



# GENERAL INFORMATION

FOR PROSPECTIVE RESIDENTS & FAMILIES



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## Dear Prospective Residents & Families

Thank you for your enquiry regarding permanent care at BlueWave Living.

BlueWave Living, still proudly owned by Woy Woy Community Aged Care, is a not-for-profit community organisation offering high and low residential aged care. In addition, the facility offers secure dementia units, respite accommodation and on-site services including physiotherapy, hairdressing, pet therapy, laundry, music therapy and social outings; with the residents having access to a comprehensive activities program.

We trust the following pages will provide information that will help answer any questions you may have relating to permanent care in our facility. Prospective residents, their families, and carers are also able to access the My Aged Care website [www.myagedcare.gov.au](http://www.myagedcare.gov.au), the national My Aged Care Hotline (1800 200 422), or the Department of Human Services (1800 227 475) for information about the aged care system generally and the services offered by individual providers, including fees and any additional charges.

We have also included an Application form for you to complete and return, if you would like to proceed further.

We welcome any further questions you may have and look forward to hearing from you again shortly, hoping we can be of service to you.

Yours sincerely

*Matthew Downie*

Matthew Downie  
Chief Executive Officer

## ELIGIBILITY FOR PERMANENT CARE

All prospective residents are required to be assessed by the Aged Care Assessment Team (ACAT) to determine their level of care and this is done free of charge. This can be organised by your Doctor or you can phone ACAT directly on 4304 0700. After the assessment, ACAT will issue an assessment summary, known as 'My Support Plan', to the prospective resident.

## APPLICATION & WAITING LIST

The following documentation is required for prospective residents to be placed on our Waiting List. If this information is not presented at the time of submitting the Application, please provide as soon as it is available:

- Application Form - please sign the Declaration on the last page and ensure all questions are completed
- ACAT Assessment - 'My Support Plan' or reference number
- "Residential Aged Care Fees" letter from the Department of Human Services, which is the assessment of your income and assets, and
- Power of Attorney and/or Enduring Guardian, if applicable

When a room becomes available, waitlist applicants will be phoned according to their suitability for the room with consideration being given to their current situation and urgency of care required.

## FEES & CHARGES

### Asset & Income Assessment

People entering aged care, and who have the financial capacity to do so, will be asked to contribute to the costs of their residential aged care.

Residents seeking government assistance with their accommodation payments will need to have their income and assets assessed. Depending on your circumstances you may complete one of the following,

- (1) **Residential Aged Care Calculation of your Cost of Care (SA457)** - If you are not currently receiving a means tested Centrelink or Department of Veterans Affairs (DVA) payment, or
- (2) **Residential Aged Care Property Details for Centrelink and DVA Customers (SA485)** - if you are currently receiving a means-tested payment from either of these departments and you own your own home.

People who receive a means-tested pension and don't own a home do not have to complete any forms at all to be eligible for government assistance with their accommodation costs.

If applicable, we encourage you to lodge with either the Department of Human Services or Veterans' Affairs as early as possible.

These forms are available at [www.humanservices.gov.au/individuals/forms](http://www.humanservices.gov.au/individuals/forms) to print or complete online. Alternatively, copies are available from BlueWave Living reception.

The assessment of your assets and income will determine:

- The amount, if any, of your Means Tested Care Fee (see below)
- Whether you'll receive assistance from the Government towards accommodation costs

### Basic Daily Fee

This covers your day-to-day living costs such as meals, cleaning and laundry, heating and cooling. The Basic Daily Fee is set at 85% of the single person rate of the basic age pension. When the pension increases on 20 March and 20 September each year, your Basic Daily Fee will increase. Currently, and up to 19 March 2020 this fee is \$52.25.

### Means-Tested Care Fee

If you can afford to, the government will require you to contribute to your cost of care. The Department of Human Services will work out if you are required to pay this fee based on an assessment of your income and assets and will advise you of the amount. Please note that if you are a member of a couple, half of your combined income and assets are considered in determining your means-tested fee, regardless of which partner earns the income or owns the asset.

There are annual and lifetime caps on this fee. Once you reach \$28,087.41 in a year and \$67,409.85 over your lifetime, you can't be asked to pay any more Means-Tested Care Fees. Any income-tested care fees you've paid after 1 July 2014 in a Home Care Package before moving into our facility will also contribute to these caps.

Information on the rules of aged care means test assessments, including deemed income and exemptions, is available on the Department of Human Services website.

### Accommodation Price

The maximum accommodation prices to enter BlueWave Living range between \$400,000 and \$550,000. Prices are effective from 1st April 2020 and are subject to change. A Key Features Statement and prices for different room types are available on our website [www.bluewaveliving.org.au](http://www.bluewaveliving.org.au) and on the My Aged Care website. You can also phone our Financial Controller on 4379 9539 for further information, and to discuss options for payment.

