



The veteran's guide to moving into an aged care home

Accessing DVA services



CONTACT DETAILS

Enquiries regarding the licence and any use of this document are welcome at:

**Department of Veterans' Affairs
GPO Box 9998
Brisbane QLD 4001**

You can find this product at dva.gov.au
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The veteran's guide to moving into an aged care home

Accessing DVA services

This guide

This book has been developed to help you, your family, and carers better understand the process of moving into an aged care home. The Department of Veterans' Affairs (DVA) acknowledges that this can be a difficult, emotional and challenging time.

We suggest you start by looking at the checklist on [page 6](#), as well as '**Preparing for your future care needs**' on [page 7](#), and '**Getting your affairs into order**' on [page 8](#). If you see any services you might need, turn to the relevant section of the book **for more information**. You can find out about aged care costs involved on [page 27](#).

This book also contains useful information on:

- preparing for your future residential aged care needs
- the process of moving into an aged care home
- working out the potential costs involved
- details of who can help.

The contents on [page 4](#) and glossary on [page 37](#) may be helpful to find the right information.

Other resources

The veteran's guide to living independently provides details on DVA support services available in your home, as well as how you can access them. *This guide is available from www.dva.gov.au/ac.*

The veteran's guide to living in an aged care home provides information on the supports DVA provides while living in an aged care home. *This guide is available from www.dva.gov.au/ac.*

What is residential aged care?

Residential aged care homes provide around-the-clock care for people with more complex care needs. You might consider moving into an aged care home when you are no longer able to live comfortably and safely in your own home.

Accessing residential aged care

To access residential aged care, you will first need to have an aged care assessment which can be organised through the Department of Health, Disability and Ageing. My Aged Care is the portal to access information and arrange aged care assessments so that older people can access Australian Government-funded in-home and residential aged care services. **For more information**, visit the My Aged Care website (myagedcare.gov.au) or call **1800 200 422**.

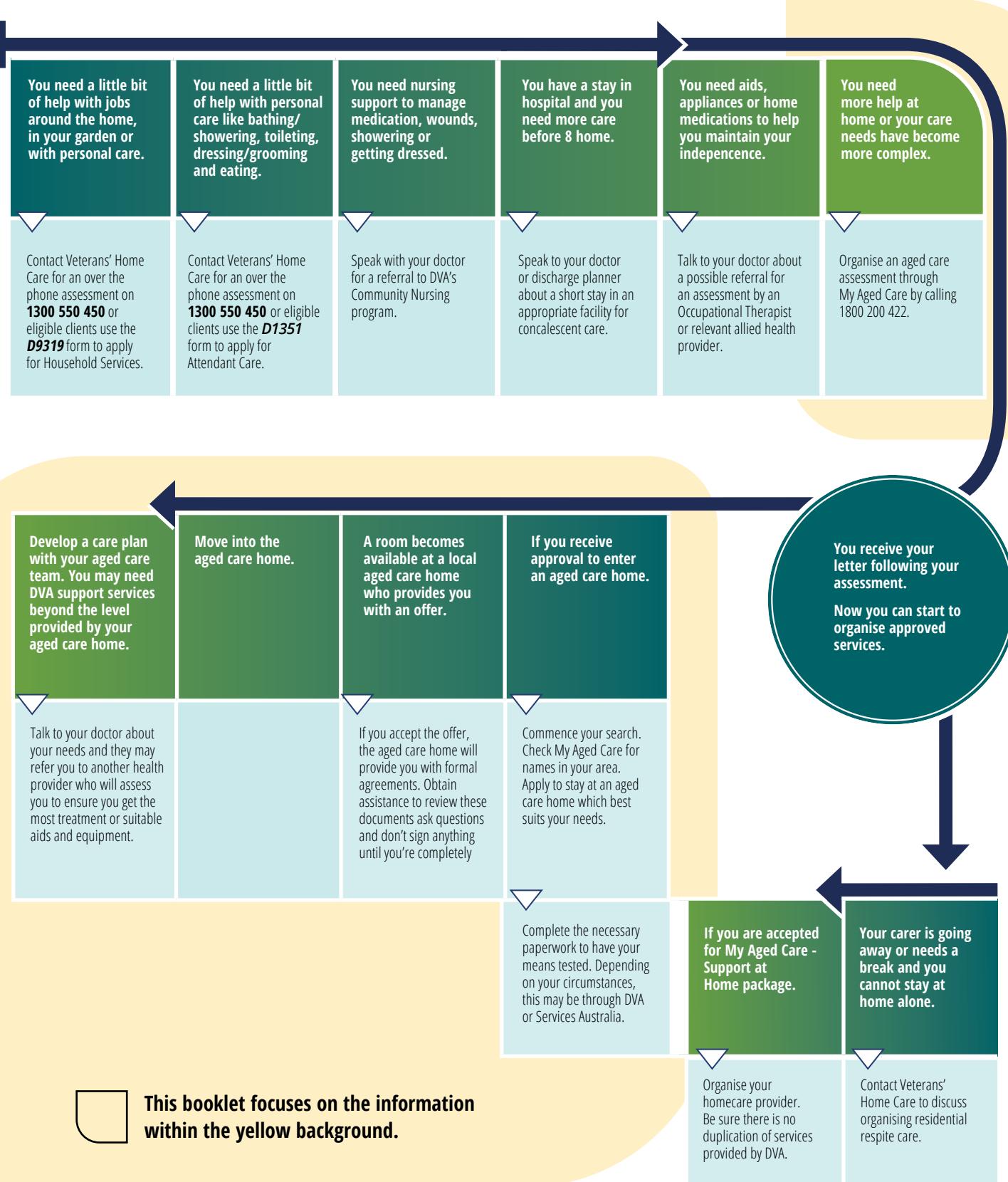
Your aged care assessment will determine the services you need and your priority level. You may be offered a place based on priority. Some aged care homes are familiar with providing care for the veteran community. However, this does not mean that you will receive priority access or any advantage over other community members for vacancies.

When you start researching aged care homes, it's essential to establish what's important to you and your family.

If you have questions after reading the information in any of these books or websites, please call DVA on **1800 VETERAN (1800 838 372)** or My Aged Care on **1800 200 422**. There is also a veterans page on the My Aged Care website (myagedcare.gov.au) and type '**veterans**' in the search field).

Steps to enter an aged care home is available on the Department of Health, Disability and Ageing website (myagedcare.gov.au/resources).

Client aged care journey



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CHECKLIST – preparing for your future care needs

Before you move into an aged care home, it is important that you get prepared as this will increase your chances of getting the best care possible. This checklist illustrates the processes for preparing to move into residential aged care. This checklist is meant as a guide only, can be completed in any order and multiple tasks can be completed at the same time. Completing these steps will help your move into aged care to be as smooth as possible.

✓ *Tick when complete*

OBTAINING FINANCIAL ADVICE [page 7](#)

We encourage you to engage the services of a financial adviser specialising in Australian aged care.

