

YOUR LOCAL GUIDE TO **LIVING WELL**

SOUTH AUSTRALIA



Helping you find the **aged care**
support and services you need

Aged CARE Made Easy



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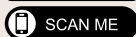
Finding your way through aged care can feel like a lot, especially when there is so much information to take in. Aged Care Made Easy was created to simplify My Aged Care information and bring it together in a clear, easy-to-understand way.

ACME was founded to be of service to our seniors and their families – particularly those who value personal guidance and support. We believe everyone deserves information that is easy to understand and delivered with care.

This guide brings together simplified My Aged Care information alongside local aged care services in your area, helping support feel more accessible. The services in this guide are local providers who proudly support and fund the creation of Aged Care Made Easy, allowing this information to be shared within the community.

We warmly encourage you to reach out to the local aged care providers featured throughout these pages. They will be happy to hear from you, and will do whatever they can to assist you on your journey, which in turn helps support the providers who help make this resource available.

VISIT US



©Aged Care Made Easy

*Please note the information contained in this guide was current at the time of printing
09/2026

WELCOME TO AGED CARE MADE EASY

Alongside this guide, Aged Care Made Easy also connects people with local aged care services online, we also offer a free helpline, this and other important numbers are at the back of this guide.

If you have been given this guide by your local nurse, doctor or assessor and have been advised to register with My Aged Care, you can call 1800 200 422. During this call, your situation will be discussed and it will be determined whether an aged care assessment is required.

Aged care assessments are free of charge and are often conducted in the comfort of your own home. We recommend having a loved one or trusted friend with you. When being assessed, it's important to speak honestly about your challenges. While a positive outlook is valuable, thinking about your more difficult days helps ensure you receive the care and support you need and deserve.

We sincerely thank you, our readers and the service providers for being part of our shared community.

Aged Care Made Easy.





GREEK ORTHODOX ARCHDIOCESE OF AUSTRALIA
HOLY DIOCESE OF ADELAIDE
GREEK WELFARE CENTRE

St Philothei

Home & Community Support

Support at Home - CHSP - NDIS



GREEK MEALS SERVICE

Cultural, nutritious and affordable two or three course meals delivered daily by friendly volunteers.



DOMESTIC ASSISTANCE

Providing services in your home to assist with household chores such as cleaning, washing and linen changes.



HOME MAINTENANCE

Assistance with the purpose of maintaining a safe environment outside the home, including lawn mowing & light pruning



SOCIAL SUPPORT

Home visits, social outings, shopping assistance and accompanying clients to appointments



IN-HOME RESPITE

Supporting carers with ongoing respite, giving them time to rest, connect with others and focus on their wellbeing.



SOCIAL SUPPORT GROUP

Community outings, socialising in group settings, luncheons & excursions



AGEING WELL

Free computer and English classes supporting digital skills, English language, literacy and comprehension.



HEALTH & WELLBEING

Exercise classes and walking groups to support health, fitness and social connection.



Creating a caring community, supporting those in need



(08) 8212 5100



213 Henley Beach Rd, Torrensville SA 3031



enquiries@greekwelfare.org.au



greekwelfare.org.au

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Empowering you to live life your way

Support at Home

Therapy & Wellness

Residential Living

☎ 8177 3200

🌐 alwyndor.org.au

📍 52 Dunrobin Road, Hove

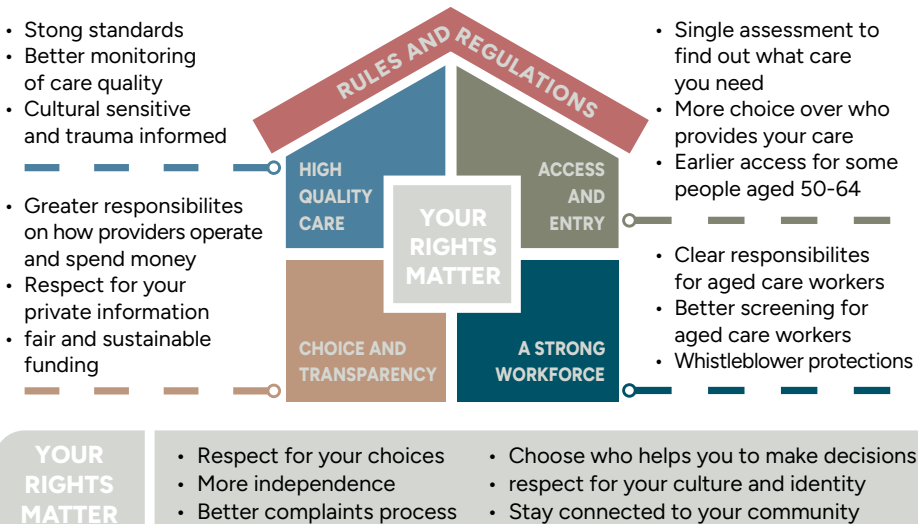
 Alwyndor

NEW AGED CARE ACT

The new Aged Care Act marks a rights-based overhaul of Australia's aged care system, set to focus on dignity, safety, and choice. It introduces a new Statement of Rights, stronger Quality Standards and the Support at Home program.

The new Aged Care Act puts you at the centre of your aged care. It will make aged care safer, fairer and more respectful.

This visual outlines the main parts of the new Act and how they will work together



The new Aged Care Act will make aged care safer, fairer and more respectful.

Your rights matter, your choices matter, it is designed to give you more independence. To have more respect for your culture and identity, there will be a better complaints process. It is also designed to help you stay connected to your community. To offer higher quality care, better standards, better monitoring of your care quality. It will also offer you more choice on who provides your care.

There will be earlier access for some people aged 50-64. There will be more transparency. More respect for your private information.

Better screening for Aged Care Workers and whistle blower protections will be in place.

If you, or someone connected to you, believes your rights are not being upheld, you should raise this with the provider first. All providers are required to have a complaints management system and process in place to address complaints and resolve issues quickly and fairly. If you do not feel your issue is being heard and or resolved you have the right to escalate the issue to the **Aged Care Quality and Safety Commission on 1800 951 822** or you can email them on **info@agedcarequality.gov.au**

The Quiet Grief of Caregiving

Navigating Ambiguous Loss

Nobody truly prepares you for the profound shift that happens when you become a caregiver for your parent, a spouse, or a loved one. Suddenly, the relationship changes, bringing with it a quiet, heavy kind of grief.



