

The importance of knowing all your options whether entering aged care or remaining at home!



Can You Afford Not to Know All Your Options?

Our services and advice **include**, but is **not limited** to, the following:

Are you required to sell your family home to enter care?

You may not necessarily need to sell your home as there are other options available to you. Many people sell their home when they enter aged care because they are unaware of other options that are available to them. Our experienced placement team can help you find the right option to suit your circumstances.

Is exempting your family home important to you?

It may be possible to exempt your family home from your financials. We can assess your situation to determine whether exempting the family home will help you achieve the best outcome.

Are you aware of how much the accommodation bond should be that you pay to enter care?

Bonds vary from one facility to another. You should always be comfortable with the bond that you pay to a facility, which does not necessarily need to be as high as what the facility initially asks you to pay. If you wish to negotiate a bond amount, our experienced team can assist you.

Do you know that in most cases the fees you pay in aged care will depend on how you present yourself financially?

Aged care is means-tested, therefore it is important that you are given the right advice and assistance with legally structuring your financials before you submit them. HAAA can assist you to ensure you obtain the best financial outcome.

Are you aware that you may be able to reduce your income-tested fee?

In some cases, by restructuring your financials, you may be able to decrease or eliminate your income-tested fees which could save you thousands of dollars over a period of time. Our placement team will be able to determine whether this is possible in your case.

Are you comfortable in negotiating an accommodation bond?

In most instances, people pay the bond that the facility initially asks for. In some cases, bonds can be negotiated. If you would feel more comfortable if someone negotiated a bond on your behalf, speak to our placement team and they would be happy to help you achieve the best bond outcome.

Is the asset assessment booklet that you have been asked to complete causing you stress?

As Aged care is means-tested, it is important that the assets assessment booklet is completed expediently and accurately. You should have a good understanding of your entitlements on how to structure your finances before completing the assets assessment booklet. Our placement team can assist you with this process to ensure that you obtain the best financial assessment outcome.

Are you eligible for hardship funding or concessions?

There is provision available for those accessing aged care to receive hardship financial support. Our HAAA Hardship Specialist can determine your eligibility for hardship and assist you with this process.

Are you a new Australian who needs to enter aged care and are not receiving an Australian pension and have no income to pay your aged care fees?

Depending on your individual circumstances, you may be eligible to have your aged care fees funded. Discuss your options with our Hardship Specialist.

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