WHO CAN HELP: Moneysmart and Services Australia

Financial advisers register - moneysmart.gov.au

Services Australia Financial Information Service - 1800 227 475, servicesaustralia.gov.au/fis

Aged Care Specialist Officers (ACSO) - 1800 227 475, servicesaustralia.gov.au and search for 'ACSO'

SETTING UP REPRESENTATION [page 8](#)

We recommend that you lodge representation documentation early.

This process can be difficult should you lose capacity.

- Nominate a Representative with DVA** – Complete and return the **D9325 Appointing a third party to represent a DVA client** form.

WHO CAN HELP: The Veterans' Access Network – 1800 VETERAN (1800 838 372), dva.gov.au/representative

- Enduring Power of Attorney (EPOA)/Enduring guardianship** - Processes differ from state to state.

WHO CAN HELP: A legal professional or Legal Aid - nationallegalaid.org.au

CREATING YOUR ADVANCE CARE DIRECTIVE AND WILL [page 11](#)

We encourage you to speak with a legal professional and your family/support network for assistance with getting your affairs in order in case you lose capacity to do so.

- Advance Care Directive** - a commitment that will be honoured when you cannot voice your decisions.
- Your will** - a legal document that details what you'd like to happen with your estate.

WHO CAN HELP: A legal professional or Legal Aid - nationallegalaid.org.au

EXPLORING LOCAL AGED CARE HOMES [page 12](#)

We recommend that you explore local aged care homes to find the most suitable options for your needs.

WHO CAN HELP: ACSO, advocates, family, friends or Nominated Representatives.

IMPORTANT – Availability of places at aged care homes is often limited, so it is important to add your name to a wait list so you can take advantage should a space become available.

ARRANGING AN AGED CARE ASSESSMENT [page 16](#)

You need to register and arrange an aged care needs assessment with My Aged Care if you haven't already done so.

We encourage you to start this process early as it can take some time to get your first assessment.

You can apply by visiting myagedcare.gov.au/apply-online or call 1800 200 422.

WHO CAN HELP: My Aged Care – 1800 200 422 or Services Australia – Older Australians line 132 300.

Hint – If you are directed to contact DVA for assistance without having set up your My Aged Care profile, advise that you will contact DVA after your aged care assessment has been scheduled.

Preparing for your future care needs



Being prepared for your future care needs is important and, in the event you need more services as you age, creating a plan can be very helpful for your family and friends.

Unfortunately, many older people find they need to enter an aged care home while they are in hospital after an illness or unexpected medical event, leaving family to urgently find an aged care home for them.

Doing some of the leg work early, while you are still able, can mean you get to choose and make your wishes known. It is a good idea to write down a plan with your decisions as you make them. This plan can make it easier for your family and friends if you are in hospital or unable to make decisions about your future care needs.

The DVA **Planning ahead kit** can help you put your affairs in order. You can download a copy from the DVA website [dva.gov.au/planning-ahead](https://www.dva.gov.au/planning-ahead).

Obtaining financial advice

There are several fees and expenses associated with living permanently in an aged care home. How you manage your finances now can impact on the fees you will be required to pay if you need to move into residential care.

We encourage you to seek the services of a financial adviser who specialises in Australian aged care. You can discuss your current finances and create a plan to set you up for success, should you need to enter an aged care home.

More information is available through the services below.

Moneysmart

Moneysmart is an Australian Government website that offers guidance to help Australians make confident money decisions. The website includes free tools, tips, calculators and information on superannuation, retirement and aged care financial planning.

Through [moneysmart.gov.au](https://www.moneysmart.gov.au) you can:

- increase retirement preparedness by searching '**Retirement planner**'
- find registered financial advisers by searching '**Financial advisers register**'

For more information visit the [moneysmart.gov.au](https://www.moneysmart.gov.au) webpage.

Financial Information Service (Services Australia)

The Financial Information Service (FIS) provides free, independent and confidential information to help people make informed decisions about their finances. FIS officers can help you understand how financial products work and explain how a change to your circumstances may affect your financial situation, both now and into the future. They can also guide you to useful resources for managing financial matters. However, they are not financial planners or counsellors and cannot give financial advice or recommend financial advisers. You can speak with a FIS officer by calling **132 300**.

What to say when you call: *"I want to speak to the Financial Information Service"*

For more information go to the Services Australia website servicesaustralia.gov.au/fis.

Getting your affairs in order

As you age and your needs change, it is important to get your affairs in order.

This is the time to review your:

- Nominated representative arrangements
- General Power of Attorney or Enduring Powers of Attorney arrangements
- Advance Care Plan
- Will.

The laws regarding these documents differ in each state and territory. It is best to seek advice from your solicitor or from the public trustee in your state or territory.

For more information you can refer to DVA's booklet and checklist which has been designed to help you. It's called ***Planning Ahead – A Guide to Putting Your Affairs in Order – Preparing for and coping with bereavement*** and can be found on the DVA website dva.gov.au/planning-ahead.

Nominating a representative

You may choose to authorise someone to be your nominated representative when dealing with DVA. A nominated representative can be a partner, adult relative, trustee, agent, legal representative or organisation.

You can set up a nominated representative using your MyService account or by completing the **D9325 – Appoint a third party to represent a DVA client** form. This form can be submitted via email to generalenquiries@dva.gov.au or via post to:

*The Department of Veterans Affairs
PO BOX 9998
Brisbane, QLD, 4001*

For more information and to find the form, go to the DVA website dva.gov.au/representative or call DVA on **1800 VETERAN (1800 838 372)**.

NOTE: this form only authorises representation with DVA. Other government departments will have their own processes to establish representation arrangements.



Proof of Identity documentation

DVA will need you to provide documents that prove your identity when you are submitting a claim for a pension, benefit or allowance. DVA will also need to know if you have nominated a representative such as your partner, a family member, friend or professional to act on your behalf. DVA respects your privacy but needs to ensure that people acting on your behalf have been chosen by you or your relevant state or territory body.

For more information go to the DVA website; to the proof of identification page (dva.gov.au/ID) or to the nominate a representative page (dva.gov.au/representative).

Power of attorney

A power of attorney is a legal document that authorises an appointed person (such as your spouse, sibling, child, other relative, or friend) to make decisions on your behalf. You can only do this when you have the capacity to make this decision.

There are different types of powers of attorney, and there are differences between each state and territory in Australia. Despite these differences, there are three main types of 'powers':

- General power of attorney
- Enduring power of attorney
- Enduring power of guardianship.

General power of attorney

A general power of attorney is a legal document that gives the appointed person the authority to make decisions about **financial** and **legal** matters on your behalf. This power lasts only for as long as the person who appoints them has capacity. The general power ceases to operate if you lose capacity to make decisions.

A general power of attorney is often used as a tool of convenience. For example, a person might appoint a general power of attorney to look after their financial and legal affairs in Australia while they travel overseas.

Enduring power of attorney

An enduring power of attorney is similar to a general power of attorney and allows the appointed person to make decisions about **financial** and **legal** matters on your behalf. However, the enduring power of attorney continues to last (or 'endure') after you lose capacity. You need to appoint your enduring power of attorney when you have the capacity to make the decision, so they can act on your behalf when you lose capacity.