The parent who once protected you now relies on your care. The spouse you built a lifetime of dreams with can no longer share in the activities you once loved. The grandmother who was always the vibrant heart of the family now needs help with the most basic, everyday tasks. Somewhere in the middle of caring and coordinating appointments you find yourself mourning. Allow yourself to feel this as you are grieving the relationship you used to have, the person they once were, and a dynamic that will never quite be the same.

This is known as ambiguous loss.

It is one of the most painful, yet least talked about, realities of the caregiving journey. If you have felt this, a lingering sadness that is difficult to name, a deep mourning that sits right alongside your immense love, please know that you are not alone. This grief is not a sign of disloyalty, nor is it ingratitude. It is simply a deeply human response to a profound, life-altering change. It is perfectly normal to mourn what was, while still showing up beautifully for what is.

As you walk this path, it can help to gently reframe the connection. Your loved one is still entirely themselves, just more fragile now. Finding soft, adaptable ways to create new, quiet memories together can bring unexpected comfort. You might also consider seeking out fellow carers; finding a community of people who share your reality provides a deep source of comfort.

Above all, remember that you cannot pour from an empty cup. Nurturing your own life outside of caregiving, whether through a coffee with a close friend, a favorite hobby, or a simple moment of quiet reflection is not selfish. It is an act of preservation. Looking after yourself is the absolute finest way to ensure you can continue looking after the one you love.



Care that feels like family.

Helping you live your best life. Right at Home.

Right at Home is a trusted, national provider with over 10 years' experience in providing flexible, personalised care to help Australians live safely, comfortably and independently in their own homes.

Our experienced team can provide services such as domestic assistance, meal preparation, transportation, companionship, in-home nursing care, occupational therapy, physiotherapy, and post-operative and palliative care with 24/7 on-call assistance.

Every care plan is tailored to individual preferences, providing peace of mind for individuals and their families.

- **Approved Support at Home provider**
- **Transparent and competitive pricing**
- **24/7 on-call assistance and support**

Arrange a **FREE** consultation



Discover how Right at Home can support you or your loved-ones with in-home care services. Contact us on **1300 363 802** or at **info@rightathome.com.au** to find the location closest to you and arrange an in-home consultation.

1300 363 802
www.rightathome.com.au

- **Carers matched to your preference**
- **Days and times that suit you**
- **Private funding options available**

This is general information only and does not constitute medical, legal, or financial advice. Services are subject to availability and eligibility. Support under the Support at Home program and NDIS is subject to eligibility and approval under the relevant government scheme.

 **Right
at
Home**
In Home Care & Assistance

SUPPORT AT HOME PROGRAM

The new Support at Home program is designed to assist elderly people to remain at home for longer by providing tailored support and care.

Key features include:

- The Support at Home Program will replace the Home Care Packages (HCP) Program and Short-Term Restorative Care (STRC) Program.
- It Introduces new classifications (funding) for care levels. There will now be 8 levels of funding.
- Placing more focus on early interventions.
- Providing higher levels of care for people with complex needs.

The Commonwealth Home Support Programme (CHSP) will also transition into Support at Home, from no earlier than 1 July 2027.

Pricing and Payments

Existing Home Care Package participants or those approved before 12 September 2024 will not pay more fees. Fees will stay the same.



THE NEW PAYMENT CLASSIFICATIONS

Classification	Quarterly Budget	Annual Amount
1	\$2,674.18	\$10,697.72
2	\$3,995.42	\$15,981.68
3	\$5,479.42	\$21,919.77
4	\$7,387.33	\$29,545.33
5	\$9,883.76	\$39,535.04
6	\$11,989.35	\$47,957.41
7	\$14,530.53	\$58,122.13
8	\$19,427.25	\$77,709.00

Participant Contributions

Support at Home is government-subsidised, however most participants contribute based on income and assets:

Type of Service	Contribution
Clinical supports (e.g., nursing, health care)	No contribution
Independence services (e.g., physiotherapy, occupational therapy, home modifications)	Moderate contribution
Everyday living services (e.g., cleaning, gardening, meals)	Higher contribution

A Life time cap of \$130,000 on contributions will help to ensure that costs remain manageable.



SUPPORT AT HOME

Accessing Support at Home

Step 1: Contact My Aged Care

To access Support at Home, you need to have an **Aged Care Needs Assessment**, there are a few ways you can do this.

Call **My Aged Care** on **1800 200 422** to complete the application over the phone.

If you would prefer to apply in person, you can make an appointment to see an Aged Care Specialist Officer (ACSO) at a number of Services Australia locations.

To book an appointment at your local office, call - 1800 227 475.

Alternatively, you or a family member can register online, your GP or health worker can also make a referral for you at – www.myagedcare.gov.au

Step 2, My Aged Care will ask about:

- Your health
- Daily tasks you need help with
- Your living situation

If they feel you are eligible, a **face-to-face assessment** will be arranged.

Step 3: Face-to-Face Assessment

An **Aged Care Assessor** will visit your home to:

Discuss and evaluate your needs, your current health conditions, medications, and how you manage daily activities such as cooking, cleaning, personal care, mobility and safety.

Talk to you about your support: They'll inquire about any existing help and support you receive from family, friends, or other services.

Assess your physical well-being, and social and emotional well-being, including your memory and overall mood.

The assessor will also ask about your future aged care needs and goals, helping to develop a personalised support plan.

With all of the information collected from you, they will assess if you are eligible for the Support at Home Programme.

Tip: *Before the Assessor finishes up with your assessment, ask all the questions you are wanting to ask. Will you be receiving assistance, if so what will you be getting.*

Step 4: Notice of Decision

If you are approved, you'll receive a **Notice of Decision** outlining:

- Your needs and goals
- The funding level **you will be receiving** and quarterly budget
- Approved services you can access
- Any short-term supports that you require such as Restorative Care or End-of-Life pathways.

If you are not approved for Support at Home and you disagree with the assessment outcome;

The first step is to contact the assessment organisation to discuss your concerns about the decision.

If you are not satisfied after speaking with your assessor, call the Department of Health, Disability and Ageing on 1800 020 103.



Accessing Meal Support at Home

As we get older, preparing meals every day can sometimes become a little more difficult. Health conditions, reduced mobility, fatigue, or simply living alone can make cooking feel overwhelming at times. The good news is that support is available to help seniors continue living independently at home while still enjoying regular, nutritious meals.

Through government aged care programs such as the Commonwealth Home Support Programme (CHSP) and the Support at Home program, many seniors can access subsidised meal services. These services may include meals delivered to your home or assistance with preparing meals, helping make daily life a little easier.

