

Permanent Residential Aged Care Request for a Combined Assets and Income Assessment

The Australian Government Department of Human Services or the Department of Veterans' Affairs need details about your combined assets and income for permanent residential aged care purposes.

The information you provide will be used to calculate your aged care fees and charges. The information will also be used to calculate the amount of Government assistance the provider may receive on your behalf.

If you are seeking an assessment for Home Care please complete the ***Aged Care Fees Income Assessment*** form (SA456). You do not need to seek an assessment for Flexible Care, Respite Care, Care in a Multi-Purpose Facility and Transition Care.

Definition of a partner

For the Department of Human Services purposes a person is considered to be **your partner** if you and the person are living together, or usually live together, and are:

- married, **or**
- in a registered relationship (opposite-sex or same-sex), **or**
- in a de facto relationship (opposite-sex or same-sex).

We recognise all couples, opposite-sex and same-sex.

For more information

Go to our website humanservices.gov.au/agedcare or call us on Freecall™ **1800 227 475** or visit one of our Service Centres.

Call the Department of Veterans' Affairs on **133 254** or if you live in regional Australia call on Freecall™ **1800 555 254**.

Information about aged care is available on the Government's website myagedcare.gov.au or by calling the My Aged Care Information Line on Freecall™ **1800 200 422**.

To speak to us in languages other than English, call **131 202**.

Note: Call charges apply – calls from mobile phones may be charged at a higher rate.

If you have a hearing or speech impairment

TTY service Freecall™ **1800 810 586**. A TTY phone is required to use this service.

Interpreters and translations

If you need an **interpreter** or **translation** of any documents for our business, we can arrange this for you free of charge.

Please keep this Information Booklet.

Information in other languages

English

To speak to us in a language other than English, call **131 202**. Call charges apply. Calls from mobile phones may be charged at a higher rate. Go to humanservices.gov.au and select the language button to find information in your language.

Arabic

للتحدث إلينا باللغة العربية، اتصل بالرقم **131 202**. تنطبق رسوم على المكالمات. وقد يتم خصيل رسوم بمعدل أعلى على المكالمات الجارة من الهواتف النقالة. اذهب إلى الموقع humanservices.gov.au واختار زر اللغة للعثور على معلومات بلغتك.

Chinese

您可以撥打電話**131 202**，使用中文與我們交談。致電該號碼需付費。如使用移動電話致電，則收費可能會較高。訪問 humanservices.gov.au 網站，點擊語言鏈接後可獲取用您的語言編寫的資訊。

Croatian

Da biste s nama razgovarali na hrvatskom, nazovite **131 202**. Poziv se naplaćuje. Pozivi s mobitela se mogu naplaćivati po višoj tarifi. Za informacije na svom jeziku, posjetite humanservices.gov.au i izaberite tipku za strane jezike.

Greek

Για να μιλήσετε μαζί μας στα Ελληνικά, καλέστε **131 202**. Ισχύουν τηλεφωνικές χρεώσεις. Για τις κλήσεις από κινητά τηλέφωνα ενδεχομένως να ισχύουν υψηλότερες χρεώσεις. Επισκεφθείτε την ιστοσελίδα humanservices.gov.au και επιλέξτε το κουμπί γλώσσας για να βρείτε πληροφορίες στη γλώσσα σας.

Italian

Per parlare con noi in italiano, chiamate il numero **131 202**. Vigono tariffe di chiamata. Le chiamate da telefoni cellulari possono essere soggette a tariffe superiori. Visitate il sito humanservices.gov.au e selezionate il comando delle lingue per trovare informazioni nella vostra lingua.

Korean

한국어로 문의하시려면 **131 202**번을 이용하십시오. 통화요금이 부과됩니다. 휴대전화로 통화하시는 경우 추가 요금이 부과될 수 있습니다. humanservices.gov.au를 방문하여 언어 버튼을 누르면 한국어로 된 정보를 찾아 보실 수 있습니다.

Macedonian

За да зборувате со нас на македонски јавете се на **131 202**. Повикот се наплатава. Повиците од мобилни телефони може да се наплаќаат по повисока стапка. Одете на humanservices.gov.au и одберете го името на јазикот за да најдете информации на вашиот јазик.

Maltese

Biex tkellimna bil-Malti ċempel **131 202**. Trid thallas tat-telefonata. Telefonati minn telefonijiet tal-mowbajl jistgħu jiġu ċċarġjati rata oġhla. Mur f'humanservices.gov.au u aghżel il-buttna tal-lingwa biex issib tagħrif bil-lingwa tiegħek.