In some jurisdictions, such as Victoria, the ACT and Queensland, an enduring power of attorney may also be used to authorise medical and health decisions.

Enduring power of guardianship

An enduring guardian is appointed by you to make **lifestyle** decisions on your behalf when you lose capacity, for example about accommodation and daily activities.

In some jurisdictions, such as New South Wales and Tasmania, an enduring guardian may also be authorised to make medical and health decisions. An enduring power of guardianship continues after the donor loses capacity.

Guardianship and administration

An application can be made to the relevant state or territory administrative tribunal for the appointment of a guardian or administrator. This applies where there is no valid or relevant power of attorney or enduring guardian (or equivalent) documents and there are concerns that a person has impaired decision-making capacity and may make detrimental decisions, be neglected or exploited. A guardian can be authorised to make decisions about lifestyle, health care and certain other decisions.

Supported decision-making and registered supporters

The *Aged Care Act 2024* establishes a legal framework for the registration of supporters. The supporter role in aged care is the process of providing support for you to make and communicate your own decisions and remain in control of your life as long as possible. It also helps to keep you informed, so you can consider the pros and cons before making a choice about your care.

You can request to register one or more people to assist you with your decision-making in aged care. These people are called registered supporters. Registered supporters can help you make and communicate your own aged care decisions, including speaking to My Aged Care, aged care assessors, aged care providers, and the Aged Care Quality and Safety Commission. Registered supporters can also request, access and receive information about you.

Learn more about registered supporters and how to set up a registered supporter relationship on the myagedcare.gov.au/registering-supporter webpage.

There are other support services to help you understand and navigate aged care. Explore these options on the My Aged Care website at myagedcare.gov.au/getting-support.

You can also watch a webinar from the Older Persons Advocacy Network on supported decision-making, by visiting open.org.au/video/decision-making.



Advance care plan / advance health directive

Advance care planning is now a routine part of managing your health care. Putting together your plan enables you to have a conversation where you can openly discuss your health care preferences, values and choices.

Having an Advance Care Plan in place can empower and prepare you, your loved ones, carers and healthcare professionals for important healthcare decisions in the future. This approach reduces anxiety and improves outcomes for all involved.

An Advance Care Plan is a personal statement that goes beyond filling in a form. It's a commitment that will be honoured and respected at a time when you cannot voice your decisions. Keeping your Advance Care Plan up to date requires cooperation between you, your family, care workers, health professionals and community and healthcare organisations.

Advance Care Planning Australia is a national program that provides information and resources to individuals, care workers and healthcare professionals to improve this cooperation. To find out more about Advance Care Planning Australia call 1300 208 582 or go to advancecareplanning.org.au.

Your will

A will is a legal document that details what you'd like to happen with your estate. It can help ensure your assets are protected and your final wishes are carried out.

It also names who is responsible for carrying out your wishes. This person is known as an executor.

Your will is your voice after you're gone. The clearer your instructions, the better it is for the people you leave behind. A well-written and current will helps ensure:

- the right people are provided for when you die
- you know who will be your children's guardian
- your assets will be distributed according to your wishes
- there are no disagreements among those who expect to benefit from your estate
- the people responsible for managing your estate understand how you would like your affairs managed
- your estate can be settled quickly.

To make a will you must be 18 years or over and have legal capacity. Legal capacity means that you are of sound mind and you understand what a will is and what it does, you know the property you own and who is important to you.

If you don't have a will, state and territory laws determine who will benefit from your estate. The state will also determine who will administer your estate. This can mean your assets might not be distributed as you want.

Exploring local aged care homes

It is important to plan for the possibility of needing more care as you age. We recommend that you explore local aged care homes early as it is your responsibility to find a home that has availability and best suits your needs. If you do not engage early, this task may be left up to others who do not understand what is most important to you.

It may be that the decision to move into an aged care home is unexpected or the result of an illness or injury requiring you to spend time in hospital. Some hospitals have social workers who will help you or your family look for a suitable aged care home with availability.

Getting started

We suggest you start by exploring local aged care homes using the ***My Aged Care 'Find a provider'*** online tool. The tool provides information about aged care homes, including locations, results from the annual resident satisfaction surveys and how they rate against the aged care quality standards. Then you can create a shortlist of aged care homes you want to visit and questions you want to ask.

You can find the ***My Aged Care 'Find a provider'*** online too by visiting myagedcare.gov.au/find-a-provider or call My Aged Care on **1800 200 422**.

Arranging a visit

When preparing to visit aged care homes, you should take a moment to consider what is important to you and prepare some questions to ask during your tour. This will allow you to compare homes and decide which aged care home suits you best.

We have developed a question sheet with room for you to add notes when visiting aged care homes. You can find this question sheet on the next pages. These questions have been developed with veterans and war widow(er)s in mind. It may be useful to keep notes of your experience as you visit aged care homes. This will help you choose an aged care home that meets your care needs and has rooms, facilities, grounds and staff that make you feel comfortable. To make it easy to keep your notes together, we have provided space to make notes on the upcoming pages.

There are also other helpful brochures on moving into residential care on the ***'10 questions to ask'*** webpage 10questions.org.au.

Register your interest

Once you have visited your local aged care homes, it is a good idea to register your interest by putting your name on the waitlist of any that you like. You should contact your chosen aged care home occasionally to remind them of your interest. When a vacancy opens, you'll be informed either by the aged care home itself or your social worker. You will need to decide quickly if you want to move in.



Questions you may ask your aged care home

As a prospective resident, you may wish to ask the aged care home some questions when you visit to see how suitable the home is for you.

We have developed some veteran specific questions (shown below) to assist with this:

1. Are you a veteran specialised aged care home with My Aged Care?

2. Are there other veterans or war widow(er)s living in your home?

3. What is your understanding of what a veteran or war widow(er) is?

4. What linkages do you have with the veteran community and local ex-service organisations (ESO)?

5. How can I be connected and supported to be part of the local veteran community?

6. How do you support and acknowledge veterans and war widow(er)s?

7. Do you have any veteran specific activities?

8. What do you do for significant veterans' days, such as Anzac Day and Remembrance Day?

9. How will you help me to access additional DVA funded health services and supports if I am eligible and clinically need them?

10. If I choose to use my existing medical practitioners will this impact on my care?

11. May I bring my DVA provided aids and equipment into the home?

12. If I need customised or personalised equipment, will you support me in accessing these through DVA?

13. Are there any extra services you can provide and are there any additional costs for these services?



You can use the below section to think of any other questions that are important to you or make some notes of your conversations with aged care homes.