The Importance of Nutritious Meals

Eating regular, balanced meals plays an important role in maintaining strength, energy, and overall wellbeing. Good nutrition helps support the immune system, maintain a healthy weight, and assist with recovery from illness.

For many seniors, meal services also bring something equally valuable — friendly connection. A simple meal delivery can provide a reassuring check-in and a familiar face, which many people find comforting.

Most meal providers offer ready-to-heat meals that can easily be warmed in the microwave or oven. Some services deliver meals each day, while others provide several meals at once to keep in the fridge or freezer for the week ahead.

Who May Be Eligible for Meal Support

You may be eligible for Government support if you are **65 years** or older (or **50 years** or older for Aboriginal or Torres Strait Islander people). If you live independently at home and find it harder to shop, cook, or prepare meals on your own.

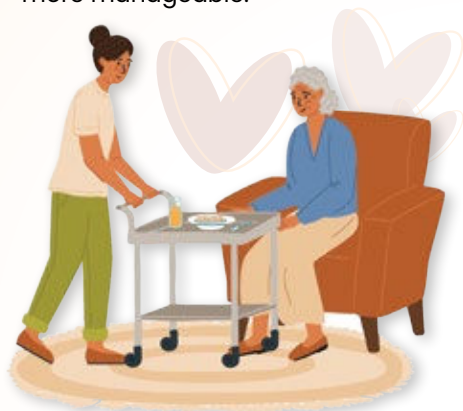
Access to these services usually begins through My Aged Care. Getting started is often simpler than many people expect. You or a family member can contact My Aged Care by calling **1800 200 422** or by visiting their website.

During the first conversation, someone will ask a few questions about your daily life and the type of support you may need. This assessment is simply about finding ways to support you.

Understanding the Support Available

After your assessment, you may be approved for support under one of two programs. The **Commonwealth Home Support Programme (CHSP)** which is designed for seniors who may only need a small amount of help to continue living comfortably at home. This can include meal delivery, cleaning, transport, or social support.

The **Support at Home Programme** is designed for people who may need more regular assistance. Meal services can be included as part of a personalised support plan to help make daily routines easier and more manageable.



Community Meals and Local Support

In many areas, community centres and senior hubs provide welcoming meal programs for seniors. These meals are often low-cost, and sometimes even free, and they offer a wonderful opportunity to enjoy nutritious food while spending time with others. These gatherings can become something to look forward to each week — providing conversation, laughter, and the chance to stay socially connected with the local community.

Support From Family and Loved Ones

If you have family members or close friends nearby, they may also be able to help from time to time. Some families prepare a few extra meals that can be stored in the fridge or freezer, making it easy to heat something nourishing when needed. Even small acts of support like this can make a meaningful difference and help bring peace of mind, knowing there is always a meal available.

Helping Seniors Stay Independent

Accessing meal support can make a meaningful difference to everyday life. Whether it's a few meals delivered each week, help with preparing food at home, or enjoying a meal at a local community centre, these services are designed to support independence, dignity, and wellbeing.

If preparing meals has started to feel difficult, please remember you are not alone. Support is available, and even a little help can make daily life at home safer, easier, and more enjoyable. Reaching out for assistance can simply provide the extra support needed to continue living comfortably and confidently in your own home.



SUPPORT AT HOME AND SHORT TERM PATHWAYS

If you are not eligible for Support at Home and if you need immediate support;

You may be eligible for the CHSP, a government-subsidised program for entry-level support. Your support plan should provide details on how to access these services.

Private Care; If you are in a position to, you can pay privately for services. The good news with private care is there is no waiting list, you can just contact your chosen provider and start receiving help straight away.

Alternative supports; Your support plan may recommend other services or support options that are available.

Explore other government programs:

If you are under 65 years old, you may be eligible for the National Disability Insurance Scheme (NDIS).



Types of Services available through the Support at Home Programme

Ongoing Services

- 8 funding levels for new participants
- 4 transition levels for existing HCP recipients

Short-Term Pathways

Support at Home includes short-term pathways designed to provide focused, time-limited assistance for specific needs. These pathways help older people regain or maintain independence, recover from illness, or manage transitional care.

1. Short Term Restorative Care (STRC)

Duration: Up to 16 weeks

- **Purpose:** Helps participants regain or improve independence after illness, injury, or a period of reduced mobility.
- **What's included:**
 - Allied health services (physiotherapy, occupational therapy, exercise programs)
 - Nursing support for rehabilitation and health monitoring
 - Training or guidance for safe daily activities at home
- **Outcome:** Participants are supported to restore their functional abilities so they can continue living independently and safely at home.



TYPES OF SERVICES AVAILABLE

2. Assistive Technology & Home Modifications – (AT-HM)

- **Purpose:** Helps seniors remain safe and independent in their home environment.
- **What's included:**
 - o Funding for assistive devices (e.g., mobility aids, shower chairs, fall prevention equipment)
 - o Home modifications (e.g., handrails, ramps, accessible bathrooms)
- **Outcome:** Reduces the risk of falls or accidents, enhances mobility, and allows older people to stay in their home longer.

The AT-HM scheme offers different funding levels based on your needs:

Low	Up to \$500 Everyday, low-cost items
Medium	Up to \$2,000 - More complex items needing advice
High	Up to \$15,000 - Larger or prescribed equipment

Additional Above \$15,000 - Only with strong evidence of need

For a simplified detailed version on what you can purchase with your AT-HM visit www.agedcaremadeeasy.com.au

Culturally Safe Care

- **Purpose:** To help to make aged care better for Aboriginal and Torres Strait Islander people as well.

The program recognises the importance of culturally safe, trauma-aware, and healing-informed care. This will:

- Provide culturally relevant services (e.g., help joining cultural activities, access to Aboriginal and Torres Strait Islander health workers).
- Offer extra funding for providers to give more hours of care management and to work closely with communities to ensure services are responsive, respectful, and culturally safe.

3. End-of-Life Care

- **Purpose:** To Support seniors with less than 3 months to live, enabling them to stay in their home environment rather than hospital or residential care if that is their choice.
- **What's included:** Funding to assist with needs for care and support of \$25,000 at home.
 - o To help with additional nursing and personal care support
 - o Palliative care management to manage pain and comfort
 - o Emotional, social, and cultural support for participants and their families
- This is designed to assist with quality of life and dignity at home, while supporting family and carers during this most difficult time.