Polish

Aby porozmawiać z nami po polsku, zadzwoń pod numer **131 202**. Rozmowa podlega opłatom telefonicznym. Rozmowy z telefonów komórkowych mogą być naliczane według wyższej taryfy. Odwiedź humanservices.gov.au i wybierz właściwy przycisk, by znaleźć informacje w języku polskim.

Russian

Чтобы поговорить с нами по-русски, позвоните по номеру **131 202**. Это платный звонок. Плата за звонки с сотовых телефонов может взиматься по более высокому тарифу. Чтобы найти информацию на Вашем языке, зайдите на сайт humanservices.gov.au и нажмите на кнопку с языком.

Serbian

Da biste razgovarali sa nama na srpskom, nazovite **131 202**. Pozivi se naplaćuju. Pozivi sa mobilnih telefona mogu da se naplate po višoj tarifi. Pogledajte humanservices.gov.au и притисните дугме за ваш језик да бисте нашли информације на вашем језику.

Spanish

Para hablar con nosotros en español, llame al **131 202**. Llamada tarifada. Llamadas desde teléfonos móviles pueden estar sujetas a cargos adicionales. Visite humanservices.gov.au y seleccione el botón de idioma para encontrar información en su lengua.

Turkish

Bizimle Türkçe konuşmak için **131 202** numaralı telefonu arayınız. Aramalar ücretlidir. Cep telefonlarından yapılan aramalar daha yüksek bir ücrete tabi olabilirler. Kendi lisanınızda bilgi bulabilmek için humanservices.gov.au internet sitesine girip ilgili lisanin düğmesine basiniz.

Vietnamese

Muốn nói chuyện với chúng tôi bằng tiếng Việt, xin gọi số **131 202**. Các cuộc gọi sẽ bị tính cước phí. Gọi bằng điện thoại di động có thể bị tính theo giá cao hơn. Hãy vào trang mạng humanservices.gov.au và chọn nút ngôn ngữ để tìm thông tin bằng ngôn ngữ của quý vị.

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Permanent residential aged care combined assets and income assessment

About this assessment

Residents who enter permanent residential aged care on or after 1 July 2014 may need to pay the maximum daily means tested fee if they do not have a combined assets and income assessment.

Having a permanent residential aged care combined assets and income assessment will determine:

- the means tested fee you will pay for your care, **and**
- whether you qualify for additional Government assistance with your accommodation costs.

Note: This assessment is NOT relevant to either respite care, Home Care Packages or for financial hardship assistance.

If you choose not to provide details of your assets and income

It is not compulsory to have a combined assets and income assessment. If you do not seek an assessment, you may be required to pay a higher amount for your aged care.

Aged care fees and charges

All permanent aged care residents, may be asked to pay a basic daily fee as a contribution towards such things as food, heating/cooling, cleaning and laundry in addition to any means test fees that may be payable.

Information on aged care fees and charges which may apply to you is available at myagedcare.gov.au or by calling the My Aged Care Information Line on Freecall™ **1800 200 422**.

The relevant date for your assessment

This is the date used to calculate your aged care fees and charges. It can vary depending on your situation.

The most common dates are as follows:

- if the assessment is for a future admission to permanent residential care, the relevant date is the date that you fill out the application form
- if the assessment is for your current admission to permanent residential care, the relevant date is the date your current admission started
- if the assessment is for a previous admission to permanent residential care, the relevant date is the date that previous admission started.

Notification and expiry date of assessments

The Department of Human Services or the Department of Veterans' Affairs will send you a letter with the results of your assessment and the date when the assessment will lapse. If you have not entered care before this date, you will need to request a new assessment.

After you enter permanent residential aged care you generally do not need to apply for another assessment unless you have moved or are intending to move into a new aged care facility or have a significant change in assets and/or income.

Change of circumstances

If you have not entered permanent residential aged care and your financial circumstances change, you may apply for another assessment. This applies even if you already have an assessment that is still current.

If you are receiving either Carer Payment or Carer Allowance for a person who enters care, you should notify the Department of Human Services or the Department of Veterans' Affairs.

Financial Information Service

The Department of Human Services Financial Information Service (FIS) Officers can give you detailed information about the rules regarding aged care fees and charges and the effect these fees might have on your pension or superannuation. This service is free and available to everyone. To speak to a Financial Information Service Officer call us on **132 300**.

Alternately, appointments can be made by calling the Department of Human Services on **131 021**.