Additional questions

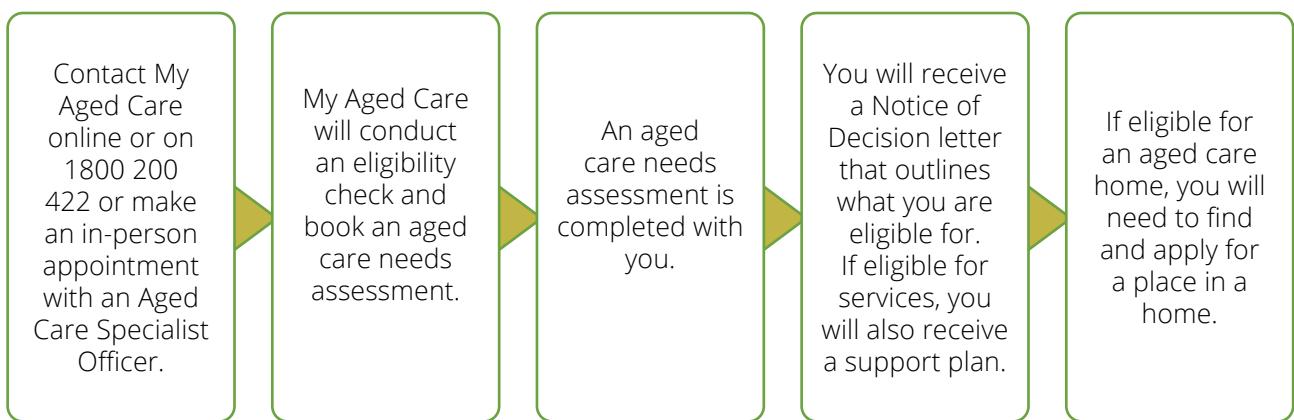
Notes

Arranging an aged care assessment

To access residential aged care, you will need to have an aged care needs assessment. If you have not previously accessed services through My Aged Care, including home care programs, you will first need to register with My Aged Care.

An aged care needs assessment will determine the type and level of aged care services you need and identify options for you. This might include home care services, residential aged care, or respite care.

The process to arrange an assessment and receive your outcome is:



Registering for My Aged Care

You can register:

- online by visiting myagedcare.gov.au/apply-online
- over the phone by calling My Aged Care on **1800 200 422**
- in-person by booking an appointment with an Aged Care Specialist Officer on **1800 227 475** in selected Services Australia office locations (Monday to Friday 8am to 5pm)
- by visiting any Services Australia service centre for general My Aged Care support.

DVA encourages you to register and arrange an aged care needs assessment as early as you can as it can take time to get assessed and establish services.

What to say when you call:

"I need an aged care needs assessment as I want to access residential aged care".

Applying for an aged care needs assessment

Once registered you can arrange an aged care needs assessment over the phone by calling **1800 200 422** or you can apply for an assessment online by visiting myagedcare.gov.au/how-get-assessed.

The application process will take 15 to 20 minutes to complete and applies for all types of aged care, including help at home, short-term care and care in an aged care home.



AGED CARE NEEDS ASSESSMENT

After you apply, an assessment organisation will contact you within 2 – 6 weeks. They will confirm your needs based on the information you have provided and arrange an assessment. You will also receive a My Aged Care welcome pack in the mail containing helpful information and outlining what your next steps will be.

A social worker may be able to assist you with this process if you are in hospital and waiting to be transferred to an aged care home. Talk with your treating doctor or the hospital's discharge planner should this be the case.

You can track your application by logging in to your **My Aged Care Online Account** via MyGov, or by calling **1800 200 422**.

We encourage you to start this process early as it can take some time to get your first assessment, but it is quicker to get a reassessment if your circumstances change.

Once you are found eligible and approved, you will receive a letter advising you of the outcome of your assessment, and advising of the type and level of services you have been approved for, this could be residential aged care and/or home care services.

NOTICE OF DECISION LETTER

After your assessment you will be sent a letter which will provide details of the level of care you need and the care you are approved to receive. **You will need to provide the aged care home with the unique referral code provided in this letter.**

If you are not approved for entry into an aged care home, your letter will state why and who to contact for help.

If you are remaining at home, you may be eligible to access home care services from DVA, even if you are receiving some home care services from the Department of Health, Disability and Ageing. **For more information** on the services provided by DVA refer to *The veteran's guide to living independently* booklet, go to the DVA website dva.gov.au/ac or contact DVA on **1800 VETERAN (1800 838 372)**.

If your care needs change at any time, you can ask for a new aged care needs assessment. Call My Aged Care on **1800 200 422** or go to the website myagedcare.gov.au/how-get-assessed

Identifying yourself as a DVA client

During your aged care needs assessment, when reviewing aged care homes and on admission, be sure to let them know you are a veteran or a war widow(er), a DVA client and the type of Veteran Card you hold. This will alert the care-givers that you may have access to some DVA supports in addition to the services provided to other residents.

CHECKLIST – Moving into an aged care home

When it is time to move into an aged care home, there are several processes which are important to complete to get the best care possible. This checklist breaks down the necessary processes into simple steps to assist you. You can complete multiple tasks at once and the faster you complete the steps, the more likely your move into aged care will be a smooth one.

✓ Tick when complete

ARRANGING AN AGED CARE NEEDS ASSESSMENT [page 16](#)

If you haven't already registered with My Aged Care, and applied for an assessment, you will need to do so. We encourage you to start this process early as it can take some time to get your first assessment. You can apply by visiting myagedcare.gov.au/apply-online or call 1800 200 422.

WHO CAN HELP: My Aged Care – 1800 200 422 or
Services Australia Aged Care Specialist Officer (ACSO) – 1800 227 475

Hint – If you are directed to contact DVA for assistance without having set up your My Aged Care profile, advise that you will contact DVA after your aged care assessment has been scheduled.

COMPLETING YOUR MEANS ASSESSMENT [page 19](#)

This process can take some time, so we recommend that you lodge your means assessment paperwork as soon as possible to avoid potential overcharging upon entering care. The process you use to update your income and assets can depend on your circumstances. Not all DVA clients have their means assessment completed by DVA. Find out who completes your means assessment and what information you need to provide by visiting dva.gov.au/rac-mt or calling 1800 VETERAN (1800 838 372).

WHO CAN HELP: DVA – 1800 VETERAN (1800 838 372)
Services Australian Aged Care Specialist Officers (ACSO) or Financial Information Service (FIS) – 1800 227 475

EXPLORING LOCAL AGED CARE HOMES [page 12](#)

We recommend you explore local aged care homes and add your name to the waitlist ahead of time. It is a good idea to apply to several homes, even before your aged care assessment has been finalised as your preferred aged care home may not be available when you need it.

WHO CAN HELP: ACSOs, advocates, family, friends or nominated representatives,
My Aged Care 'Find a provider' online tool - myagedcare.gov.au/find-a-provider.

APPLYING FOR AN AGED CARE HOME [page 17](#)

Complete an application form provided by the aged care home. You will need your unique referral code from your notice of decision letter [page 17](#).

WHO CAN HELP: Advocates, family, friends or Nominated Representatives

ENTERING INTO AN AGREEMENT WITH AN AGED CARE HOME [page 24](#)

Read and accept the residential agreement and an accommodation agreement. These are supplied by the aged care home and must be completed prior to moving in. These are legally binding documents, so it is important that you understand and feel comfortable with everything before you sign.

WHO CAN HELP: Financial advisor, legal advice, an aged care advocate (OPAN), an advocate, family, friends or Nominated Representatives



Completing and submitting your means assessment

A means assessment for residential aged care is an evaluation of your income and assets. The means assessment determines how much the government will subsidise your residential aged care (if you are eligible for government assistance) and the amount you will be asked to contribute towards your aged care costs.