THE ACME PATH TO HEALTHY AGEING



SMALL STEPS TODAY FOR A HEALTHIER TOMORROW

Healthy ageing is a journey of caring for your body, mind and wellbeing, so you can continue living life your way. Every small step you take today can help support your independence, confidence and quality of life tomorrow.

The best part is that it doesn't require big changes, it's the small choices we make every day that matter most. We suggest, start with just one small step today. Before long, those small steps can become healthy habits that help you live well for years to come.

MOVE EVERY DAY

Regular movement helps strengthen your heart, muscles and joints, improves your mood and boosts your energy. The goal is to simply to move a little more each day.



Take a 20-minute walk around your neighbourhood or garden.

Or chair exercises - Sit upright and lift one knee up toward your chest, hold for 2 seconds, then alternate leg, 5-10 times. Then circle movements and stretches with your arms or use small weights.



STAY STRONG

As we age, our muscles naturally become weaker, but simple strength exercises can help your body in so many ways.



Sit to Stand: Sit on a sturdy chair and slowly stand up without using your hands if you can. Sit back down with control. Repeat 5-10 times.

Wall Push-Ups: Stand facing a wall with your hands at shoulder height. Slowly bend your elbows towards the wall, then gently push yourself back. Repeat 10 times.

IMPROVE YOUR BALANCE

Good balance helps reduce the risk of falls and gives you greater confidence moving around your home and community.



Holding onto the kitchen bench, stand on one foot for 10 -30 seconds before changing sides.

Walk heel-to-toe along a hallway, using the wall for support if needed.

NOURISH YOUR BODY

Healthy food gives your body the fuel it needs to stay strong, maintain muscle and keep your immune system working well.



Add a source of protein to your next meal, such as eggs, fish, yoghurt, beans or lean meat.

Fill half your plate with colourful vegetables.

KEEP YOUR MIND CURIOUS

Keeping your brain active is just as important as looking after your body. Learning, reading and trying new things can help keep your mind engaged and bring joy to everyday life.



Complete a crossword, Sudoku or do a jigsaw puzzle.

Learn something new by reading a book, trying a new recipe or exploring a new hobby.

STAY CONNECTED

Strong social connections support both physical and emotional wellbeing. Even a simple conversation can brighten your day and help reduce feelings of loneliness.



Call a friend or family member for a chat.

Join a local community group, walking group or seniors' activity.

REST AND RECHARGE

A good night's sleep helps your body recover, supports memory and concentration, and gives you the energy to enjoy each new day.



Try going to bed at the same time each night.

Spend the last hour before bed reading, listening to music or simply relaxing instead of looking at a screen.



FIND JOY EVERY DAY

Find happiness in the little moments, staying curious and making time for the things that bring a smile to your face.



Spend time in your garden.

Listen to your favourite music.

Share a cuppa with a friend.

Do something today that simply makes you smile.

YOUR ACME HEALTHY AGEING REMINDER

Simply make one positive choice at a time.

Choose at least one "Today's Small Step" and make it part of your day. Over time, these simple habits can help you stay stronger, more confident and more independent.

Every small step is a step towards a healthier tomorrow.



FINANCIAL SUCCESS SA
Specialising in...
AGED CARE
FINANCIAL ADVICE

Helping families make informed financial decisions when a loved one needs aged care.

Entering aged care can bring many questions. We help you understand the financial implications, compare your options and develop a strategy for the decisions ahead.

Questions families often ask:

- What will care cost - and is it affordable?
- How should we pay for the accommodation?
- Should we keep, rent or sell the family home?
- How could the Age Pension be affected?
- Will there be enough money for ongoing care?



We can help you understand:

- Aged care fees & affordability
- Estimate costs and understand how they fit within the financial position.
- RAD & accommodation options
- Compare different ways of funding residential accommodation.
- The family home
- Consider the implications of keeping, renting or selling.
- Age Pension & entitlements
- Understand how financial decisions may affect government support.
- Cash flow, assets & investments
- Plan for ongoing care costs and personal expenses.
- The longer-term position
- Consider the wider financial implications for the older person and family.

When the decisions are important, specialist advice can make a difference.

Denise Kipling | Aged Care Financial Specialist

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NAVIGATING AGED CARE

How Specialist Financial Advice Can Help

When someone you love needs aged care, knowing what to do financially can be just as challenging as finding the right care.

A move into residential aged care can happen at an emotional and demanding time. Families can suddenly face unfamiliar terminology, complex fees and significant financial decisions - sometimes with very little time to make them. Specialist aged care financial advice can help bring the financial pieces together before important decisions are made.

Understand what care may cost

We explain the different fees and accommodation costs that may apply, estimate potential costs and help families understand what may be affordable.

Compare accommodation payment options

We can model RAD, DAP and combination strategies and show how different approaches may affect cash flow, assets, income and government entitlements.

Decide what to do with the family home

Keeping, renting or selling the home can each have different consequences. We compare the alternatives so families can make a considered decision rather than acting under pressure.

Review income, assets and entitlements

We consider cash, property, investments, superannuation and pensions together with potential government entitlements to help develop a sustainable strategy.

Model the options before you decide

What if we keep the home? Pay part of the RAD? Sell an investment? Modelling allows families to see the potential consequences before making significant decisions.

Consider the longer-term picture

We consider family objectives, ongoing cash flow and the wider financial implications, and highlight when legal, accounting or estate-planning advice may also be appropriate.

When might specialist financial advice be helpful?

- Preparing to enter residential aged care
- Unsure about fees, affordability or accommodation payments
- Considering whether to keep, rent or sell the family home
- Concerned about Age Pension or other government entitlements
- Wanting to understand the consequences before making a major financial decision

Aged care decisions can be complex. Your financial strategy doesn't have to be.



**FAAA Aged Care
SPECIALIST**



CARE IN MOTION

Community Care and Transport Inc.

**We can help you....
You can help your community!**



Services

Community Transport:

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Aged Care Volunteer

Visitors Scheme:

Free service for isolated older people

Proud Partners



Volunteers Needed

Yorke Peninsula & Mid-North

- Driving
- Visiting
- Car Washing
- Flexible Hours
- Approved Centrelink Activity



1300 132 932

www.communitycareandtransport.org.au

SINGLE ASSESSMENT SYSTEM

Single Assessment System

My Aged Care have introduced – **The new Single Assessment System** workforce. This replaces the Regional Assessment Service, (RAS) as well as the Aged Care Assessment Teams, (ACAT).

