Plan to arrive at the facility at least 10-15 minutes early. This will allow you to quietly observe how staff interact with each other and towards the residents.

Seeing smiling faces and helpful staff likely indicates that the people working there actually enjoy their job and provide good care to their residents.





# Things to look out for on a tour?

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## What to look for on a tour?

### > Residents' feedback

A conversation with at least two or three residents is an effective way to receive honest feedback about what day-to-day life in the facility is like. You can also ask facility management to share letters of recommendation, testimonials, or references from current or prior residents.

### > Staffing levels

Staff to resident ratios determine how much care and attention a resident gets at any time of the day. The more staff, the better. Ask about the ratio of residents to staff on morning shift, afternoon shift and overnight.

### > Activities calendar

The activities calendar outlines the schedule of recreational activities at the facility. Plenty of activities means residents are more engaged with their community, and less likely to feel depressed and lonely. Check the day and time and see whether the scheduled activity on the calendar is happening - if not, ask why.

### > Meals and menu

Meals served to residents must be both nutritious and appetising. Ask how often the menu is changed. Check to see if the quality of food served while you are visiting matches the description. Enjoying a meal with the residents offers the opportunity to see whether the food is tasty, with the right textures, cooked with fresh produce, and served at the right temperature.

### > Cleanliness

Note the cleanliness of both residents' rooms and common spaces. Housekeeping should occur daily, and all areas should meet high standards of hygiene and cleanliness.

### > Building and amenities

Ask to visit both public areas and an example of the room the potential resident will be staying in. Check the nature and complexity of access from that room to common areas and outdoor gardens.

Access to a spacious, well-maintained garden where they can get fresh air and sunshine is crucial for a resident's wellbeing.



## Tour checklist

Print the Tour Checklist on the next page and take it with you on the tours of your shortlisted options.

**Facility Name:**

**Tour Date/Time:**

**Manager Name:**

**Contact Number:**

## Preparation & Arrival

- Prepare a list of personal needs and preferences
- Arrange a tour between 10:30 AM - 12:30 PM - when most of the activities are scheduled
- Arrive 10 - 15 minutes early - see how staff interact with each other and residents. Are the staff happy and smiling?

## Building & Amenities

- Front door is security coded
- Does the facility feel clean, 'homely' and personalised?
- Are common areas easily accessible and clearly signed from each resident's room?
- Minimal noise and disruption coming from kitchen, laundry or cleaning?
- Spacious and well maintained garden is accessible from resident's room
- Inspect the room (or room type) that your friend/relative will be moving into
- Does the room have sufficient natural lighting?
- Does the room have sufficient closet space and storage?
- Ask to see an existing resident's room. Does the room have a pleasant and clean smell?

## Meals & Menu

- Does the current menu seem appropriate and appealing?
- Does the quality of food being served match the menu description?
- Sample a meal - is the food tasty, cooked with fresh produce and served at the right temperature?
- Was the meal cooked on-site, or was it brought in from an offsite location?

## Activities

- See the current activities calendar. Do the activities occur every day, seem active, fun and appropriate?
- Are the scheduled activities actually occurring?
- Are the residents interacting with each other?
- Are the residents engaged, smiling and happy?

## Staff

- Do staff knock on a resident's door prior to entering their room?
- Do staff look and act as if they have time to attend to resident needs?
- Do staff know the residents by name, and look as if they understand the needs and differences of each resident?

## Resident Q&A

- Ask to speak with one or more existing residents
- Do the existing residents appear neat, clean and groomed?
- What do existing residents list as their 'likes' and 'dislikes'?