This process can take some time, so we recommend that you lodge your assessment paperwork as soon as possible to avoid paying unnecessarily high fees upon entering care.

Both DVA and Services Australia conduct means assessments. Which department is responsible for completing your assessment depends on your circumstances.

Who does my means assessment?

DVA is responsible for completing the aged care means assessment for:

- Veterans, their partners and war widow(er)s in receipt of one of the following DVA income support pensions:
 - Service Pension
 - Income Support Supplement, or
 - Age Pension administered by DVA
- Veterans in receipt of DVA Disability Compensation Payment who have qualifying service, and
- War widow(er)s in receipt of a DVA War Widow(er)'s Pension and the Income Support Supplement.

Services Australia is responsible for completing the aged care means assessments for all other DVA clients (for example, veterans who do not have qualifying service; or war widow(er)s who are not paid an income support pension by DVA).

To check on your type of payment or to confirm who needs to complete your means assessment, you can contact us on **1800 VETERAN (1800 838 372)**.

If you do not receive any of the income support payments listed above and you do not have approved qualifying service, you will need to have your means assessment completed by Services Australia. You can find out more on how to do this by visiting the myagedcare.gov.au/means-assessments-residential-aged-care webpage or calling **1800 200 422**.

You can get an estimate of your potential fees using the '**My Aged Care Fee Estimator**' myagedcare.gov.au/aged-care-home-fee-estimator.

To avoid delay, ensure that you confirm which department needs to complete your means assessment before lodging your paperwork.

How do I get started with DVA?

If your means assessment needs to be completed by DVA (see details on [page 19](#)), you should submit your income and asset information to DVA. If possible, you should do this before you enter care.

Get started with these steps:

1. Update your income/assets and request a means assessment

Complete the appropriate form or action listed below –



EITHER

Complete the ***SA457 – Residential Aged Care Calculation of your cost of care*** form. To access this form, download from servicesaustralia.gov.au/sa457.

This form is for:

- clients with approved qualifying service, and/or
- clients who **have not** updated their income and assets over the preceding 6 months and are receiving one of the income support payments outlined on [page 22](#) from DVA.

OR

Complete the ***SA485 – Residential Aged Care Property details for Services Australia and DVA customers*** form. To access this form, download from servicesaustralia.gov.au/sa485.

This form is for:

- clients that are homeowners and
- who **have** updated their income and assets with the department in the preceding 6 months and
- who are receiving one of the income support payments outlined on [page 22](#) from DVA.

Please note that if you do not own your home or property and you are receiving one of the income support payments listed on [page 22](#) from DVA, you can update your income and assets over the phone and request that a means assessment be completed for you. To update your income and assets over the phone, contact 1800 VETERAN (1800 838 372).



2. Submit your form

Upon completion of your form, you will need to return it along with any additional supporting documents to:



income.support.aged.care@dva.gov.au

In your email, include your name and DVA file number in the subject line and any supporting information for the assessment team in the body. You can also attach any supporting documents.

OR

Department of Veterans' Affairs, Aged Care Assets Assessments
GPO Box 9998, Brisbane QLD 4001

If you are sending your form in the post, please make copies of the form and documents, in case they are mislaid in the post.

3. Receive correspondence advising of your aged care fees

Once DVA completes your means assessment, the information is provided to Services Australia who will complete the applicable aged care fee calculations. Services Australia will then send you, your nominee and aged care provider, letters advising of the applicable aged care fees payable.

You can get an estimate of your potential fees using the fee estimator myagedcare.gov.au/how-much-will-i-pay.



Income included in the assessment

To assess your income, we will include your income support payment (excluding the minimum pension supplement amount) and any of the following that apply:

- War Widow(er)'s Pension (except if you have qualifying service in your own right)
- deemed income on financial assets and on large gifting amounts
- overseas pensions
- payments from superannuation
- income from annuities, allocated pensions and transition-to-retirement pensions, market-linked pensions or term-allocated pensions
- net income from businesses, including farms
- rental income from investment properties
- family trust distributions or dividends from private company shares.

We will not include the:

- Disability Compensation Payments
(including special rate or totally and permanently incapacitated pension)
- Energy Supplement
- Flexible Pension Supplement
- 4% GST component of the War Widow(er)'s Pension.

Assets included in the assessment

When we assess your assets, we will include:

- money in bank accounts
- investments
- real estate
- motor vehicles
- household contents
- personal effects
- any assets you sold or gave away for less than their value
- lump sum payments made to the aged care home such as the Refundable Accommodation Deposit (RAD) and Refundable Accommodation Contribution (RAC).

RAD and RAC payments are not included in a pension assessment, but they are counted as assets in your means assessment for the purpose of calculating aged care costs.

Each member of a couple is considered to have half of the combined assets of both partners.



Your home

Your principal home is the home you live in, on an ongoing and permanent basis.

If you are keeping your home

If you keep your principal home, part of the value may be considered as an asset.

If you own a house as a couple, each partner is considered to own half the value of the house.

When you enter care there is a limit on the value of your house that can be included in your assets.

You can find the house value cap amount at myagedcare.gov.au/means-assessments-residential-aged-care under the heading '***Do I include the value of the family home?***'

Note: there is a different fee schedule for those who first entered care before 1 July 2014 and have not chosen to be covered by the 1 July 2014 fee arrangements.

Keeping your home when a protected person remains living there

If a protected person is living in your principal home when you go into residential care, your home will not be counted as an asset.

A protected person can be:

- your partner
- a dependent child
- a carer who is eligible for an Australian Government income support payment and who has been living with you in that home for the past 2 years
- a close relative who is eligible for an Australian Government income support payment and who has been living with you in that home for the past 5 years.

If the protected person moves out of your home, your home may be counted as an asset up to the home capped value or the net market value.

NOTES:

If you are selling your home

If you sell your home, the home capped value or the net market value will no longer apply.

You may choose to use some or all the money from the sale of your home to pay a lump sum payment to the aged care home. If you do this, the amount you pay for the deposit is included as an asset in your assessment. This is because you can ask the aged care home to use some of that money to pay for your ongoing aged care costs.

The refundable lump-sum accommodation payment is not counted as an asset for pension purposes.

Note: If you entered care before 1 July 2014 and you sell your home, the full value of your home is included.

If you are renting your home out

If you rent out your home, the rental income may be included as income in the assessment of your costs.

For those entering permanent care on or after 1 January 2016, rent is included in your assessment.

Note: Rent is not included if you entered care before 1 January 2016 and you pay your accommodation by either periodic payment or a combination of periodic payment and lump-sum payment. If you entered residential care before 1 January 2016 and you leave for more than 28 days, then go back into care, any rental income from your home will be included in your assessment.

Entering into an agreement with an aged care home

When a place in an aged care home becomes available, you or your nominated representative will be contacted. Once you have accepted an offer, the home will offer you formal agreements. These agreements will cover services, accommodation costs, and your **rights and responsibilities**.