The new system will provide a single assessment pathway to access all Government-funded in-home care, flexible care programs, residential, respite and entry into residential aged care and or residential aged care funding assessments.

All of your aged care needs will be handled with one single assessment

Hospital-based assessments will continue.

If you need an assessment while you are in hospital, you will be allocated the next available assessor. If you needs are urgent and you know you are going to struggle to manage at home, it is highly recommended that you get assessed while in Hospital.

Once you have been Assessed

After being assessed, you can receive either Commonwealth Home Support (CHSP) or Support at Home services, depending on your needs and the assessment. If there's a waitlist for your level of care, you'll join the National Priority System. While you wait, you should get some temporary support to tie you over.

If you have been given CHSP referral codes for services and cannot access help, contact My Aged Care and let them know, as CHSP has a limited number of service providers with funding for CHSP.

Get Your Support Plan

When your place is ready, you'll receive a notice of decision and an individual support plan. This plan is like a roadmap—it lists the services you can get and your quarterly budget. It might include:

- **Everyday help:** Cleaning, gardening, or meals
- **Clinical care:** Nursing or physiotherapy
- **Independence support:** Help with showering or dressing



Pick a Service Provider

With your plan in hand, you can choose a provider to deliver your care. You can have a look at the local providers that have sponsored these Guides, or you can visit the My Aged Care website, which has a "Find a provider" tool to help you pick one in your area. Look for someone you trust and feel comfortable with—maybe someone who shares your language and you make a connection with. If it doesn't work out, you can switch providers later. This program gives you control over who helps you.



“The Melodies we Love Never Fade... They stay with us always”

**Music has
a unique
way of
touching
our hearts
and minds.**

**A favourite song
can lift the spirit,
ease worries,
and bring a
sense of calm.**

**Often, just a few
familiar notes are
enough to brighten the day and
spark treasured memories.**

Listening to music can reduce stress, encourage relaxation, and even inspire gentle movement like tapping feet or swaying along.

Singing or humming releases “feel-good” hormones that boost mood and energy, while group singalongs and music sessions create joy and connection, reminding us of the happiness found in shared experiences.

For those living with memory loss or dementia, music can be especially powerful. Research shows that familiar tunes can unlock memories and emotions thought to be forgotten. A melody from childhood or early adulthood may trigger recognition, helping people reconnect with themselves and loved ones. Families often discover that playing favourite songs can create moments of clarity and closeness, bringing comfort to everyone involved.

“Music brings joy,
sparks memories,
and strengthens
bonds”

Music is a gentle reminder that while time brings change, the rhythms and melodies we love stay with us. They offer strength, comfort, and above all, the gift of joy. And perhaps most importantly, music reminds us that every life has a song worth celebrating.

“Music speaks to the heart when words cannot”

SELF-FUNDED CARE BECAUSE YOU DESERVE SUPPORT WHEN YOU NEED IT



For so many seniors, life has been spent caring for others, raising families, supporting loved ones, and often putting personal needs aside. It's no surprise that when the time comes to seek support for themselves, many hesitate.

But your wellbeing matters too.

If you are in a position to financially support your own care, self-funded aged care can provide immediate assistance without the wait for government approvals such as CHSP or Support at Home.

Self-funded care allows you to access the support you need, when you need it most – whether you are recovering after a hospital stay, need help around the home, would value companionship, or simply want extra assistance to make everyday life safer and more comfortable.

Importantly, the majority of home care providers can offer flexible self-funded services, making it easier than ever to arrange personalised support tailored to your individual needs.

Choosing self-funded care is not about giving up independence, it's about protecting it.

It can be especially valuable if:

- You require urgent care or support
- Your regular support worker needs respite
- You are recovering from illness or surgery
- You are waiting for government funding approval
- You would like additional services beyond government-funded support

You have worked hard throughout your life, and if you have the means, investing in your own wellbeing can be one of the most meaningful decisions you make.

You deserve comfort, dignity, and care that arrives when you need it because sometimes, putting yourself first is not only important, it's necessary.



Stay **1** Step Ahead of Scammers

Scams are becoming increasingly sophisticated, targeting Seniors through phone calls, text messages, emails, social media and even online marketplaces. While anyone can be affected, Seniors are often specifically targeted by scammers who use pressure, urgency and deception to gain trust.



One of the most important things to remember is that legitimate organisations, including banks, government departments and service providers, will never pressure you to make an immediate payment or share passwords, PINs or online banking details.

Common warning signs include unexpected phone calls, messages claiming there is a problem with your bank account, requests to transfer money, offers that seem too good to be true, or demands for payment using gift cards, cryptocurrency or PayPal. If something feels unusual, trust your instincts and take time to verify the information independently.



TO STAY SAFE:

- **Never** share passwords, PINs or verification codes.
- **Be** cautious when clicking links in emails or text messages.
- **Avoid** opening attachments from unknown senders.
- **Simply** Hang up on callers who pressure you to act immediately.
- **Contact** organisations directly using a phone number from their official website.
- **Always** discuss large financial decisions with a trusted family member or friend.

Scammers often create a sense of urgency to stop people from thinking clearly. Taking a moment to pause, verify and seek advice can prevent significant financial and emotional harm.

If you believe you have been targeted by a scam, contact your bank immediately and report the incident to Scam watch on 1300 795 995, or call the police assistance line on – 131 444. Acting quickly can help limit the impact and protect others from becoming victims.

Remember, staying informed is one of the best forms of protection. A healthy dose of caution, always using your intuition combined with trusted advice and strong online habits, can help you stay safe and confident in an increasingly digital world.

SELF-FUNDED RETIREES AND SUPPORT AT HOME

If you are a self-funded retiree, your contribution towards aged care services will depend on your income and assets. To determine this, you would first apply for an **Income-Tested Care Fee (ITCF)** through **Services Australia**. They will assess your financial situation and advise what level of contribution you may need to make.

Once your financial assessment is complete, your contribution rate will be set and the amount you pay towards your care will vary depending on the type of support you require.



Under the new **Support at Home program**, self-funded retirees who do not hold a **Commonwealth Seniors Health Card (CSHC)** are expected to make the highest contributions. This may mean contributing up to 80% of daily living costs and up to 50% of independence support services, depending on your assessed financial position.

It's important to note that **clinical care services**, such as nursing or physiotherapy, will continue to be **fully subsidised by the government**, meaning you will not pay anything for these.

