

# 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

Before you enter permanent residential care, it is very important that you have your means assessed to see if you are eligible for government assistance with fees and accommodation costs. The fees that you pay will depend on the outcome of this means assessment and will be determined by Services Australia based on your individual circumstances at the time of admission and may be subject to monthly reviews. Therefore, all prospective care recipients are requested to complete one of these forms as soon as possible:

For pensioners who own their own home – *Residential Aged Care Property Details for Services Australia 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 daily living services, including meals, cleaning, laundry and utilities. The daily fee equates to 85% of the single basic age pension and is adjusted twice yearly in line with the age pension, in March and September.



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Email: [Health.CHSA-AgedCareLiaisonOfficers@sa.gov.au](mailto: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 refundable minus a refundable deposit retention of 2% of your lump sum per year that is not refunded when you leave care. After 5 years in care, no further retention amounts will be deducted. Any outstanding fees are also deducted from the final lump sum payment refunded.

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 YNLHN is \$500,000

## 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. If you choose to pay by a DAP, this amount will increase due to indexation on 20 March and 20 September each year. The maximum daily payment a care recipient could be asked to pay in YN LHN is \$104.24 per day (valid until 1st January 2026) based on the maximum room price of \$500,000.

## 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 \$500,000, you would be required to pay a lump sum deposit of \$250,000 with an accommodation payment of \$52.12 per day. The DAP component is subject to indexation on 20 March and 20 September each year, and the lump sum component is refundable minus 2% retention per annum up to 5 years which is not refunded when you leave care, along with 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.

## Hotelling Contribution

Depending on your level of assets and income, residents who can afford to will contribute more towards their daily living costs through a hotelling contribution. Services Australia will inform you if you need to pay a hotelling contribution and if so, how much you need to pay. The maximum amount that you can be asked to pay changes with indexation in March and September each year.

## Non-clinical Care Contribution

People who pay the maximum hotelling contribution may also need to pay a non-clinical care contribution. This fee contributes to personal costs such as bathing and mobility assistance.

Services Australia will tell you if you need to pay this contribution and if so, how much you need to pay. The amount is based on your means assessment. The maximum amount that can be charged changes with indexation in March and September each year. Daily, lifetime and time caps apply to this fee.

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



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## Resident Agreement

Your Permanent Accommodation & Service 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 Permanent Accommodation & Service 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.

*Reviewed November 2025*



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