Before you move, your aged care home must offer you a **resident agreement** and an **accommodation agreement**.

The resident agreement and accommodation agreement are legally binding documents between you and your aged care home. They set out:

- the care and services available
- what fees you will have to pay
- how fees can be paid
- your rights and responsibilities.

It's important that you understand and feel comfortable with everything in these agreements before you sign them. Initially, any questions you may have should be directed to the aged care home, as it is their responsibility to ensure that the agreements offered are clear. However, you may wish to seek advice from a family member, friend, carer, financial advisor or a legal professional to help you understand the terms of your agreements. Advocates can also help you in these negotiations. Please see the section on advocates on [page 34](#).

There is no time limit or requirement for you to sign these agreements. However, it is in your best interest to agree to the arrangement that covers your rights and responsibilities as soon as you can.

If you choose **not** to sign these agreements, the aged care home still needs to talk to you about your needs. This conversation will form the basis of a verbal agreement about the type of care and services you will receive and what fees will apply. You will still need to pay your daily fees and any relevant accommodation payments when you move in.



You have 28 days after moving into your aged care home to decide how you want to pay your accommodation costs and enter into an accommodation agreement. You must pay for your accommodation by the daily payment method ([page 29](#)) until you have made this decision.

Your aged care rights

As someone receiving government-funded aged care services, you have the right to receive high-quality care that is safe, fair and respectful. Good quality care requires respect, honest communication and teamwork from everyone involved.

The *Aged Care Act 2024* (the Act) introduced a new '**Statement of Rights**', which outlines your rights when accessing government-funded aged care services in your own home, community or residential aged care home.

It gives you the right to:

- make your own decisions about your life
- have your decisions respected
- access information to help inform your decision making
- be supported while making decisions if required
- communicate your wishes, needs and preferences
- feel safe and respected
- have your culture and identity respected
- stay connected with your community.

Aged care providers need to deliver aged care services in line with the Statement of Rights.

You can read more about the new rights-based *Aged Care Act 2024*:

- on the Department of Health, Disability and Ageing's website - [health.gov.au/aged-care-act](https://www.health.gov.au/aged-care-act), or by calling My Aged Care on **1800 200 422**.
- the Older Persons Advocacy Network (OPAN) website - open.org.au/new-aged-care-act or by calling **1800 700 600**.

Veterans' Supplement for Residential Care

If you are receiving Commonwealth-subsidised residential aged care and you have a service-related mental health condition accepted on your DVA card, you may be eligible for the Veterans' Supplement for Residential Care. If eligible, DVA will pay this to your aged care home. This will ensure that your condition is not a barrier to accessing appropriate care in the aged care home and that your provider is financially supported in providing care for you.

DVA will ask your consent to pay this (or the consent of your nominated representative), as payment of the supplement discloses to the aged care home that you have an accepted mental health condition. The information provided is limited and no details of your specific accepted mental health condition will be disclosed. There is generally no need to apply for this supplement. DVA will contact you once we know you are entering permanent care, however, if you believe you are eligible and the supplement is not being paid to your aged care home, contact DVA on **1800 VETERAN (1800 838 372)**.

Note: you are not eligible for this supplement if:

- you have not lodged an initial liability claim and had your specific service-related mental health condition accepted on your DVA card, or
- you are a war widow(er) or a dependent who is not a veteran.

For information visit the DVA website dva.gov.au/agedcaresupplement.

Care plan

Your aged care team will develop a care plan with you. Your care plan will provide your care team with information about you including your preferences, goals and clinical and care needs.

It is important that any DVA services and supports you are accessing are detailed in the care plan you develop with your aged care team.

When developing a care plan with your aged care team you can ask them to include any services or aids you access from DVA:

- that you are a veteran or war widow(er)
- equipment you use or need
- medication or wound care products
- additional appointments with allied health providers, if you have a clinical need beyond those provided by your aged care home
- transport arrangements for off-site medical treatment
- any mental health conditions you may have.

For more information about which DVA services you may be able to access in residential aged care, you can refer to DVA's booklet ***A veterans' guide to living in an aged care home*** which can be found on the DVA website dva.gov.au/ac or by calling DVA on **1800 VETERAN (1800 838 372)**.

You may also like to discuss how to manage any mental health conditions you have, including:

- if a behaviour support plan can be developed to assist your care team avoid triggers and understand the activities you do to stay well
- how the ***Veterans' supplement for residential care (page 26)*** can be used to support your mental health (if you have consented to the provider accessing this payment).

Working out the costs



What are residential aged care fees?

The Australian Government subsidises residential aged care to provide affordable, accessible care for older people. All residents, including veterans and war widow(er)s, are required to contribute towards the cost of their care.

Before entering permanent residential care, you should have your means assessed to see if you're eligible for Australian Government assistance with fees and accommodation costs. The fees you pay will depend on the outcome of your means assessment and what you agree to with your aged care provider.

All your fees must be clearly written in your service agreement, accommodation agreement and the optional higher everyday living agreement.

DVA has special financial arrangements for former Prisoners of War and recipients of the Victoria Cross but even in these circumstances, there may be fees they need to cover.

The *Aged Care Act 2024* changed the way that people need to contribute to their residential aged care. The government fully funds all clinical costs for people in permanent residential care who are on these new fee arrangements. However, an assessment of your income and assets will need to be performed before that is possible. If you cannot afford to make a contribution to the cost of your care based on this assessment, you will pay only the basic daily fee.

Under the *Aged Care Act 2024* you may need to pay some or all of the following fees:

- basic daily fee
- hotelling contribution
- non-clinical care contribution
- accommodation costs
- higher everyday living fee.

More information on these fees are listed below.

The 'no worse off' principle

For those accessing care before the commencement of the *Aged Care Act 2024* (1 November 2025), there are a number of protections to ensure your contribution arrangements do not change. How these protections apply to you depends on when you started or were approved for aged care services, and the type of services you are receiving.

If you were in **permanent residential care** on or before 31 October 2025, your fee arrangements will stay the same from 1 November 2025, unless you choose to opt-in to the new arrangements.

If you were approved for the **Home Care Packages Program** on or before 12 September 2024 the 'no worse off principle' means that you will pay the same, or less, in the new Support at Home program as you did in the previous Home Care Package program.

Basic daily fee

All residents pay this fee for daily living services, including meals, cleaning, laundry and utilities.

The maximum fee is set at 85% of the single basic age pension. This fee increases in March and September each year in line with the age pension.

Hotelling contribution

People who can afford to will contribute more towards their daily living costs through a hotelling contribution. This fee covers daily living costs such as meals, cleaning and laundry.

Services Australia will tell you if you need to pay a hotelling contribution and if so, how much you need to pay. This is based on your means assessment ([page 19](#)). The maximum amount changes with indexation in March and September.

Non-clinical care contribution

People who need to pay the maximum hotelling contribution may also need to pay a non-clinical care contribution. This fee contributes to personal care costs such as bathing and mobility assistance.

Services Australia will tell you if you need to pay a non-clinical care contribution and if so, how much you need to pay. This is based on your means assessment. The maximum amount changes with indexation in March and September. Daily and lifetime caps apply.

