

Ageing Well

A guide to planning ahead for older people
who live with mental illness, their family and friends

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Whether you're over 65, approaching the later years, or supporting a family member or friend living with mental illness, there's a lot to consider when thinking about the future. Planning ahead is important for all of us, but for those who may need to access a range of support services, it is especially important.

Planning ahead is about discussing wishes for the future with family, friends, and support people. It starts with a conversation. This can include issues related to living arrangements, physical and mental healthcare, legal, financial, and lifestyle matters.

This Guide has been developed to make this planning process easier, with a checklist to help develop the plan.

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Planning for the future starts with a conversation. Whether you are living with a mental illness or caring for someone who is affected, use this Guide as a tool to start the conversation and begin this planning process.

For older people with mental illness

The needs of older Australians living with mental illness vary widely. Some people enter their later years well prepared, with supports and active participation in the community, while others are more isolated or unsure about what the future holds. Regardless of the situation, planning for the later years is important for everyone.

There is a lot to think about when planning for the future. As a first step, find out as much as possible about the services available. Support may have come previously through mental health services, but you may now be eligible for aged care supports. The **My Aged Care** service (see below) is the best place to start.

The process of planning ahead can be confronting, so it is especially important to look after your mental health during this time. Start with a conversation with your GP or other health professional. They may be able to refer you to helpful services and supports. It can also be beneficial to talk to someone in times of change. A GP may also assess you for a Mental Health Treatment Plan, which provides affordable access to psychological support from psychologists and other suitably-qualified health professionals at a Medicare-rebated cost.

Other support is available both over the phone and online. Contact the services listed on this page to seek more information.

For family and other carers

You may not think of yourself as a carer, but many people who live with mental illness will be supported by a partner, parent, child, friend, or sibling. As carers grow older themselves, it is important to have a conversation about the future. Questions about who will provide essential supports in the long-term need to be considered.

Research by SANE Australia has found that the majority of people living with mental illness and their carers are not planning for the future (2013. *Growing Older Staying Well: Mental health care for older Australians*). Discussions about a person's wishes and needs as they age can be difficult, but are crucial to ensure choice, comfort, and quality of care.

As a first step, find out as much as possible about the services available. Support may have previously been accessed through mental health services, but aged care supports may now also be available. Reading through this Guide will help get you started, and for further information contact **My Aged Care**.

The long-term security, comfort and support of the person you care for may be an area of deep concern. Feelings of regret, anxiety, anger, and guilt are common. Be open to getting additional support yourself at this time through psychological support or respite. Ask your GP about being assessed for a Mental Health Treatment Plan which provides affordable access to support from psychologists and other suitably-qualified health professionals at a Medicare-rebated cost.

Aged care Information and support

Carers Australia
1800 242 636

➔ www.carersaustralia.com.au

Commonwealth Respite and Carelink Centre
1800 052 222

My Aged Care
1800 200 422
➔ www.myagedcare.gov.au

Aged Carer
➔ www.agedcarer.com.au

Mental health Information and support

SANE Helpline
For information, advice and referral.

Freecall 1800 18 SANE (7263)
Mon–Fri, 9 am–5 pm
➔ www.sane.org

SANE Forums
It can often be helpful to chat to others who are in a similar situation. The SANE Forums are a peer support service – an online community for people living with mental illness, and for family and other carers, to support and learn from each other.

➔ www.saneforums.org

My Aged Care

My Aged Care is invaluable as a place to start – an Australian government service designed specially to help you navigate the aged care system: a gateway to services, referral, and information.

1800 200 422

➔ www.myagedcare.gov.au

Mon–Fri 8 am–8 pm
Sat 10 am–2 pm

Having a home

Having a place to call home is important for all of us. Being able to stay there for as long as possible is usually the best situation for lots of reasons. However, sometimes as we age there may be uncertainty about ongoing living arrangements. It is important to think about this early on, in order to prepare for any changes and challenges in the future.

Home support

Accessing supports in the home helps maintain independence and prevent early admission into a care facility. People over 65 (or 50 years or older who identify as an Aboriginal or Torres Strait Islander person) may be able to access a home support program.

This can provide personal and nursing care, domestic assistance, meals, and transport. It can also help with home maintenance and any adaptations, such as wheelchair access, for example. Home Care Packages can provide ongoing and coordinated care for those with more complex needs.

See **My Aged Care** for more information about how to access home support.