Here's a guide to contribution levels for self-funded retirees:

- **Clinical Services (e.g., nursing, physiotherapy):** No cost – fully covered by government.
- **Independence Support (e.g., help with mobility, transport, or equipment):** You may pay up to 50%.
- **Daily Living Support (e.g., cleaning, meals, or personal care):** You may pay up to 80%.

This approach ensures that those with greater financial capacity contribute more, while essential health care remains free of charge for everyone.

If you don't want to have your financial situation assessed, you can just access Private Care and pay privately.

**Accessing support early
helps prevent crises,
makes life easier, and
gives you the best
chance to stay safe and
independent at home.**

DISCOVERING THE BENEFITS of Retirement Village Living



Retirement is an exciting new chapter of life, offering the opportunity to slow down, pursue hobbies, travel, or simply enjoy time with loved ones. For many older Australians, moving to a retirement village can be a wonderful way to embrace this stage while maintaining independence and community connection.

What Is a Retirement Village?

A retirement village is a purpose-built community designed for people usually aged 55 and over. It offers a safe, supportive environment where residents live independently but with access to shared facilities, social activities, and optional services that make day-to-day life easier.

Unlike aged care homes, retirement villages are not for people who need high-level nursing care. Instead, they provide the freedom of your own home alongside the reassurance that support is close by if you need it in the future.

The average age of residents moving into a retirement village is around 75, and many people continue to live happily in their village well into their 80s and beyond. Villages are designed to adapt as your needs change, providing peace of mind as you grow older.

Benefits of Retirement Village Living

- **A Sense of Community** Villages are vibrant communities where neighbours often become friends. Regular social events, clubs and group activities help reduce feelings of isolation and keep life interesting.
- **Low-Maintenance Lifestyle** Most villages take care of gardening and external home maintenance. This gives residents more time to relax, travel or enjoy hobbies without the burden of household chores.
- **Safety and Security** Gated entries, on-site staff, and emergency call systems can provide peace of mind to both residents and their families.
- **Wellbeing and Healthy Living** Many villages have gyms, walking paths, swimming pools and wellness programs to help residents stay active and healthy.
- **Future Planning and Home Care Support**

Downsizing into a village can simplify life and free up equity from the family home. If you ever need a helping hand, you can access government-funded or privately funded home care services while living in a retirement village – things like personal care, cleaning, meals, transport or nursing. This means you can stay in your own home for longer while receiving the support you need.

RETIREMENT & LIFESTYLE VILLAGES



Types of Retirement Villages

- **Independent Living Units (ILUs)** These are self-contained homes or apartments designed for active retirees who want to live independently with minimal maintenance.
- **Serviced Apartments** Ideal for those who need a little extra help with meals, cleaning or laundry while still enjoying their own private space.
- **Lifestyle Resorts / Over-55 Communities** These focus on recreation and social connection, often with resort-style facilities like clubhouses, pools and tennis courts.
- **Co-located Villages** Some villages are built alongside residential aged care homes, making it easier to access higher levels of care later if needed.



Is Village Life Right for You?

Moving to a retirement village is a big decision and it's important to take your time. Visiting a few different villages, speaking to current residents, and seeking legal and financial advice can help you make an informed choice.

For many older Australians, retirement village living offers a perfect balance – the independence of your own home combined with friendship, security, and support. It can be a positive step toward enjoying a happy, healthy, and connected retirement.



HOME SAFE HOME

Preventing falls before they happen

When we think about staying safe, we often focus on the world outside our front door. But statistics show a surprising truth: most falls don't happen outside, they happen right at home. As we get used to our living spaces, we tend to stop noticing the small hazards that slowly build up around us.



The good news? Preventing a fall is much easier than recovering from one. By combining a few small adjustments to your living space with a little bit of daily movement, you can create a powerful shield of protection for yourself or your loved ones.

1 Finding the Balance with Area Rugs

Rugs add wonderful warmth, colour, and comfort to our homes, but when they are unsecured, they can easily slide or curl at the edges, creating an unexpected hazard underfoot.

- **The Fix:**

Ensure they are securely anchored.

You don't necessarily have to roll your favorite rugs away; just use double-sided heavy-duty rug tape or non-slip rubber backing so they stay beautifully flat and firmly secure under every step.

2 Brightening Midnight Walkways

Navigating a dark path to the bathroom or kitchen in the middle of the night is a recipe for a stumble. Groggy eyes and pitch-black hallways make it impossible to spot sudden obstacles.

- **The Fix:**

Illuminate the trail.

Plug in motion-activated night lights along hallways, staircases, and bathrooms. They only turn on when you need them, keeping your path safe without waking you up too much.

3 Securing Slippery Bathroom Floors

Bathrooms are naturally high-risk zones. Smooth tiles combined with water or steam create an incredibly slick surface where it's easy to lose your footing.

- **The Fix:**

- Add traction.**

- Use attractive non-slip mats or discrete adhesive traction strips both inside the tub/shower and right on the floor where you step out.

4 Upgrading Your Support

Relying on towel racks, sink edges, or door frames for balance can be risky, they are not built to support human weight if you experience a sudden slip.

- **The Fix:**

- Install dedicated hardware.**

- Mount sturdy, stylish grab bars next to the toilet and inside the shower. Ensure all staircases have solid handrails running their full length.

5 Clearing Everyday Obstacles

It's easy to let small things pile up over the week: a stray phone charger, a stack of magazines, or shoes kicked off near the doorway.

- **The Fix:**

- Keep walkways open.**

- Make it a habit to keep high-traffic paths completely clear. Bundle loose electrical cords and secure them against the wall, keeping the floor open and easy to navigate.

Keep Moving: The Natural Boost

Fixing your environment is an excellent first step, but keeping your body moving is just as important. Staying active goes a long way in fall prevention by naturally boosting your strength, balance, coordination, and flexibility.

You don't need an intense workout routine to see the benefits. Consider incorporating a few enjoyable, gentle activities into your week:

Walking: A simple, pleasant daily stroll strengthens your legs and builds stamina.

Water Workouts: Swimming or water aerobics provide wonderful, gentle resistance while taking all the pressure off your joints.

Tai Chi: This gentle exercise involves slow, graceful, dance-like movements that are fantastic for sharpening your balance and coordination.

Small Fixes. Big Protection.

Making your home safe and keeping your body moving doesn't require a massive lifestyle overhaul. It's about small, intentional habits that yield massive rewards.

Looking Forward with Confidence

Taking control of your safety isn't about living with limitations, it's about preserving your freedom. By clearing your pathways and keeping your body active, you are investing in your own independence and peace of mind. Your home should be your sanctuary, a place where you feel entirely secure. We hope this article helps you to move forward with confidence, vitality, and steady steps every single day!