Accommodation costs

AGREEING ON A ROOM PRICE

You must agree on a room price with your provider and enter into an accommodation agreement before moving into an aged care home. How much you need to pay depends on the results of your means assessment (refer to [page 19](#)).

Aged care homes must publish their maximum room prices in the ***My Aged Care 'Find a provider*** online tool. You can negotiate a lower price. The ***My Aged Care 'Find a provider*** online tool online tool can be found by visiting myagedcare.gov.au/find-a-provider.

If you are eligible for assistance, the government will pay some or all of your accommodation costs direct to your provider. If you are not eligible for assistance, you will need to pay the full price that you agreed with your provider.

It is recommended that you seek independent financial advice for assistance.

You can find a financial adviser on the Moneysmart website
moneysmart.gov.au/financial-advice/financial-advisers-register.



Payment options

You can choose to pay your accommodation costs as:

- a **lump sum** refundable deposit that is refunded when you leave care, less any retention amounts and any fees that you agree to draw down from it, or
- a **daily payment** that is not refunded when you leave care, or
- any **combination** of lump sum and daily payment.

A lump sum payment for accommodation can be either:

- a refundable accommodation deposit (RAD), if you need to pay the agreed room price, or
- a refundable accommodation contribution (RAC), if you are eligible for government assistance.

A daily payment for accommodation can be either:

- a daily accommodation payment (DAP), if you need to pay the agreed room price, or
- a daily accommodation contribution (DAC), if you are eligible for government assistance.

Until you pay a lump sum, you will pay the daily payment. You can pay a lump sum at any time after you enter care.

A lump sum payment is considered an asset for aged care purposes. This means it is counted in your means assessment and may affect your hotelling contribution and non-clinical care contribution.

If you choose a combination payment, you can choose to draw your daily payment from your paid lump sum. Over time, this will increase your daily payment unless you top up the lump sum. Your provider may also agree to draw other fees from the lump sum, like your basic daily fee.

If you first entered permanent residential aged care on or after 1 November 2025, the new accommodation arrangements will apply. These include:

- **RAD/RAC retention** – if you pay a lump sum, your provider deducts and keeps a small amount (2% per annum) of your lump sum balance. This amount is not refunded when you leave care. After 5 years in care, no further retention amounts will be deducted.
- **DAP indexing** – if you pay by DAP, this amount will increase due to indexation in March and September each year. Indexation does not apply to daily accommodation contributions (DAC) paid by residents eligible for government assistance with their accommodation costs.

NOTES:

Higher everyday living fee

This is an optional fee for people who choose to receive higher quality everyday living services. It can be charged for services that are of a higher quality or in addition to those your aged care home must provide. The specific services, and the fees for each, are agreed between you and your provider after you enter care. You can't be asked to pay for a service you are unable to use.

After agreeing in writing, you have 28 days to change your mind and cancel your higher everyday living agreement. The agreement is reviewed by you and your provider at least once a year to ensure you still want and can still make use of the services.

Find out more about aged care home fees by visiting:

- myagedcare.gov.au/aged-care-home-costs-and-fees
- myagedcare.gov.au/understanding-aged-care-home-accommodation-costs

Changes to your circumstances and aged care costs

We need to know about changes to your circumstances as your aged care costs are reviewed monthly.

It's important to keep your personal and financial details up to date. This is because changes to your circumstances can change how much you pay towards your aged care costs. It can also impact your means tested payments, should you have any. If you have a change to your circumstances, you must advise us within 14 days of the change.

When you update your details, we won't immediately review how much you pay unless you ask us to. We review how much you pay every month if:

- you've told us about changes to your personal and financial details
- your aged care provider has told us about changes to your care.

When we do this, we'll:

- work out how much you'll pay
- check if you are owed a refund
- write to you and your aged care provider to tell you if there are changes to your aged care costs.

You can ask for a review at any time by calling us on **1800 VETERAN (1800 838 372)**.

Read more about changes to aged care fees by visiting myagedcare.gov.au/changes-fees-contributions-and-accommodation-costs-while-aged-care-home.

Who can help?



Who provides aged care services?

As you age and begin exploring aged care and other support options, you may need to engage with multiple Australian Government agencies. This can be challenging to navigate. Below we'll introduce you to the key agencies involved to help you understand where to begin and how to progress your aged care journey.

DVA

DVA provides support to older veterans and war widow(er)s through our veteran card arrangements. Our programs are not restricted by age, but as you age you may need more supports to stay independent. You can contact DVA about services that can help you remain safe and independent in your home as well as services that you may continue to access if you move into residential aged care.

For more information from DVA:

- visit the **Independently Living** pages dva.gov.au/li
- visit the **Living in aged care** pages dva.gov.au/rac-live-in
- order a copy of ***The veteran's guide to living independently*** and/or ***The veteran's guide to living in an aged care home*** by visiting dva.gov.au/ac
- call DVA on **1800 VETERAN (1800 838 372)**.

My Aged Care (Department of Health, Disability and Ageing)

My Aged Care is the starting point for all older people and their support networks to learn about and seek access to government-funded aged care programs and services.

My Aged Care provides:

- information on the different types of aged care services available
- help to apply for assessment of needs to identify eligibility and the right type of care
- referrals and support to find service providers that can meet your needs
- information on what you might need to pay towards the cost of your care.

For more information from My Aged Care:

- visit myagedcare.gov.au
- call My Aged Care on **1800 200 422**

Services Australia

Services Australia supports older people accessing aged care by providing aged care information in Centrelink office locations and by conducting income and asset assessments to help determine the fees you need to pay for aged care services.

For more information from Services Australia:

- visit servicesaustralia.gov.au/ageing.
- book an in-person appointment with an Aged Care Specialist Officer (ACSO) on **1800 227 475** at selected Services Australia service centres (Monday to Friday 8am to 5pm)
- visit any Services Australia service centre for general My Aged Care support.

The Aged Care Quality and Safety Commission

The Aged Care Quality and Safety Commission is the national regulator of aged care services. It focuses on safety, health, wellbeing and quality of life of older people. Its vision is for older Australians to trust and have confidence that aged care services protect and enhance their safety, health and quality of life.

For more information or to make a complaint:

- visit agedcarequality.gov.au
- call **1800 951 822** (Monday to Friday between 9am – 5pm AEST).

Who can help me with aged care information?

The Veterans' Access Network (DVA)

For services provided through DVA, the Veterans' Access Network (VAN) is your first point of contact. The VAN can provide general information on aged care services, put you in touch with the right team in DVA to assist you or recommend alternate organisations for you to seek help.

Contact the VAN by calling **1800 VETERAN (1800 838 372)**, emailing generalenquiries@dva.gov.au or visiting one of the offices located around Australia. **For information** about locations, visit dva.gov.au/VAN.



Aged Care Specialist Officers

Aged Care Specialist Officers (ACSO) offer a face-to-face appointment service to help older people understand how to navigate and access government-funded aged care. You can book with an ACSO at selected Services Australia service centres.

