



LIVING WITH HIV & NAVIGATING AGED CARE

This booklet provides a general outline of the aged care health system for older people living with HIV, important steps that can be taken to improve their transition into aged care and planning for the future. It aims to inform, encourage and empower people living with HIV in navigating the aged care system. This resource has been developed in response to issues identified by people living with HIV in New South Wales, Australia.



This resource is supported by the AIDS Trust of Australia





Does living with HIV change access to aged care?

How can I plan ahead?

Will I face discrimination?

Setting the Scene

Living with HIV is now considered a manageable chronic disease and good healthcare will contribute to maximising your health longer while reducing the risk of HIV-associated health issues.

People living with HIV, receiving adequate care and managing their health well can now expect a near normal life expectancy.

However, some older people living with HIV may have concerns about their future health and wellbeing.

Some concerns include their ongoing medical care and treatments, the legal documents required, inclusive service provision and other resources available to support their care.

Planning Ahead

Preparing and being more in control of your future by planning ahead and thinking about what aged care help you may need can help decrease stress often experienced at this time in your life.

Talk to your doctor or health professional about changes to your health or other age-related medical concerns. If you don't need aged care yet, it's a good idea to research how the aged care system works so you are prepared and informed if your needs change suddenly.

Talking about your own, your partner's or a friend's aged care can be hard, but starting the conversation will make the process easier for you and your loved ones.

Planning ahead for protective legal documents is also important including Enduring Power of Attorney or Guardianship and Wills.

Discrimination

Legislation now means you are safe from discrimination against your sexual orientation, gender identity or intersex status.

If you were to face any form of discrimination, legislation strongly supports you being treated respectfully and with dignity. This applies to all service providers, regardless of whether they are faith-based or secular.

However, some legal inequities for lesbian, gay, bisexual and transgender people still remain, which is why it's important to understand your legal rights and the significance of documentation, including a Will, Enduring Power of Attorney, Enduring Guardianship and Advanced Care Plan.



How will I manage my health?

What support can I access?

What are aged care costs?

HIV & Aged Care

Looking after your health with HIV while receiving home or residential aged care is no different from when you lived without support services. Taking your HIV and other medicines, eating well, exercising and getting enough sleep are still all very important.

With home or residential aged care you will still be able to maintain your ongoing medical care including consultation with your doctors.

Your privacy and disclosure of your medical issues (especially your HIV status) is protected by law.

Support for My Aged Care

The Australian Government provides funding for aged care services for people as they age.

My Aged Care is the government website providing the central access point to the aged care system in Australia. Designed for older people, their families and carers as well as service providers, it offers information on local aged care services (including Home Care, Residential Aged Care), aged care assessors and online fee estimators to check the pricing of home and residential care packages.

Aged Care Cost?

The Australian Government subsidises many aged care services to keep costs reasonable and affordable.

Costs vary for different types of care and different service providers. There are no standard costs for aged care services. If you are eligible, you are expected to contribute to the cost of your care if you can afford to. This may depend on:

- Changes to your income.
- Your care needs change.
- Changes to your combined income or assets.
- Regular increases to fees may affect your combined income and assets, which may change your means-tested care fee, basic daily fee and accommodation contribution.



What is an ACAT Assessment?

ACAT Assessment

Approval to access government-funded services including a nursing home (aged care home), home care, residential aged care, transition care or respite care requires an ACAT assessment.

ACAT assessments are organised by the local Aged Care Assessment Team. An ACAT assessment is used to make a recommendation for the type and level of care that will best meet your needs.

An ACAT assessment will determine the financial assistance and subsidies the government will provide on an ongoing basis for your aged care services.

You do not need an ACAT assessment for aged care services that are not funded by the Federal Government. However, most nursing homes (aged care homes) are government-subsidised, so you will still need an ACAT assessment.

What do I need to know about Residential Aged Care?

Residential Aged Care

There are various fees you may be asked to pay including:

Basic daily fee

Covers your day-to-day living costs. Everyone can be asked to pay this fee.