If you are in rental accommodation, it is important to understand your rights as a tenant. Seek this information from the consumer affairs office in your State. If you feel your housing situation is insecure, contact **My Aged Care** for information and referral to support services in your area.

For older Australians at risk of homelessness, public and social housing may be available. Housing support services can help link people to affordable and stable housing, as well as provide assistance with legal and financial issues related to housing issues. Contact **My Aged Care** for further information and referral.

Residential aged care

Moving into a residential aged care facility can be one of the most significant transitions in a person's life. Contacting the **My Aged Care** service is an important first step in accessing information about residential aged care. The service can help you identify suitable facilities in your area, provide access to an aged care assessment, and work with you over the phone to generate a fee estimate for access to residential care based on income and assets.

There are many types of aged care facility. It is important to arrange a visit and do a tour. Try to consider what features would be important in a new home. It can be unexpected and seemingly minor things that can make the difference. As you tour different facilities, make some notes about what you like and dislike. Consider the following:

- Is it convenient for public transport?
- Do staff understand and have training in mental health care?
- Is there a well-resourced activities program and social calendar? Do residents have a say in this?
- Can the facility meet any special requirements such as cultural and language needs, pets, and medical visits?
- What are meal arrangements, and can dietary needs be catered for?
- What care services are, and are not, included in the cost of care?

You will need to discuss all concerns and interests with the facility manager. This discussion should form an important part of the decision you make.

You can search for aged care facilities through the *DPS Aged Care Guide*. This is available at www.agedcareguide.com.au or contact **My Aged Care** for more information.