Your partner

For the purpose of the combined assets and income assessment, a partner can be either:

- a person you are legally married to, and normally live with on a permanent basis, **or**
- a person who lives with you in a de facto relationship, although you are not legally married to that person, **or**
- a person you are legally married to, or who you were living with in a de facto relationship, until you began living apart on a permanent basis due to health or health related reasons, for example, if the person entered permanent residential aged care, **or**
- a person in a registered relationship.

Both opposite-sex and same-sex relationships are recognised.

If you both want an assessment you will each need to fill in a separate assessment form.

Dependent child

For aged care purposes, to be a dependent child the young person must be:

- under 16 years of age, **or**
- aged 16–24 years and receiving full-time education at a school, college or university, **and**
- not in full-time employment or receiving a Centrelink pension or benefit.

You must be legally responsible (whether alone or jointly with another person) for their day-to-day care, welfare and development, or under a legal obligation to provide financial support in respect of them.

Income support payment customers

If you are getting an income support payment you also **need to** complete the assessment form to obtain a combined assets and income assessment, although only some parts of the form will need to be completed in that case. This applies even if your payment is means test exempt, for example, if you are considered to be blind for income support payment purposes.

What is an income support payment?

The Department of Human Services income support payments are:

- Age Pension
- Austudy Payment
- Bereavement Allowance
- Carer Payment
- Disability Support Pension
- Newstart Allowance
- Parenting Payment
- Partner Allowance
- Sickness Allowance
- Widow B Pension
- Wife Pension
- Youth Allowance.

Centrelink also makes the following income support payment on behalf of the Department of Agriculture:

- Farm Household Allowance.

The Department of Veterans' Affairs income support payments are:

- Age Pension
- Income Support Supplement
- Service Pension.

Income for aged care purposes

When assessing income for aged care purposes, only the income you have over a threshold amount is counted. This threshold is indexed each year in March and September.

If you are a member of a couple, you are deemed to own half of the total combined assets and income, irrespective of in whose name these are held.

For aged care purposes, income includes:

- income support payments from the Australian Government, such as the Age Pension, a Service Pension or an Income Support Supplement
- deemed (not actual) income from financial investments
- net income from a rental property
- war widow/widower pensions and some disability pensions
- net income from businesses, including farms
- superannuation and overseas pensions, income from income stream products such as annuities and allocated pensions, and
- family trust distributions or dividends from private company shares.

Income also includes money from outside Australia.

In addition, if you have given away money or assets in the last 5 years, these assets may be treated as if you still own the asset and a 'deemed' income calculated.

Assets for aged care purposes

An asset is any property or item of value you (or your partner) own, or have an interest in, including those held outside Australia. Examples include real estate, shares, household contents and personal effects.

If you are a member of a couple, you are deemed to own half of the total combined assets, irrespective of in whose name these are held.

If you have made a gift since 10 May 2006 of over \$10,000 in a single financial year, or \$30,000 over 5 consecutive financial years, the amount above these limits will be considered as an asset in your assessment.

Your home and the combined assets and income assessment

For aged care purposes, a protected person is:

- your partner or dependent child, **or**
- your carer* who is eligible to receive an Australian Government income support payment and who has lived in your home with you for the past 2 years, **or**
- your close relation who is eligible to receive an Australian Government income support payment and who has lived in your home with you for the past 5 years.

If your home is occupied by a protected person at the relevant date, it will not be counted as an asset for permanent residential aged care purposes. Your carer or close relation will need to give their consent in the form to enable the Department of Human Services or the Department of Veterans' Affairs to verify their eligibility for an income support payment.

This exemption can be lost if the protected person who has been living in the home at the relevant date moves out of the home.

If you enter permanent residential aged care on or after 1 July 2014, and your home is not occupied by a protected person, it will be counted as an asset but the amount of the home included as an asset will be capped.

If your home is counted as an asset, you do not need to have it professionally valued. An approved valuer will verify the estimated value of the property at no cost to you.

* It is not necessary for your carer to have received a Carer Payment or Carer Allowance in order to be considered a carer. However, at the relevant date they must be eligible to receive an Australian Government income support payment.

Retirement villages

Your home may be part of a retirement village. Agreements with retirement villages include a variety of arrangements for sale proceeds or entry contribution refunds when a resident leaves the village.

The amount refundable to you after your departure from the retirement village is taken to be the value of your interest in the retirement village and may be subject to the combined assets and income assessment.

If your retirement village agreement allows you to choose when you take your refund, the amount that you are able to choose to accept when you leave the village is the amount that will be included in the assessment. If your agreement allows the retirement village to keep the total refund for a period after you leave, this amount will be included in the assessment.