Means-tested care fee

If your income and assets are over a certain amount, you can be asked to contribute to the cost of your care.

Accommodation Costs

Some people will have their accommodation costs paid in full or in part by the government while others will need to pay the price agreed to with the aged care home.

Fees for extra services

You may have to pay extra if you choose a higher standard of accommodation or additional services.

The government sets the maximum means-tested care fee and basic daily fee.

There are also rules about how much you can be asked to pay for your accommodation. You will need to discuss and agree to any accommodation payments and fees with your aged care home before you enter.



Can I stay living at home?

Is there additional support?

Living Independently

The Commonwealth Home Support Programme (CHSP) is a consolidated programme that provides entry-level home support for older people who need assistance to keep living independently at home and in their community.

Carers of these clients will also benefit from services provided through the CHSP. Home support assessments are provided by a local assessor from a Regional Assessment Service (RAS).

If you have been referred for a home support assessment, a member of a RAS will contact you. They will arrange a time to visit you at home and talk to you about your current situation.

Additional Supports



Seniors Card

You can apply for a Seniors Card if you're aged 60 or over, a permanent resident of NSW and working no more than 20 hours of paid work a week on average across a 12 month period. Seniors Card benefits include NSW transport discounts, Australia-wide transport concessions, discounts and deals at thousands of business state-wide, reciprocal rights in other states, special offers and monthly email updates.



Aged Care Pension

The main income support payment for people who are 65 years or older, regardless of gender is the Aged Care Pension. To be eligible your income must be under the income and assets test limits, and you must be an Australian resident, normally for at least 10 years. On 1 July 2017, the qualifying age increased to 65 years and six months. The qualify age will increase by six months every two years, to 67 years by 1 July 2023.



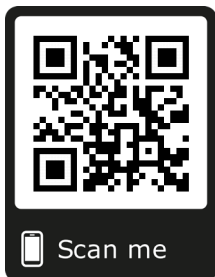
What else can I do to improve my health and wellbeing as I age?

MY CHECKLIST

- **Improve your knowledge** of aged care services.
- **Talk to peers** about their transition into aged care.
- **Prepare a Will** that legally sets out who will receive your assets, money and property when you die.
- **Nominate an Executor** to your Will who is responsible for deciding what is to be done with your estate as set out in your Will.
- **Nominate an Enduring Power of Attorney** to manage your finances following your instructions, in the event you are no longer able to.
- **Nominate an Enduring Guardianship**, very similar to an Enduring Power of Attorney except that they can't make decisions about your money or assets.
- **Keep these documents up to date**
- **Talk to your doctor about an Advance Care Plan**, a process that sets up a plan for future medical care.



**Are there any other resources for living with HIV
and navigating aged care?**



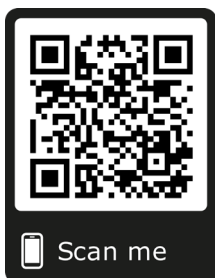
The Love Project
loveproject.org.au



Positive Life NSW
positivelife.org.au



HIV/AIDS Legal Centre
halc.org.au



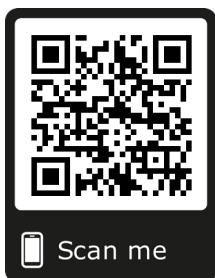
Seniors Rights Service
seniorsrightsservice.org.au



10 Questions to ask
10questions.org.au



My Aged Care
myagedcare.gov.au



Advanced Care Planning Australia
advancecareplanning.org.au



Older Persons Advocacy Network
opan.com.au



Aged Care 101
agedcare101.com.au



The LOVE Project

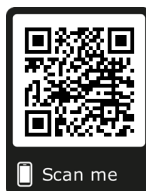
The LOVE Project (Living Visibly Older and Engaged) is an ACON initiative aimed at creating better conversations and improved social engagement with older lesbian, gay, bisexual and transgender people including those living with HIV. By understanding people's needs and preferences the LOVE Project aims to facilitate greater social connection and improved social inclusion, and provide appropriate health information.



Love Project
loveproject.org.au



ACON
acon.org.au



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