### PAYMENT OPTIONS (from 1st January 2021)

Refundable Accommodation Deposit	Daily Accommodation Payment	Combination RAD & DAP (for example)
\$550,000	\$60.57	\$300,000 (RAD) + \$27.53 (DAP)
\$500,000	\$55.06	\$300,000 (RAD) + \$22.02 (DAP)
\$450,000	\$49.56	\$300,000 (RAD) + \$16.52 (DAP)
\$400,000	\$44.05	\$300,000 (RAD) + \$11.01 (DAP)

## Terminology

**Refundable Accommodation Deposit (RAD)** – the lump sum component of the accommodation price published or agreed with an aged care home. A resident may choose to pay the accommodation price as a full or part RAD. The unpaid part of the accommodation price will then be paid as a Daily Accommodation Payment (DAP).

**Daily Accommodation Payment (DAP)** – the equivalent daily payment for the accommodation price in an aged care home. The aged care facility will work out the DAP based on a legislated formula that converts the unpaid accommodation price to a DAP. The resident makes this payment on a regular basis, up to a month in advance, similar to paying rent. The DAP can be reduced by increasing the RAD component of the accommodation price.

**Refundable Accommodation Contribution (RAC)** – the lump sum accommodation price payable by a person receiving Australian Government assistance with their accommodation costs. Such residents make a ‘contribution’ towards the accommodation price (with the Australian Government also making a contribution on their behalf).

**Daily Accommodation Contribution (DAC)** – the equivalent daily contribution toward accommodation in an aged care home for a resident receiving Australian Government assistance with their accommodation costs.

The RAC and DAC are similar to the RAD and DAP:

- The resident can choose to pay their accommodation price in full as a lump sum (RAD or RAC) or monthly in advance as a DAP or DAC or as a combination of a lump sum and daily payments.
- A lump sum payment of either type can be made at any time.
- Both types of lump sum payments are refundable, less any deductions requested by the resident and agreed to by the aged care facility, when the resident leaves the facility

Both types of daily payments are similar to rent or interest, and accordingly are not refunded when the resident leaves or decides to make a lump sum payment

Both types of daily payments can be reduced by lump sum payments.

A Price Day Agreement will be signed on acceptance of a room. This Agreement, and the Resident & Accommodation Agreement you sign before you enter care, will outline the details of the room and the price agreed upon. You have up to 28 days from the date you enter care to let us know how you would like to pay the agreed price. It may be as a RAD or a DAP or some combination of both. Until you pay a lump sum amount the DAP is charged and payable monthly in advance. We can assist by preparing examples of payment options for you to discuss with your family or financial advisor.

## Additional Services Fees

These fees are for services delivered in addition to the standard care and accommodation services. We will discuss these services with you and they too will be outlined in the Accommodation Agreement. You can opt in and out of these services at any time. Examples of these are hairdressing services, fridges, telephones and high speed wifi connections to smart TVs.

## Transferring from another Facility

Residents who were already in residential aged care prior to 1st July 2014 will not be subject to the new financial arrangements unless they choose to opt in when they change facility. This means that pre-existing accommodation bonds can be rolled over. Both parties, however, must agree to roll over the bond.

If a resident chooses to opt in to the post 1st July 2014 arrangements, they may have to submit forms as outlined above in order to have their income, assets and aged care fees assessed by the relevant Department, and determine their aged care fees.

## Paying of Fees

Fees are invoiced monthly, payable in advance on the 7th of the month by direct debit from the resident's nominated bank account.

Need More Information?

- Visit the My Aged Care website [www.myagedcare.gov.au](http://www.myagedcare.gov.au)
- Call My Aged Care operators on 1800 200 422
- Visit BlueWave Living's website [www.bluewaveliving.org.au](http://www.bluewaveliving.org.au)
- Make an appointment to speak with our Finance Officer (02) 4344 2599
- Consult with a Financial Adviser
- To speak to an advocate, call the National Aged Care Advocacy line on 1800 700 600 (free call) or visit the OPAN website - [www.opan.com.au](http://www.opan.com.au)

NACAP is funded by the Australian Government and provides free, independent and confidential advocacy support and information to older people (or their representatives) receiving, or seeking to receive, Government funded aged care services. The Older Persons Advocacy Network (OPAN) has been engaged to deliver the NACAP as a single national provider.

## GENERAL INFORMATION ABOUT OUR FACILITY

### CLOTHING LABELS

All clothing is to be labeled, preferably with high quality heat affixed labels, suitable for commercial laundry equipment. This service is offered by BlueWave Living at a cost of \$80.00 including GST for the purchase of 100 personalised labels. Extra labels are then printed as required in a batch of 50 at a cost of \$40.00.

### DENTAL CARE

A mobile Dental Clinic visits BlueWave Living on a regular basis. Relatives may be asked on other occasions to escort residents to a dentist if required.

### ELECTRICAL TAGGING

All electrical equipment brought into the facility must be tested and tagged by our electrician prior to use. There is no charge for this service.

Electric heaters and blankets, toasters, electric jugs and double adapters are not permitted as they are a potential safety hazard. Electrical jugs/kettles are only permitted in low care areas and with Management approval.

### FURNITURE GUIDELINES

Most rooms come equipped with a Bed, Recliner Chair, Bedside Table and TV. Small personal items are allowed. Any additional furniture needs to be approved by Management and should be in excellent condition, safe, working, and ideally treated with a fire retardant finish.

