

# Working with Centrelink

## Guest Blog by Core Value Financial Advice Aged care and working with Centrelink – a step-by-step guide

Completing the required Centrelink documentation for aged care can be intimidating; however, it is important to complete it accurately to ensure you are paying the right amount towards your care and receiving all the subsidies you are entitled to.

Each aged care resident is required to complete the *Residential Aged Care Calculation of your cost of care* form (SA457) in order to receive aged care government subsidies. Without completing and submitting this form, aged care fees will be astronomical.

This 28-page document is comprehensive and its significance in determining aged care fees should not be underestimated.

Depending on the situation, it may be better to complete this before or after moving into aged care. In fact, getting the timing right for submission of this document is paramount and can mean the difference between hundreds of thousands of dollars in contributions to the aged care home.

When you engage the services of Core Value Financial Advice, we complete and submit the SA457 form for you on your behalf and become the nominee, so that we can address any issues during the assessment period, as well as optimise the timing of submission to ensure minimal aged care fees are payable.

### If you decide to complete and submit the SA457 yourself, keep in mind the following:

- The assessment generally takes around six weeks to complete
- If you receive no response from Centrelink in relation to your assessment within six weeks, you should contact them for an update of progress

- Be prepared to spend up to two hours on hold with Centrelink before speaking to a representative
- Don't be surprised if the assessment comes back with inaccurate or overstated fees, regardless of how precisely you completed the form. In more than a decade of dealing with Centrelink, we often come across mistakes from Centrelink, resulting in higher aged care fees than should be payable. The fact that most people don't know how to calculate what the fees should be means that this issue can go unnoticed

If completing the SA457 form, figuring out where to get the information, determining the best time to submit and the thought of chasing up Centrelink for weeks on end seems all too hard, then, please do not hesitate to give us a call and speak to one of our specialist aged care advisers.

Call us on 1300 944 011 for an expert consultation on Centrelink forms and any other concerns you may have about aged care. You can also visit [CoreValue.com.au](http://CoreValue.com.au).

We look forward to hearing from you.  
Shane, Suzanne & the Core Value team.



*The above information is from Core Value Financial Advice, as a guest blog on the Find Aged Care website. Find Aged Care strongly recommends seeking independent professional financial and legal advice before becoming a permanent resident in any aged care home. We do not recommend any particular individuals or organisations but are aware that there are a number of specialists who work in the aged care industry.*

**Find Aged Care wish you and your family every success in your aged care home journey. If you would like more information, please visit [www.findagedcare.com.au](http://www.findagedcare.com.au) or call us on 1300 509 992.**

# find aged care