

Country Health Connect

An Introduction to Residential Aged Care Fees & Charges

Yorke and Northern Local Health Network Incorporated

We understand that navigating the different types of fees charged for permanent aged care residency can be confusing and difficult to navigate. Yorke & Northern Local Health Network (YNLHN) recommends you speak with a financial advisor before entering permanent residential aged care.

Individual Charges

Charges are determined by Services Australia based on individual circumstances at the time of admission and may be subject to quarterly reviews. All prospective care recipients are requested to complete one of these forms:

For pensioners who own their own home – *Residential Aged Care Property Details for Centrelink and DVA Customers (SA485)* - <https://www.servicesaustralia.gov.au/individuals/forms/sa485>

OR

For non pensioners who own their own home - *Residential Aged Care Calculation of your cost of care form (SA457)* - <https://www.servicesaustralia.gov.au/individuals/forms/sa457>

OR

For pensioners who do not own their own home – *Aged Care Financial Disclosure Consent Form (SA480)* - <https://www.servicesaustralia.gov.au/individuals/forms/sa480>

If you are a pensioner who is a non home owner and your details have not changed in the last 2 years an assessment will be automatically completed upon your entry to aged care.

These forms are available from your Aged Care Liaison Officer or by download from Services Australia via the details as provided above.

The Australian Government (Services Australia) will conduct your income and asset assessment. They will advise you and the aged care home if you can be asked to pay towards your accommodation costs, and if so, how much.

The Aged Care Liaison Officer will be able to advise further if you are unsure.

You can find a fee estimator on the My Aged Care website – <https://www.myagedcare.gov.au/how-much-will-i-pay>

Here are some brief explanations of fees you may be asked to pay.

Basic Daily Care Fee

All care recipients in aged care, including respite recipients, are required to pay a basic daily care fee as a contribution towards care and living expenses. The daily fee equates to 85% of the basic single aged pension and is adjusted twice yearly in line with the pension, in March and September.



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Country Health Connect – Yorke and Northern Local Health Network Inc
Aged Care Liaison Officer
47 Farrell Flat Road, Clare SA 5453
0435 260 609 or 0403 796 924
Email: Health.CHSA-AgedCareLiaisonOfficers@sa.gov.au



Refundable Accommodation Deposit (RAD)

This fee will apply if your assets and income are above a certain threshold as outlined by the Australian Government. The RAD is the price of a room or bed within a room that you have agreed to pay to us, the Provider.

It is a lump payment of the agreed room price and is fully refundable minus any outstanding fees.

The Aged Care Liaison Officer will speak with you on the agreed amount prior to admission and the signing of the resident and accommodation agreement. The maximum amount a care recipient could be asked to pay for a Refundable Accommodation Deposit in YN LHN is \$440,000

Daily Accommodation Payment (DAP)

The DAP is the rental-style daily fee that you are required to pay if you elect not to pay the RAD.

The DAP is calculated by applying the maximum permissible interest rate (MPIR) to the unpaid RAD and is invoiced fortnightly. The maximum daily payment a care recipient could be asked to pay in YNLHN is \$98.48 per day based on the maximum room price of \$440,000.

Combination Payment

A Combination Payment consists of a part RAD and part DAP.

You may be required to pay a Combination Payment if a part Lump Sum is received, for example, if you pay a 50% combination payment on the maximum accommodation deposit of \$440,000, you would be required to pay a lump sum deposit of \$220,000 with an accommodation payment of \$49.24 per day. The lump sum component would be fully refundable minus any outstanding fees.

Accommodation Contribution

This charge will apply if your assets and income are between a certain threshold as outlined by the Australian Government.

The accommodation contribution is the partial cost of your accommodation with the remainder to be paid by the Australian Government. It is a daily fee invoiced fortnightly.

The Aged Care Liaison Officer will be able to advise you of an estimate of this accommodation contribution.

If you are entering a Multipurpose Service (MPS) facility, you do not currently need to pay this fee.

Means Tested Care Fee

Depending on your level of assets and income, you may be asked to pay a means tested care fee to supplement Government subsidies we receive on behalf of looking after you. Services Australia will inform you of the care contribution you may need to pay. Annual and lifetime caps are applicable to means tested fees.

If you are entering a Multipurpose Service (MPS) facility, you do not need to pay this fee.

Resident Agreement

Your Resident & Accommodation Agreement protects you and your aged care provider by formalising financial arrangements upon admission. As the Federal Government may not determine your fees until after admission, the Resident & Accommodation Agreement will refer to the maximum amount that could be charged for the various fees and charges.

Any subsequent change to the Agreement will require a Deed of Variation which the Aged Care Liaison Officer will issue.

Further Information

If you have any concerns or queries regarding the financial arrangements, please contact the Aged Care Liaison Officer on the details below.

Thank you for considering our facility.

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