Living with Someone with Dementia

THEY MAY
FORGET
SO MANY THINGS...

BUT THEY
NEVER FORGET
HOW YOU MADE
THEM FEEL

Living with someone who has dementia can be both rewarding and challenging. As memory changes, names may be forgotten, conversations may become difficult, and familiar routines may no longer feel familiar. Yet one thing often remains, the ability to feel emotions and connect with others.

A person living with dementia may not remember what was said, but they can still feel comfort, kindness, safety and love. A gentle touch, a warm smile, a calm voice, or simply being present can create meaningful moments that stay with them long after the words are gone.



SIMPLE WAYS TO STRENGTHEN CONNECTION

- ♥ **Speak calmly** and gently
- ♥ **Smile often** and maintain eye contact
- ♥ **Focus on feelings** rather than facts
- ♥ **Listen with patience** and empathy
- ♥ **Share music**, photos and familiar memories
- ♥ **Offer reassurance** instead of correction

Connection is deeper than memory. It lives in shared moments, familiar faces, laughter, kindness and love. Even when memories fade, the feeling of being cared for can remain.

With understanding, patience and compassion, it is possible to create moments of joy, connection and purpose every day. Sometimes, the smallest acts of kindness leave the greatest impact.

Every interaction matters. A gentle word, warm smile or reassuring touch can create lasting feelings of comfort, connection and love.



RESIDENTIAL AGED CARE HOMES

Residential Aged Care Costs

If you move into a permanent residential aged care home on or after **1 November 2025**, the costs you pay are made up of some **government-set fees** and some **costs agreed between you and the aged care home**. The amount you pay depends on your **income and assets**, which are checked through a means assessment.

Everyone pays a **Basic Daily Fee** to help cover everyday living costs such as meals, cleaning, laundry and utilities. As at November 2025, this fee is **up to \$65.55 per day** and is reviewed twice a year.

If your income or assets are higher, you may also pay a **Hotelling Contribution**, which helps cover higher everyday living costs. This is means-tested and can be **up to \$22.15 per day**.

Some people may also pay a **Non-Clinical Care Contribution**, which helps cover personal care such as help with showering, dressing, moving around and lifestyle activities. This contribution is capped at **\$105.30 per day**, with a **lifetime cap of \$135,318.69 or four years**, whichever comes first.

Accommodation costs are agreed between you and the aged care home and vary depending on the room and location. You can pay this as a refundable lump sum, a daily payment, or a combination of both. These prices are **not fixed** – homes must publish their maximum prices, but

you are encouraged to **ask questions and negotiate** costs or payment arrangements that suit you.

Some homes also offer optional **Higher Everyday Living services**, such as enhanced meals or extra lifestyle options. These are your choice and any additional costs must be clearly explained and agreed to in writing.

Support for Veterans and DVA Recipients

If you receive support through the **Department of Veterans' Affairs (DVA)**, you may be entitled to extra financial assistance when you move into residential aged care. In many cases, **DVA will pay your Basic Daily Fee on your behalf**.

Depending on your circumstances and means assessment, you may also be **exempt from paying some additional contributions**, or have these costs reduced. Support can vary, so it's important to discuss your individual situation.

To find out what help you may be entitled to, you or someone you trust can contact the **Department of Veterans' Affairs on 1300 838 372**.



PLACES TO PEOPLE POSITIVE CHANGES FOR RESIDENTIAL CARE

Thinking about moving into a residential aged care home?

It may be reassuring to know that aged care in Australia has been improving, with changes designed to better support you and your care, and give you clearer information.

These changes focus on **fairness, transparency and dignity**. You are now given clearer explanations about costs, services and your rights, helping you make informed choices before you move in. Aged care homes are expected to explain what is included in your care, what is optional, and what you are being asked to pay for.

There is also a stronger focus on **quality of care, food, comfort and wellbeing**, recognising that everyday things like meals, cleanliness, activities and personal support matter. You are encouraged to **ask questions, speak up and negotiate**, particularly around accommodation costs and any extra services.

Moving into residential care can feel like a big step, but these changes are there to help you feel informed, respected and supported, so you can focus on settling in and feeling at home.



FOR FURTHER INFORMATION OR SUPPORT

If you would like more information about aged care or fees, you can contact **My Aged Care on 1800 200 422**.

If you are worried about the care, you or a friend is receiving, you can speak to the **Aged Care Quality and Safety Commission on 1800 951 822**. You have the right to ask questions, raise concerns and or make a complaint. Things will not change if we don't speak up about our concerns.

If the food or nutrition is not meeting expected standards, call the **Aged Care Food and Nutrition Hotline on 1800 844 044**, as **everyone has the right to delicious, nutritious food**.

For clear, independent guidance at any stage, you can also call **Aged Care Made Easy** we're here to help you find the perfect Aged Care Home for you. We are also here to help you understand your options and feel confident about your aged care choices.

CHOOSING THE RIGHT AGED CARE HOME

The best aged care homes make their residents their top priority at all times.

The best way to establish whether the aged care home is right for you or your loved one is by taking a tour of your chosen homes and ask as many questions as you feel to.

First impressions count, if it feels good, if it looks good, if the residents look happy, if the staff are engaged with the residents, these are all good signs. Chat with a few of the residents while you are there to see what they have to say.

What is important for you or your loved one?
Shortlist your priorities as they are different for everyone.



Good questions to ask:

- How many staff are on duty over night? If there are any concerns, how are they dealt with?
- What are the Registered Nurse ratios to patients? Is there a visiting Doctor?
- Are there regular activities, outings and events? Does the home offer weekend and evening activities? Do they have a book or social club?
- Are special dietary requirements like allergies, cultural foods catered for? Is there a chef onsite? Do they have extended meal times? Are there onsite cafes?
- Are there gardens that you can help with if you love gardening, are there sheltered outdoor areas? How can the room be personalised? Do they have ensuite rooms?

Choosing the right aged care home can take the stress out of managing your health on an ongoing basis.

You can make new friends and enjoy a wonderful social life. You are able to receive help with everyday tasks, Imagine never doing the dishes or cleaning the house again. Stay safe and secure with all of the comforts of home.

There are lots of wonderful aged care homes out there, doing your research early is always in your best interest as it is always best to find the right home early so you get exactly what you are looking for.



A phone call each day to check you're OK

Red Cross can provide you with a daily telephone call to check on your wellbeing through a service known as **Telecross**.