Support and staying active

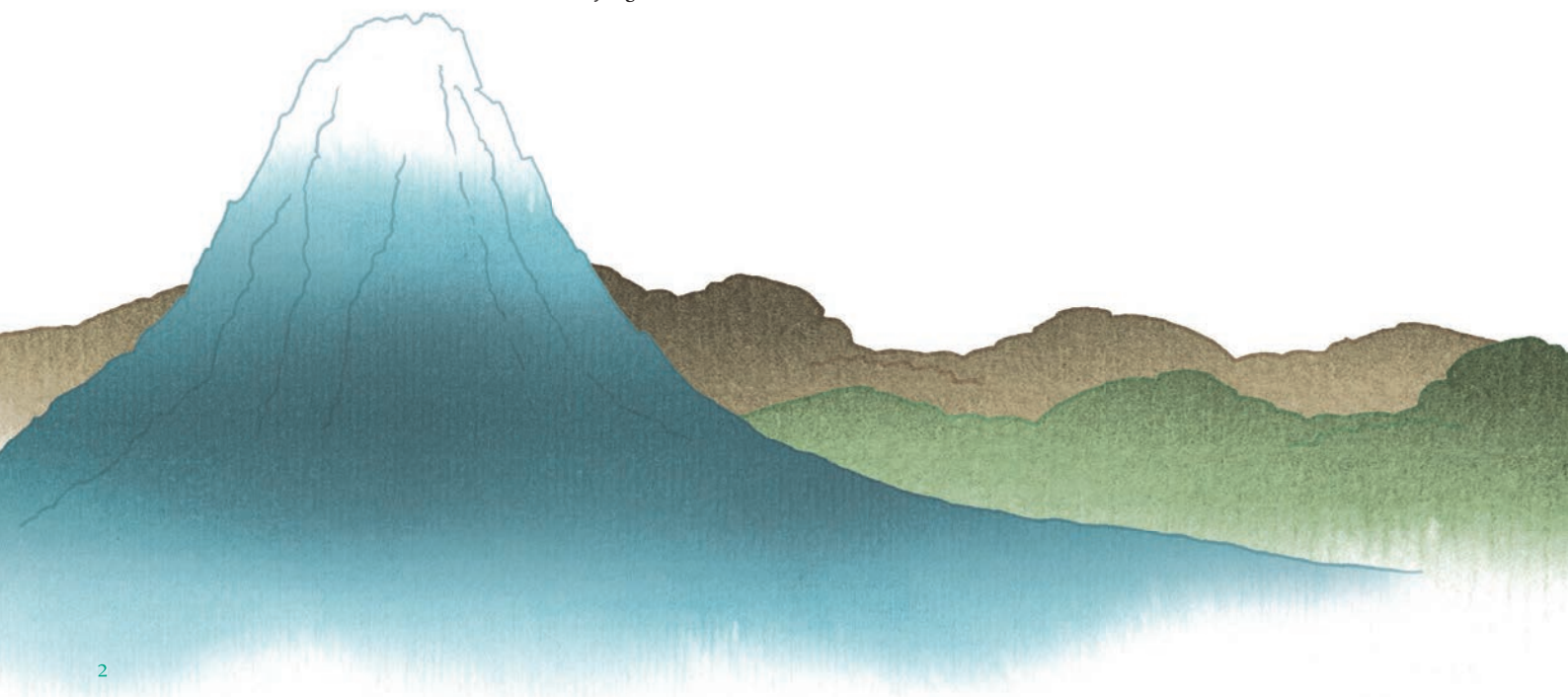
Make a list of your supports

Whether we realise it or not, most of us are likely to have people in our lives who can provide help when we need it. This network is made up of all those people that we can rely on for support. This may include health professionals, family, friends, neighbours, and staff at support and community agencies – even friendly staff in nearby shops and other services, like public libraries. Make a list of these people, their names and contact details and keep a copy readily available. It's also useful to share this list with someone you trust.

Social supports and activities

As we grow older, it's important to remember there are plenty of options for staying active, mentally and physically. Keeping our bodies and minds moving in our later years makes a big difference to how well and happy we feel, as well as to how fit we are.

Make an effort to go outside and walk for half an hour or more each day – you'll feel so much better for it. Find out about local groups which organise social and educational activities too – for example, from your local council, public library, or seniors club.



Health, legal, and financial issues

Planning ahead often involves difficult conversations and choices about healthcare, legal, and financial matters. There may be important affairs to address such as a person's wishes for their future care, and who will make decisions on their behalf if they are no longer able to do so. It is also important to write a will – for the person with a mental illness and for carers.

Legal Aid and community legal centres

Seeking advice and information from a solicitor will be an important first step for all financial and legal matters. If you do not have a private solicitor, Legal Aid services and community legal centres operate throughout Australia and can provide free legal advice and referrals. In some States a specialist mental health legal service can be referred to from Legal Aid. For more information, contact the Legal Aid service in your State: check the website below or see *Legal services* in your telephone directory.

➤ www.nationallegalaidthat.org

Making a will

A will is the only way to be certain that your assets will be distributed the way you would like after you die. This is especially important regarding the establishment of a trust fund, for example. A will ensures that your wishes are honoured and can provide security to those left behind. There are a number of ways to make a will, but it is important to seek professional advice to ensure that it is legal and valid. This can be done through a solicitor, community legal centre, or trustee. Legal Aid do not provide advice for making a will but they may be able to direct you to the appropriate service in your State.

Power of Attorney

The process of appointing a person to manage your affairs when you are no longer able to, or choose not to, is called a Power of Attorney. A Power of Attorney is a very important document. It can include the power to make decisions about financial and legal affairs, and what medical or health treatment you will receive. It is crucial to seek legal advice before appointing someone to make decisions on your behalf. For more information, speak to your solicitor, community legal centre, or the relevant authority in your State (for example, an Office of the Public Advocate).

The process for appointing someone to make decisions on your behalf varies from State to State. In many parts of Australia there are two types of Power of Attorney – enduring and general. You can also make either a medical or financial Power of Attorney. In some States you may have the option to appoint someone as your Enduring Guardian, meaning they can make wider-ranging decisions on your behalf relating to living arrangements and other life choices. It is important to seek State-specific advice on these matters. The Start2Talk service provides State-based planning tools to help with this process.

➤ www.start2talk.org.au

Advance care planning

This is the process of talking with your friends, family, and other support people about your wishes for future health care needs, and appointing someone to make decisions on your behalf if you are no longer able to. Advance care planning can include your wishes for palliative care arrangements, among other things. An Advance Care Plan may include an Advance Statement or Directive about your preferences in relation to mental health treatment or medical procedures. Speaking with your health professional is an important part of making an Advance Care Plan. For information relevant to your State, contact a solicitor or community legal centre. See also:

➤ www.advancecareplanning.org.au

➤ www.planningwhatiwant.com.au

Financial planning

It is important to plan for how you will manage your finances well in advance; your assets and income may affect access to support and how much you pay for it. Discussing issues relating to a mortgage and other debts, superannuation, insurance, and benefits will be an important part of your financial planning. Speak to a trusted financial planner for more information. You may prefer to speak to someone with experience in aged care income and assets testing. **My Aged Care** has information on finding a financial planner.