ACSOs can assist you by:

- providing in-depth information on the different types of aged care services
- checking your eligibility for government-funded services and making a referral for an aged care assessment
- helping set up representation with Centrelink and My Aged Care
- providing financial information about aged care services
- connecting you to local support services.

Free face-to-face appointments are available with an ACSO:

- through video chat if you have a myGov account
- in person at some service Services Australia centres.

You, your family or nominee can call Services Australia's aged care line on **1800 227 475** or visit a service centre to book an appointment with an ACSO (Monday to Friday 8am to 5pm).

You can **find more information** by visiting servicesaustralia.gov.au and searching '**Aged Care Specialist Officers**'.

Older Persons Advocacy Network

The Older Persons Advocacy Network (OPAN) offers free, independent and confidential information and advocacy support to:

- people accessing or seeking Australian Government funded aged care services
- their families
- any other person providing support.

To contact OPAN:

- call **1800 700 600** for the Aged Care Advocacy Line
- visit open.org.au.

National Aged Care Advocacy Program

The National Aged Care Advocacy Program (NACP) provides free, independent and confidential information and advocacy support to older people, their family and carers. The program is delivered by OPAN which has member organisations in every state and territory.

Older people, families and carers often call OPAN when they:

- are finding it difficult to access aged care services
- have a concern about their aged care services
- don't feel like their aged care services are meeting their needs

If you're an older person and want to find out more, you can visit:

- myagedcare.gov.au/advocacy
- health.gov.au/our-work/national-aged-care-advocacy-program-nacap
- opan.org.au

You can also call the Aged Care Advocacy Line on **1800 600 700**.

Wellbeing Advocates (ex-service organisations)

Advocates are people who are trained to help you access services and payments.

You can use advocateregister.org.au to:

- search for an ex-service organisation (ESO)
- find an advocate in your area.

Other help and support

Open Arms – Veterans & Families Counselling

Accessing aged care services can be extremely trying and emotional for veterans, and their families. DVA clients and their families can access free and confidential counselling, group programs, peer support and case coordination to support mental health and wellbeing through this difficult time by contacting Open Arms.

Call Open Arms on **1800 011 046**. Help is available 24 hours a day. You can also **find out more information** by visiting openarms.gov.au.



Ex-service organisations

Ex-service organisations (ESOs) support and commemorate the service of current and former ADF members and their families.

They can support you with:

- advocacy services to access payments and other benefits
- visitation services at home, hospital or an aged care home
- seeking financial help, employment or vocational studies
- social activities to make friendships and to improve general health and wellbeing.

They also support you by lobbying government for better services and payments to live a meaningful life.

For more information as well as a list of ESOs visit dva.gov.au/ESO.

Dementia Australia

Dementia Australia is the national peak body for people of all ages living with all forms of dementia, as well as their families and carers. They provide a range of information, education and support services, including a 24-hour National Dementia Helpline.

You can **find more information** by visiting dementia.org.au or contacting them directly 24 hours a day, toll free on **1800 100 500**.

National Legal Aid

National Legal Aid represents the eight independent Legal Aid Commissions in each state and territory of Australia. The commissions work collaboratively to deliver essential legal services, focusing on areas such as family law, criminal law, and civil law. Their mission is to uphold the Rule of Law and protect the rights of individuals, especially the vulnerable and disadvantaged.

If you need legal advice or to **find out more information**, you can visit nationallegalaid.org.au or contact the legal aid organisation responsible for your state. This information can be found on the national legal aid website.

Healthdirect

Healthdirect is a government-funded service, providing quality, approved health information and advice.

You can visit healthdirect.gov.au for free health information and advice regarding:

- assistance finding a health service (such as a geriatrician)
- assistance finding health information
- symptom checker
- health topics
- information on medicines.

You can also contact Healthdirect by phone on **1800 022 222**.

Council on the Ageing

The Council on the Ageing (COTA) is an advocacy and representation organisation for older Australians. They advocate for action at a national level on issues affecting older people.

For more information contact your state or territory office:

- Australian Capital Territory - **02 6282 3777** - contact@cotaact.org.au - cotaact.org.au
- New South Wales – **1800 449 102** – info@cotansw.com.au - cotansw.com.au
- Northern Territory – **08 8941 1004** - cotant.org.au
- Queensland – **07 3316 2999** - info@cotaqld.org.au - cotaqld.org.au
- South Australia – **1800 182 324** – **08 8232 0422** – cotasa@cotasa.org.au - cotasa.org.au
- Tasmania – **03 6231 3265** – admin@cotatas.org.au - cotatas.org.au
- Victoria – **1300 135 090** – **03 9655 2100** – askcota@cotavic.org.au - cotavic.org.au
- Western Australia – **08 9472 0104** – admin@cotawa.org.au - cotawa.org.au

Palliative Care Australia

Palliative Care Australia (PCA) is the national peak body for palliative care. PCA provides information to people living with a life-limiting illness on how to access palliative care services.

For more information visit palliativecare.org.au/im-a-patient/.



Glossary



Aged Care Assessment

Is required for those wishing to access My Aged Care funded services. The assessment will determine the services and appropriate levels of support you need.

Australian National Aged Care Classification

AN-ACC is an independent assessment used to determine your care needs and the amount of subsidy the Australian Government will pay the aged care home for your care.

General Power of Attorney (GPOA)

A GPOA is a legal document that gives the appointed person the authority to make decisions about **financial** and **legal** matters on your behalf. You can only do this when you have testamentary or decision making capacity to make this decision and the power lasts only for as long as the person who appoints them has the capacity. General power ceases to operate if you lose capacity to make decisions. GPOA is often used as a tool of convenience. For example, a person might appoint a GPOA to look after their financial and legal affairs in Australia while they travel overseas.

Enduring Power of Attorney (EPOA)

An EPOA is similar to a general power of attorney except that the powers continue to last (or 'endure') after you lose capacity. You need to appoint your EPOA when you have the capacity to make the decision, so they can act on your behalf when you lose capacity. In some jurisdictions, such as Victoria, the ACT and Queensland, an EPOA may also be used to authorise medical and health decisions.

Guardianship and Administration

An application can be made to the relevant state or territory administrative tribunal for the appointment of a guardian or administrator. This applies where there is no valid or relevant power of attorney or enduring guardian (or equivalent) documents and there are concerns that a person has impaired decision-making capacity and may make detrimental decisions, be neglected or exploited. A guardian can be authorised to make decisions about lifestyle, health care and certain other matters.

Public Trustee

Public/State Trustees are established by state/territory governments to provide professional, affordable and accessible trustee services to their respective communities. You can find out more by searching "Wills and powers of attorney" on moneysmart.gov.au

Qualifying Service

Qualifying service is one of the criteria for getting a DVA Service Pension. Having Qualifying Service means that you can get a Veteran Gold Card when you turn 70 years of age and can access the Veterans' Pharmaceutical Reimbursement Scheme.

Residential Aged Care Facility (RACF)

This is a term used by some other government agencies. It means aged care home.

Treating doctor

Within this document the term treating doctor refers to medical doctors, general practitioners (GPs), local medical officers (LMO) and specialists involved in your care.