### HEARING SERVICES

An Audiologist visits BlueWave Living on a regular basis. Relatives may be asked on other occasions to escort residents to a hearing service if required.

### LIBRARY

The facility has its own Library and Gosford City Mobile Library also visits monthly.

### MEDICAL PRACTITIONERS

Residents may have the General Practitioner of their choice, providing they visit BlueWave Living. A list of current visiting Doctors will be provided on request.

### OPTOMETRY

An Optometrist visits BlueWave Living on a regular basis. Relatives may be asked on other occasions to escort residents to an Optometrist if required.

### PETS

Due to health regulations personal pets are not permitted to reside at the facility. However, residents own pets are permitted to visit after a request form has been completed and approved by Management.

### PHARMACY

BlueWave Living uses the services of Long Jetty Pharmacy for all medications. Accounts are paid directly to the Pharmacy.

The Safety-Net System can help with the cost of medications. When a resident moves into aged care, they should request a Prescription Record Form from their existing pharmacy and forward to Long Jetty Pharmacy so their previous scripts are included in the script count. Long Jetty Pharmacy will then automatically record all future items that are eligible to count toward the Safety-Net for the resident. The resident's spouse will need to request a Prescription Record Form from their local Pharmacy for their own prescriptions and also forward to Long Jetty Pharmacy on a regular basis so it can be included in the count towards the Safety-Net Threshold.

### PHONES

The majority of rooms within the facility have phone connections. The phones are set up through the facility phone system, with each bed having its own number allocated. Residents are not able to retain their home phone numbers.

### PHYSIOTHERAPY

Bodywise Physiotherapy visits BlueWave Living three times weekly. There is no extra charge to residents for this service.

### PODIATRY

East Gosford Podiatry regularly visits BlueWave Living. Residents may be eligible for an Enhanced Primary Care Plan signed off from their Doctor to allow a number of free visits per year.

### RECREATIONAL ACTIVITIES

There are many activities organised for residents on a regular basis, including bus outings, entertainment, bowls, games, movies and specialised one on one activities for those residents who are bed-bound.

### RELIGIOUS AND CULTURAL CUSTOMS

Residents personal preferences are considered as much as possible. Various denominations visit on a regular basis, with Catholic & Anglican Church services held monthly.

### RESIDENT & ACCOMMODATION AGREEMENT

This agreement covers matters including fees, services, rights and responsibilities. It is a legal agreement between the resident and their aged care facility. BlueWave Living requires the agreement to be signed prior to entry.

### RESIDENT ROOMS – PERSONAL ITEMS

Residents are encouraged to personalise their rooms with photographs, paintings and other appropriate items, provided the items can fit into their rooms in a safe manner.

### SCOOTERS

Electric scooters are not permitted to be used in the facility.

## SMOKING

BlueWave Living has adopted a No Smoking Policy. Residents and visitors are not permitted to smoke on the grounds of BlueWave Living.

## SOCIAL LEAVE

If a resident's health permits, a maximum of 52 days per year is available for residents to leave the facility on overnight Social Leave. Residents are also able to leave the facility during the day to spend time with family and friends.

## TELEVISIONS & RADIOS

Televisions are wall-mounted at no additional charge. Radios are welcome but may need to be fitted with headphones.

## VISITING HOURS

Please see website for current Visiting Hours and restrictions.

All visitors are required to sign in and out so the facility is aware of who is in the building at any one time and in the case of an emergency evacuation.

## WI-FI AND COMPUTER USE

Wi Fi is available to residents on request and we encourage iPads for residents and families to use. High Speed Wi Fi is available at an additional cost for residents who often stream services such as netflix and stan.

There are several computers set up with internet access which are available for residents use.

[Aged Care Quality and Safety Commission](http://agedcarequality.gov.au)  
agedcarequality.gov.au T: 1800 951 822

[Australian Aged Care Quality Agency](http://aacqa.gov.au)  
aacqa.gov.au T: 1800 978 666

[Australian Electoral Commission \(AEC\)](http://aec.gov.au)  
aec.gov.au T: 13 23 26

[Carers NSW](http://carersnsw.org.au)  
carersnsw.org.au T: 1800 242 636

[Council on the Ageing \(COTA\)](http://cotansw.com.au)  
cotansw.com.au T: 1800 449 102

[Dementia Australia National Helpline](http://dementia.org.au)  
dementia.org.au T: 1800 100 500

[Department of Human Services](http://humanservices.gov.au)  
humanservices.gov.au T: 1800 132 300

[Department of Veterans' Affairs](http://www.dva.gov.au)  
W: www.dva.gov.au T: 1800 555 254

[My Aged Care Information Line](http://myagedcare.gov.au)  
myagedcare.gov.au T: 1800 200 422

[Older Persons Advocacy Network](http://opan.com.au)  
opan.com.au T: 1800 700 600

[NSW Trustee and Guardian](http://tag.nsw.gov.au)  
tag.nsw.gov.au T: 1300 364 103





Woy Woy Community Aged Care Limited

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