Having a good understanding of the financial support you are entitled to as you grow older will help when planning ahead. Discuss your options with a trusted financial planner. Contact Centrelink to discuss the options with a Financial Information Services (FIS) Officer, and enquire about free FIS seminars too.

Centrelink

132 300

➤ www.humanservices.gov.au

Making a start

Moving into the later years of life is a time of significant change.

To be well prepared for the future, planning is essential. This Guide helps you to think ahead and begin to develop a plan. It outlines some important issues you need to think about when planning ahead. Considering long-term care arrangements, adequate social supports, and financial, legal, and medical affairs is all part of the process.

Working through these matters does not happen overnight. To take some of the stress out of planning, the checklist in this Guide has been designed to help you work through the process at your own pace.

Checklist

Use this checklist as a guide to work through the planning process at your own pace. This process may take some time. Answering all of the questions will mean you have made a great start on a plan for ageing well.

Getting started

Planning ahead is about discussing your wishes for the future with your family, friends, and support people. It starts with a conversation.

- 1 Do you know who you can speak with about planning ahead?
- 2 When can you arrange to have a conversation with this person or persons?

Starting a conversation about the future can be confronting. Some of the issues that may need to be addressed are sensitive and personal. However, when it comes to planning ahead, there is no replacement for an open and honest conversation with the people you trust. The following tips may help you to start the conversation:

- You may like to start by showing this Guide to the person or persons, so you can develop the plan together.
- Arrange a time and place that is suitable for everyone involved, preferably somewhere you won't be disturbed.
- You may find it helpful to take some notes or have a list of issues you would like to discuss.
- Some of the resources listed in this Guide include videos and frequently asked questions that you may like to share.
- Remember that developing a plan is an ongoing process and the conversation is likely to change over time.
- Try to remind yourself and others that as hard as these conversations can be, it is much harder to manage difficult situations that have not been prepared for.

Consider arranging an appointment to speak with your health professional about planning ahead. You may like to speak about the measures you can take to stay well or improve your health as you age. It is important to have a good understanding of the condition of your health and what you can expect, as you grow older.

- 3 Do you have a reliable and trusted GP, caseworker, or other health professional to speak with about planning ahead?

If you answered no to the above question, it is important to begin looking for a GP or health professional you can trust.

Having a home

Preparing for a change in your situation is crucial when the services you may need to access have long waiting lists. This is often the case for aged care services providing in-home supports and residential care.

- 4 Have you thought about your future housing arrangements?
- 5 Will you need in-home supports, and if so, what kinds of supports do you think you will need?
- 6 If you are thinking about moving into care, have you identified an appropriate residential aged care facility?
- 7 Do you know how to access in-home supports or residential care?
- 8 Do you understand you may need to pay a contribution towards aged care supports?

The My Aged Care service is a good start for information relating to in-home supports and residential care:

My Aged Care
1800 200 422
➤ www.myagedcare.gov.au

Support and staying active

Creating a support network is part of planning ahead. It can be helpful to develop a list of names and details for people you can contact in a time of need.

This list could include:

- A trusted GP
- A local pharmacist
- A caseworker or other professional support
- Next of kin and other family
- A close friend
- A person or persons you can contact in an emergency
- Neighbours or members of a local community or seniors group
- A person in your local community you can ask for by name in a time of need. For example, people at your local market, bank, library, coffee shop, or police station.

Financial and legal affairs

Financial and legal affairs can be difficult to think about and discuss, but in many ways these issues are some of the most important to consider when planning ahead.

- 9 Do you have a will?
- 10 Is the will current and up to date?
- 11 Do you know how to write a will or update your existing will?

If you answered no to any of these questions it may be helpful to discuss writing a will with your solicitor or community legal centre.

- 12 Have you spoken to a financial planner?

If you think you will access residential care or in-home supports in the coming years, it is essential to speak with a financial planner early on. Your income and assets will determine how you pay for the care you may need in the future. See **My Aged Care** for more information on this topic.

A Power of Attorney is a legal document appointing someone to make decisions on your behalf regarding medical care, legal affairs and financial issues. Try to answer the following questions and identify areas that need more thought or planning:

- 13 Do you want to make a Power of Attorney?
- 14 What are your reasons for wanting to do this?
- 15 Who will you appoint as your attorney?
- 16 Do they have the necessary skills and independence to manage your affairs?