## Facility Manager Q&A

- How long have the Facility Manager, Care Manager and Registered Nurses been working at the facility? High staff turnover is a potential indicator of poor culture.
- What is the staff to residents ratio on AM shift, PM shift and overnight? Use this measure to compare staffing levels at different facilities.
- How often does the facility use agency staff - e.g. in the past week? High level of agency staff use indicates an unsettled staffing roster - in turn an indicator of less settled environment for residents.
- What proportion of respite residents turn into permanent residents? Converting potential residents from short term stays into permanent stays is a positive indicator of quality.
- Is the laundry service provided onsite, or is it taken offsite? Reviews indicate that offsite laundry facilities lead to a greater incidence of lost clothing.
- Is the physiotherapist full time, or are they there on a 'needs' basis? Reviews indicate that a full time physiotherapist generally leads to greater resident satisfaction.
- Are there any personalised activities provided? Not all residents want to play bingo. Reviews indicate personalised activities generally leads to greater resident satisfaction.

# Applying & Entering

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## When can you apply to facilities?

Aged Care Decisions recommends applying for aged care rooms as soon as you decide which facilities you prefer.

An application is not binding, and a potential resident can withdraw their application at any point.

## What about waiting lists?

Historically, a chronic shortage of aged care beds meant that most nursing homes had waiting lists.

In recent years many new aged care facilities have opened and as a result, the majority of nursing homes don't have waiting lists. A significant number have beds available for immediate entry.

If your preferred nursing home is full and has a waiting list, we recommend that you join it. There is no limit to the number of waiting lists you can join.

## How do you apply to a facility?

Every aged care facility will have a slightly different application process. Aged Care Decisions will supply your preferred facility with a baseline of required information - including the potential resident's personal details, care information, and aged care assessment / referral codes.

### Other information that may be required includes:

- Health insurance and Medicare details
- A summary of the applicant's health and medical history
- Advance Care Directives
- Family and other contacts details
- Legal and financial management details, such as certified copies of Power of Attorney/Guardian
- A copy of the Assets and Income Assessment letter sent by Centrelink or by the Department of Veterans' Affairs.





## What happens after you apply?

After completing an application form and returning it to the facility (electronically or as a hard copy) the facility will contact the applicant within 3-5 business days to advise whether their application is successful.

If the application is successful, the nursing home will extend the applicant an offer. Once this offer is accepted by the applicant, the nursing home will ask the future resident to read and sign a Residents Agreement. If the application is not accepted, the applicant will be contacted to discuss joining a waiting list or other options.

## Paying the lump sum RAD

Under the Aged Care Act, a new resident can pay any required Accommodation Payment as a lump sum Refundable Accommodation Deposit (RAD) up to 6 months after moving in. Until the lump sum RAD is physically paid, the resident will be charged a non-refundable Daily Accommodation Payment (DAP).

## Not happy? Changing facilities

Under the Aged Care Act any resident can move out of a facility by providing 14 days written notice. At the end of this 14-day notice period the resident can move out, and any lump sum RAD that has been paid must be refunded back to the resident.

