

Greetings,

I wish to make a submission in relation to the proposed Aged Care Reform Legislation.

By way of background, I have been the principal Carer for my elderly/frail mother for a period of six years following the death of my father in 2016. In undertaking this important role I had to move interstate from Queensland to Melbourne together with giving up a great job, selling my small unit and also terminating a (long term) relationship as my partner could not relocate. After six years an aged care assessment team was brought into the home to check on my mum (due to her deteriorating condition) and they subsequently advised that she should be in a full-time facility. So, in 2021 we arranged for her to take up a place at a facility close to her former home. Mum now calls [REDACTED] her home and this facility is located in [REDACTED], [REDACTED].

In placing mum into aged care we had to deal with multiple agencies, which was quite ok to navigate. The Aged Care and Services Australia were excellent to deal with. Of course, we had the issue of 'costs' to consider and we were able to estimate our fees such that we could determine if mum could afford to enter aged care, and luckily she was able to afford it although it leaves her with a dwindling bank balance (she has less than \$100k in savings and a home valued at \$1.1m which I reside in as a "protected person").

In reading the draft Legislation I note that the proposed changes to 'means testing' and 'fee' structures is not disclosed. I understand this was pre-planned and assume this is because you are proposing significant increases in fees and don't want the voting public to get hold of this information should it become very unpopular.

Other than quality care, fees are the most important factor to my mother and me, especially as I am guarantor for all of her aged care costs. By way of background, I have not been able to find employment since relocating to care for mum and rely on Government assistance to survive. So, if there would be any increase to mum's daily accommodation cost or means test (to include the family home) it would be highly likely that we would have to reconsider mum's aged care arrangements and withdraw her from full time care, which would be a great burden on me and her. I believe many other residents would also reconsider whether to remain in care if the proposed changes resulted in prohibitive fee structures for full-time residents. Also, how would Aged Care providers be affected if multiple residents left at short notice and they found themselves with minimal income?

1. I therefore submit that **current** full time aged care residents be exempt from any changes to daily accommodation fees for the reason that their decisions to enter full time care were based on the current fee structure and not the one that is planned. The precedent for this can be found in the 2014 legislative changes to aged care fees which allowed current residents to choose whether to opt in or out of proposed amendments to fees.

2. I also submit that any changes to the means testing of aged care fees not impact those with primary residences of a modest value. In mum's case her former home is valued at \$1.1 million and this is a typical valuation for modest homes in most [REDACTED] suburbs. This is her primary asset and she has little savings or investments other than this. I believe the terminology for this form of consideration is "Grandfathering".

In summary, I hope you will thoughtfully consider my submission and not place our family in a situation where we are forced to remove mum from full- time aged care.

Thank you for taking the time to consider my submission. I am happy to engage with you should you have any questions or concerns about how my mother would be affected by your planned changes to fee structures.

Yours Sincerely,

[REDACTED]