For more information speak to your solicitor, community legal centre, or relevant authority in your State (for example, an Office of the Public Advocate).

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SANE Australia

A national charity helping all Australians
affected by mental illness lead a better life

➔ www.sane.org

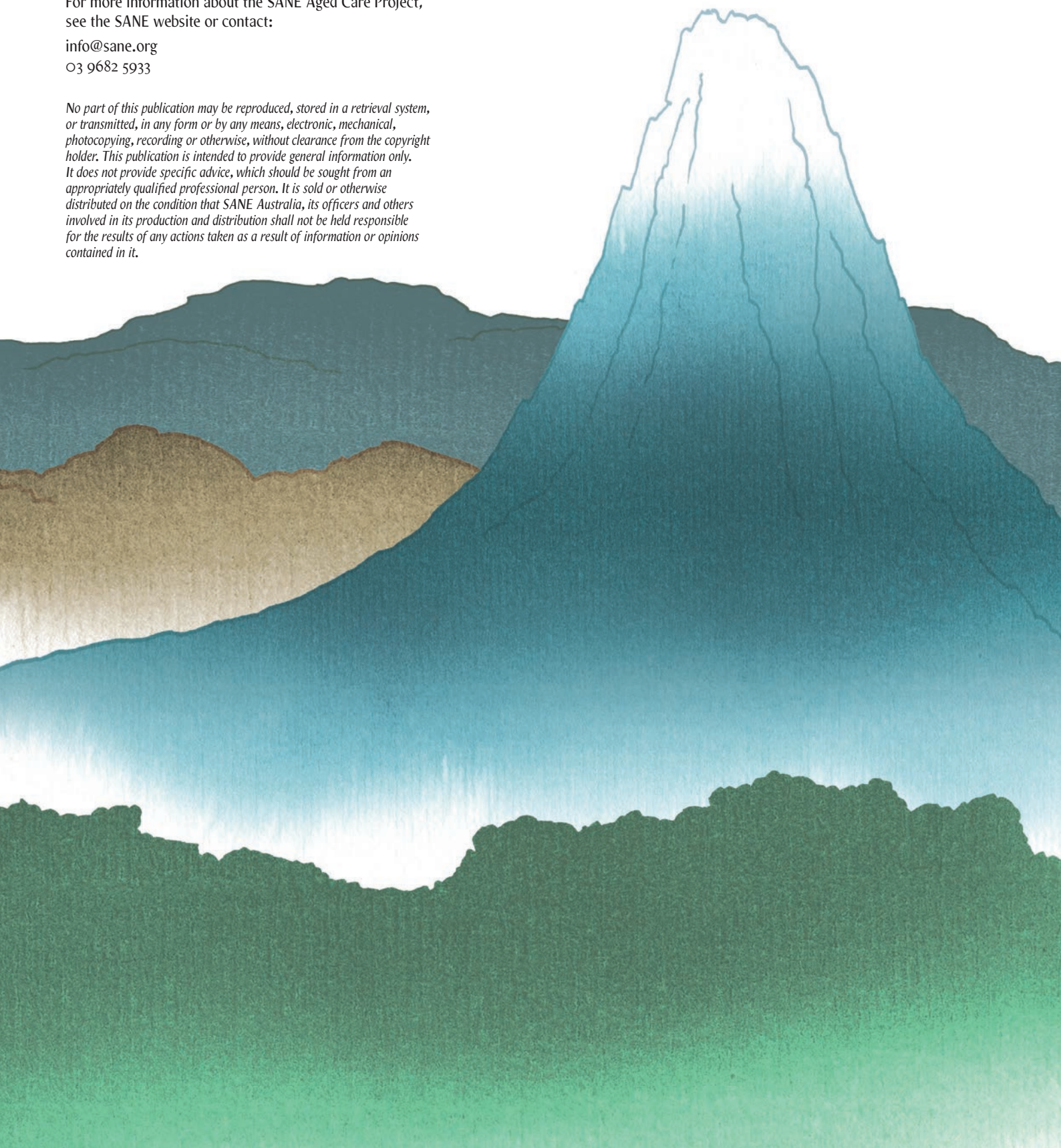
For more information about the SANE Aged Care Project,
see the SANE website or contact:

info@sane.org
03 9682 5933

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