This provides peace of mind if you live alone and are at risk of an accident or illness that may go unnoticed, such as falling and being unable to call for help. The volunteer will check to see that you are well and provide a friendly voice to wake up to each morning or within a nominated time frame each day.

Friendly volunteers make calls each morning, 365 days a year. If the call is not answered, **Red Cross** will take action to make sure you are OK. Even if you have visitors during the week, a phone call first thing in the morning can make a difference if an emergency response is required. The calls provide reassurance as well as help to maintain independence. This is also available for people who need temporary assistance in the absence of a carer.

This social support program is funded through the Commonwealth Home Support Program and is available nationally through MyAged Care referrals.

Call My Aged Care on 1800 200 422 to get a referral code then call **Telecross on 1300 885 698**, if you are on a Home Care Package let your provider know you want this service.

IMPORTANT PHONE NUMBERS

Aged Care Made Easy	1300 078 688
Aged Care Advocacy	1800 700 600
Aged Care Complaints and Safety Commission	1800 951 822
Anxiety Support	1300 794 992
Asthma Australia	1800 278 462
Beyond Blue	1300 224 636
Cancer Council Helpline	13 11 20
Carers Australia/ Emergency Respite	1800 422 737
Centrelink Older Australians	13 23 00
Department of Veterans Affairs	1300 838 372
Diabetes Australia	1300 136 588
Disability and Sickness Carers Line	13 27 17
Elder Abuse Helpline	1800 353 374
First Nation Support Line	1800 959500
Friendline	1800 424 287
Homeless Helpline	1800 474 753
Lifeline	13 11 14
National Dementia Helpline	1800 100 500
Veterans & Families Counselling Services	1800 011 046

**Need help finding the
right aged care support?
Not sure where to begin
with My Aged Care?**

You're not alone – and you don't have to navigate it on your own.

At Aged Care Made Easy (ACME), we're here to support you every step of the way. Our easy-to-read aged care guides are designed to help you understand your options in a simple, clear way.

If you prefer looking online for information, you can explore our ACME Online Directory, featuring the latest updates, helpful information, and a wide range of home care and residential care providers to choose from – all in one place.

And if you'd rather speak with someone, our friendly team is always here for a chat.

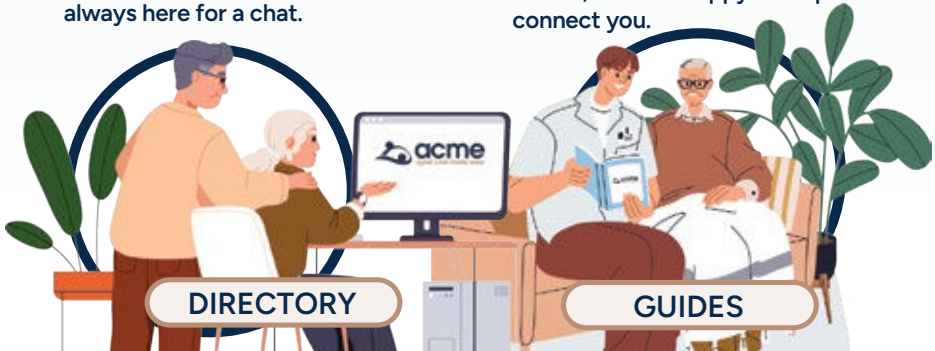
**Are you an aged care
provider looking to
connect with local
seniors and families?**

Join the Aged Care Made Easy (ACME) community – where we connect you with seniors and families actively looking for care.

Every day, people turn to ACME for guidance, support, and trusted services. By being part of our guides and online directory, your organisation becomes visible at the very moment families are searching and ready to take the next step.

Whether you're looking to grow your client base or simply be more accessible to those who need you, ACME helps you show up in the right place, at the right time.

If you're looking to welcome more clients, we'd be happy to help connect you.



Call our Helpline: 1300 078 688



Visit www.agedcaremadeeasy.com.au



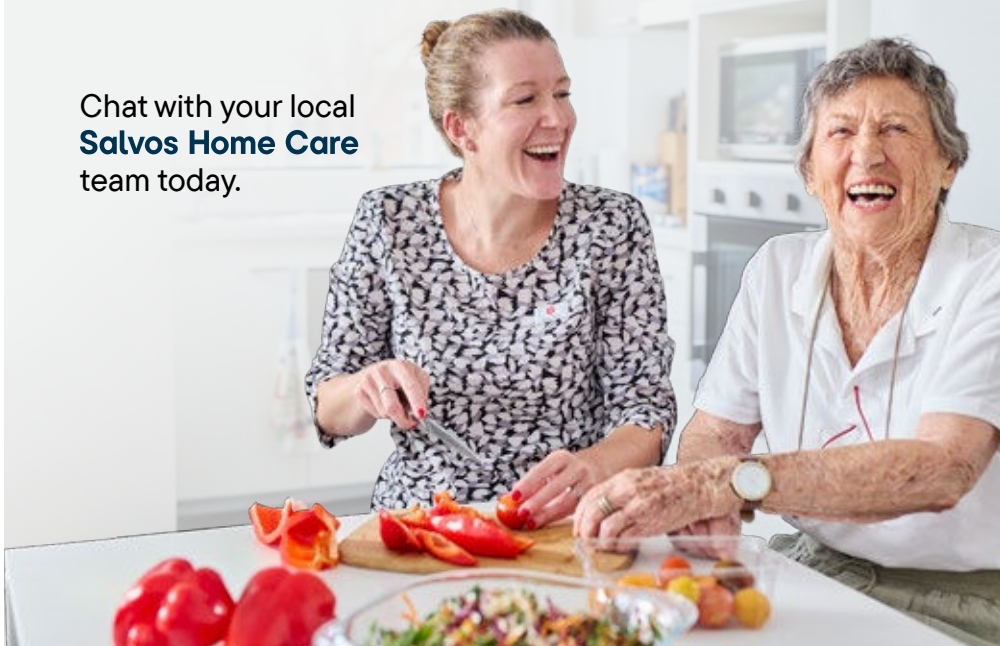
or email admin@agedcaremadeeasy.com.au

Care that comes to you, from the heart

Finding the right support at home doesn't have to be complicated.

We'll help you understand your options and access care tailored to your needs, delivered by dedicated individuals who treat your home and independence with respect.

Chat with your local
Salvos Home Care
team today.



Aged Care

Call **1300 111 227** or
scan the QR code
to learn more.