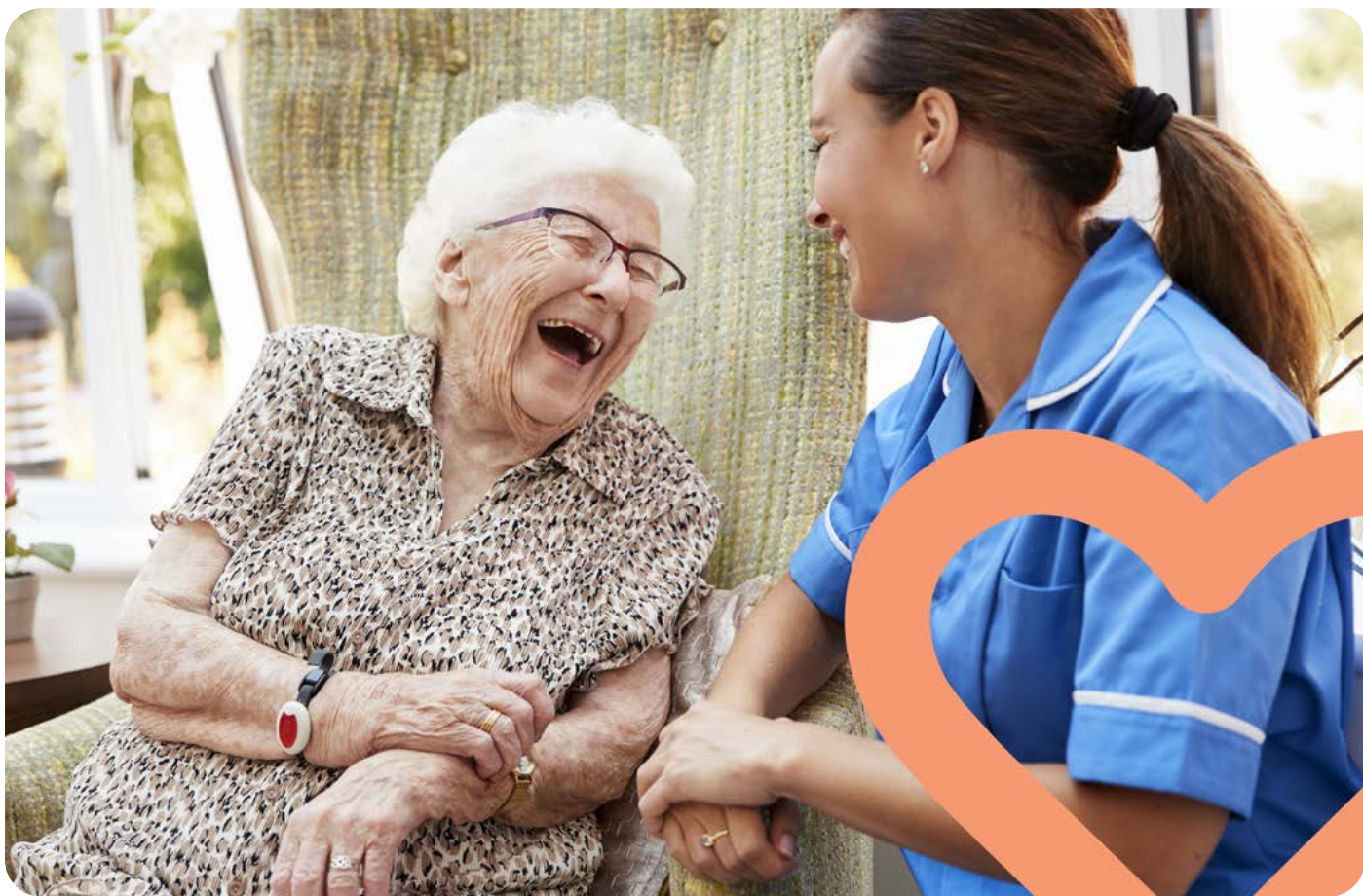


## Resident Agreements

Prior to moving in, a new resident will receive a Residents Agreement and an Accommodation Agreement (which could be combined into one agreement). These documents outline the type and level of fees to be paid - including any Accommodation Payment (RAD or DAP) and Extra/Additional Services Fees.

The Agreement must be provided to a resident prior to admission, and under the Aged Care Act a new resident has 28 days to consider the agreement, sign and return it. During that 28-day period the resident can choose how to pay any Accommodation Payment - as a lump sum (RAD), daily fee (DAP) or combination of both.

# Review the Facility



## What is [agedcarereviews.com.au](https://agedcarereviews.com.au)?

Established in 2013, AgedCareReviews is Australia's largest consumer review website for the aged care industry.

The website displays thousands of validated reviews submitted by residents and their families. Tens of thousands of families each month use [agedcarereviews.com.au](https://agedcarereviews.com.au) to inform their decision making and research their aged care options.

[agedcarereviews.com.au](https://agedcarereviews.com.au) is the sister website of Aged Care Decisions.

## Why submit a review?

By reviewing aged care facilities, you'll be providing useful information and advice for other families considering aged care. A review will take about 2 minutes to complete and submit.







**Aged Care Decisions**

PO Box 386, Southport BC, QLD 4215

**Contact**

1300 404 322

**Website**

[agedcaredecisions.com.au](http://agedcaredecisions.com.au)