However, your home in the retirement village complex is also subject to the protected person rules and the cap described on the previous page under the heading *Your home and the combined assets and income assessment* if applicable.

Some contract arrangements with retirement villages may cause a person to experience financial difficulty when they seek to enter permanent residential aged care. If so, you may be eligible for financial hardship assistance. See *If you are suffering from financial hardship* (below).

If you are suffering from financial hardship

If you are having troubles meeting your care costs or experience financial hardship, you may be eligible for financial hardship assistance. Information is available, go to our website humanservices.gov.au/agedcare or call us on Freecall™ **1800 227 475**.

Authorised person

Person signing on your behalf

The combined assets and income assessment form must be signed by the person for whom the application is being made or their authorised representative. An authorised representative may be an Enduring Power of Attorney, Power of Attorney (financial), or a person/organisation holding an administrative or financial order.

Where the person is not able to sign for themselves and they do not have an authorised representative, the Director of Nursing at the aged care facility may sign the form. A letter from a doctor which outlines the person's inability to sign the form must be attached to the application.

Where the resident is deceased only the executor of the will or a person holding letters of administration is authorised to sign on behalf of their estate.

Nominee and person permitted to contact – Department of Human Services – Centrelink customers and non-income support customers

You can authorise someone to deal with us on your behalf. This arrangement is voluntary and you or your contact person can cancel or change it at any time.

Both you and your contact person must read and sign the relevant statements in the claim form.

If you cannot complete the nomination section of the form you can get someone who is your legal guardian or who holds your power of attorney to complete and sign this section. If there is no legal guardian or someone with a power of attorney the signature of an appropriate responsible person must be obtained, for example, a treating medical officer.

A **correspondence nominee** can act on your behalf and is authorised to deal with us on all matters (except payment destinations, if you receive a payment). These include:

- making changes to your information
- enquiring on your behalf
- completing forms/applications on your behalf
- receiving copies of your mail
- attending appointments with you or on your behalf (if appropriate).

A **Person Permitted to Enquire** can be a partner, a friend, a family member, a professional, an organisation or a combination depending on the type of enquiry. Some examples of professionals and organisations are accountants, financial advisers, social workers, doctors, etc. This list is not limited. You can change this arrangement at any time.

What type of access can the Person Permitted to Enquire have?

It is your responsibility to make sure that the person you have given authority to make enquiries on your behalf is aware of what you are allowing them to enquire about, and any limitation you may place on this authority. We can provide information that is necessary to satisfy the enquiry and not more.

For more information about contact person arrangements, call the Department of Human Services on Freecall™ **1800 227 475**.

Person authorised to act on behalf of a Department of Veterans' Affairs clients

The Department of Veterans' Affairs clients can nominate a representative for income support payment purposes as part of lodging the claim form.

Persons authorised to act on behalf of a client, such as those holding a Power of Attorney, are able to assist you to meet your obligations under the *Veterans' Entitlement Act 1986* by notifying the Department of Veterans' Affairs of changes on their behalf. However, the obligation to inform the Department of Veterans' Affairs of changes in circumstances that may affect your pension or allowance(s) remains with you.

Continued

For income support purposes, the Department of Veterans' Affairs authorised persons have the authority to:

- enquire about your pension, **and**
- assist you to meet your obligations to the Department of Veterans' Affairs.

Persons holding a valid financial Power of Attorney can also be accepted as having the authority to:

- act as a signatory for you, **and**
- receive income support related mail on your behalf.

For more information about the Department of Veterans' Affairs authorised person arrangements, call the Department of Veterans' Affairs on **133 254**.

About the information you give

Legal authority

The Department of Human Services and the Department of Veterans' Affairs collect personal information on behalf of the Department of Social Services for the purpose of undertaking combined assets and income assessments for entry into permanent residential aged care. The use and disclosure of this information is governed by Part 6.2 of the *Aged Care Act 1997*, which deals with the protection of information and the Australian Privacy Principles in the *Privacy Act 1988*.

Why we need this information

The information collected will be used to make a decision on the value of your assets and/or income to decide whether you are eligible to receive Government assistance with your accommodation costs. If you are eligible for assistance, the Department of Social Services will pay an accommodation supplement to your aged care home on your behalf. The assessment will also help you work out how much you can be asked to pay as an accommodation contribution if you are assessed as a low means resident. The assessment will also determine the amount of any means tested care fee you may be asked to pay.

If you choose not to have an assets and income assessment you will not be eligible for any Government assistance with your accommodation costs and can be asked to pay the maximum means tested care fee.

Disclosure of the information you provide

Information you provide may be disclosed to:

- the Department of Human Services – Centrelink or the Department of Veterans' Affairs for the purpose of undertaking the combined assets and income assessment
- the Department of Social Services and the Department of Human Services – Medicare for the purpose of:
 - enabling payment of an accommodation supplement to an aged care home on your behalf
 - working out the amount of your accommodation charge (if applicable), **and**
 - confirming previous concessional, assisted or supported resident status (if applicable)
- an approved government valuer of land, houses or buildings, for the purpose of verifying the value of your property, **and**
- your nominated aged care representative.

Unless your nominated aged care representative lives overseas, your personal information will not be disclosed to overseas recipients.

Continued

The information you provide may also be disclosed according to provisions in Part 6.2 of the *Aged Care Act 1997*.

The information you provide may also be used to assess your income under the *Aged Care Act 1997*.

If you consent, this information may also be used by the Department of Human Services or the Department of Veterans' Affairs to update combined assets and income information in relation to your eligibility for an income support payment.

More information about the privacy policy of each of these departments can be found at **humanservices.gov.au/privacy**, **dva.gov.au/footer/Pages/privacy** and **dss.gov.au/privacy-policy** or by requesting a copy from the relevant department. This includes information on how to access or correct your personal information and how to make a complaint about a breach of the Australian Privacy Principles.

If you disagree with a decision

Your review and appeal rights

If you would like more information about your combined assets and income assessment result, or you disagree with the result, you should contact the Department of Human Services or the Department of Veterans' Affairs.

If you would like the assessment reviewed the request must be made in writing **within 28 days** of being notified of the result of the assessment.

If you do not agree with the decision of the review officer you can apply to the Administrative Appeals Tribunal (AAT) for an independent review. The AAT has the power to change decisions but only according to the law and only after a review officer has reviewed the case.

You should tell us if:

- you marry; are in or commence an opposite-sex or same-sex registered or de facto relationship, reconcile with a former partner, start living with someone as their partner, **or**
- you separate from your partner, **or**
- your partner dies, **or**
- your (or your partner's) financial circumstances change, **or**
- a dependent child or student either enters or leaves your care, **or**
- you enter an aged care facility or move to a new one.

This is because changes such as these may affect your pension entitlement and the permanent residential aged care fees and charges you may be asked to pay. To advise us of changes, call the Department of Human Services on Freecall™ **1800 227 475** or the Department of Veterans' Affairs on **133 254**.

Other concessions and help

Commonwealth Seniors Health Card

People of age pension age who do not receive a pension may be eligible to receive a Commonwealth Seniors Health Card (certain residence requirements and income limits apply).

The Commonwealth Seniors Health Card allows holders (but not their dependants) to receive a number of Commonwealth concessions (such as Pharmaceutical Benefits Scheme medicines). A supplement payment is available to Commonwealth Seniors Health Card holders and is paid quarterly in January, March, June and September.

Financial Information Service Officers

Financial Information Service (FIS) Officers can give you free, independent information. This will help you understand investments and how they work, and help you make better financial decisions.

Health Care Card

A Health Care Card provides you access to pharmaceutical medications listed under the Pharmaceutical Benefits Scheme at a reduced cost. You **may** also receive other concessions provided by state and territory governments.

Indigenous Services Staff

Indigenous Services staff are located at most of our Service Centres. Some Service Centres also have interpreters who speak Aboriginal or Torres Strait Islander languages and teams who visit and help remote communities.

Multicultural Services

Customers can speak to us in languages other than English by calling **131 202**. Interpreters and translation of documents for our business can be arranged free of charge. Information in languages other than English can also be found on our website humanservices.gov.au/multicultural

Social Workers

We have social workers at our Service Centres and Smart Centres throughout Australia. Social workers can offer you personal counselling and support in difficult times, such as domestic and family violence, severe financial hardship, homelessness, loss and bereavement. They can refer you to other services and programs like housing, health, emergency relief, legal and/or counselling services and support groups.

If you need any help or further information about these services and concessions, go to our website humanservices.gov.au/agedcare or call us on Freecall™ **1800 227 475** or visit one of our Service Centres.

Returning your form

Check that you have answered all the questions you need to answer, and that you have signed and dated the form.

Return the form and copies of any documents by mail to the appropriate address on page 2 of the form.

Where possible, you should return the form before entering an aged care home to make sure that your aged care fees and charges are set at the correct amount.

If you need any help or further information about these services and concessions, go to our website humanservices.gov.au/agedcare or call us on Freecall™ **1800 227 475** or visit one of Service Centres.