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Eyre and Far North Local Health Network

Franklin Harbour Village and Cowell Hospital Aged Care

Key Features Statement

Eyre and Far North Local Health Network (EFNLHN) provides residential care services across the Eyre and Far North with facilities located in Ceduna, Cleve, Coober Pedy, Cowell, Cummins, Elliston, Kimba, Streaky Bay, Tumby Bay and Wudinna.

We are part of SA Health and provide a range of high-quality services that aim to enrich people's lives regardless of their health and support requirements, financial circumstances or lifestyle preferences.

At Franklin Harbour Village and Cowell Hospital Aged Care we have a dedicated team of compassionate, caring and highly professional individuals.

Our staff members and volunteers play an integral role in the health and wellbeing of residents by providing companionship and support and encouraging independence. We know that maintaining the link between family, friends and the local community enriches the quality of life of our care recipients.

Our goal is to provide quality care that celebrates a sense of self, family and community.

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Location and access

Cowell is a quiet country township surrounded by scenic rural areas and nearby beaches.

Franklin Harbour Village and Cowell Hospital Aged Care is situated in a residential area on a main road, with well-maintained roads and footpaths.

It is a single level Residential Aged Care Facility, offering a home-like atmosphere in open plan accommodation for singles and couples with landscaped gardens and surrounds.

Services

Franklin Harbour Village and Cowell Hospital Aged Care provide permanent care, respite care, and ageing in place.

Cowell Multi-Purpose Service delivers high quality acute hospital care, residential aged care and community-based services to residents across a wide catchment area.

Cowell Hospital Aged Care includes the 10 beds in Franklin Harbour Village and 7 aged care beds in the hospital.

They are staffed by Registered and Enrolled Nurses, care workers, maintenance officers, general services staff and administration staff. Most of our staff live in the local area and have been with us for many years, ensuring continuity of care. The staff take pride in providing compassionate and professional care.

24-hour support from a dedicated team of staff allows the service to offer ageing in place.

Being co-located with the hospital provides ready access to medical care.

In addition to our comprehensive clinical care programs, we offer health ageing programs, recovery pathways to maintenance of independence and achieving personal goals, allied health (visiting), social worker (visiting), diversional therapist, chaplain visits, oral hygiene check-ups (external), Medicare, on-site access to GP, pharmacy, pharmacy, incontinence products and toiletries, entertainment, library service, electrical appliance testing, postal service, transport bus/van, council community bus access, gardening assistance and arrangements for room telephone connections.

Meals are prepared and cooked onsite daily and there is a rotating menu. We pride ourselves on the quality of our meals and the commitment of our kitchen staff.

Cowell MPS is located within 1 kilometre of the town’s shopping and recreational facilities.

Cowell MPS is strongly supported by the local community and has strong links with local community organisations, churches and businesses, Community Activity Program, Sing Australia, Lions Club and Hospital Auxiliary.

Leisure and wellbeing

EFNLHN caters for residents from diverse cultural backgrounds and our lifestyle program is designed to celebrate this diversity. Our adaptive and flexible program is also tailored to the needs of residents with dementia and other health issues.

Our program includes group and individual activities, designed around what residents like to do. We have a great group of volunteers who assist with our leisure and lifestyle program.

Residents are encouraged to maintain community links and are assisted to attend offsite meetings with groups such as Lions and Rotary.

Pastoral care, counselling and internal and external religious services are available. Franklin Harbour Village is visited by most local churches that provide regular church services on a roster basis, give Communion, and provide pastoral care.

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Communal areas

Rooms have access to communal lounge and dining facilities, garden and verandah areas, and hairdressing salon.

The Franklin Harbour Village rooms have their own private garden area where each resident can have their own plants. There is a covered patio area for use for barbecues and serving meals if desired or for families to socialise with the residents. There is also an outdoor garden area which adjoins the patio area as well as a vegetable garden managed by the residents.

Fees and payments

The Eyre and Far North Local Health Network does not determine aged care fees. The standard fee is determined by the Department of Health, with Services Australia (Centrelink) or Department of Veterans' Affairs being responsible for assessing individual fees that apply.

The Australian Government subsidises a range of aged care costs in Australia, but residents with the means must contribute to the cost of their care and accommodation. This may require one off lump-sum payment or deposit, as well as ongoing fees for your care, accommodation, and daily living expenses.

At Cowell MPS you may be required to pay one or more of the following residential care fees:

- **A basic daily fee (standard fee)** – all residents are required to pay a basic daily care fee. The fee is indexed at 85% of a standard Aged Pension and changes on 20 March and 20 September each year when the pension is reviewed.
- **Accommodation payment** – not all residents pay an accommodation payment or contribution, only those that have assets above the asset free threshold as detailed in the residential aged care fee schedule. Those residents assessed to pay an accommodation payment have three options for payment:

  i. Refundable Accommodation Deposit (RAD) – a lump sum refundable payment; or

  ii. Daily Accommodation Payment (DAP) – the daily equivalent you pay if you elect not to pay a RAD; or

  iii. Combination – a part RAD and part DAP. A combination example is noted on the fee schedule; however, a resident can choose the amount that suits their financial needs. The Aged Care Liaison Officer (ACLO) can assist in providing RAD/DAP payment scenarios.

Pages 4-5 provide an overview of the rooms available at Cowell MPS and the applicable RAD.

Means Tested Care Fee (MTCF) – This is an additional contribution towards the cost of care and not all people that move into aged care will be required to pay it. The government will advise of this fee, if applicable, following the asset and income assessment. Annual and lifetime caps apply to means tested care fees.

Payment of fees – fees are invoiced fortnightly in arrears. The preferred method of payment is direct debit, and a direct debit request form (DDR) will be provided for completion.

The Aged Care Liaison Officer (ACLO) for Eyre and Far North Local Health Network will work with each prospective resident and / or their nominated representative to provide an estimate of the fees and accommodation charges as well as provide the required documentation for permanency. The ACLO can be contacted on 0467 777 215.

You can also find a fee estimator on the My Aged Care website – www.myagedcare.gov.au/estimate-fees-for-aged-care-services

NB: Eyre and Far North Local Health Network is not a financial advisor and therefore unable to provide financial planning advice. It is recommended you speak to your own financial advisor / seek independent financial advice prior to admission to aged care.

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Cowell Hospital Aged Care

Room type	Single room with private ensuite
Room size	15-17m^2
Room numbers	4-5
Refundable Accommodation Deposit (RAD)	$360,000
Features and amenities	Single room with ensuite, reverse cycle air-conditioning, built-in storage, television and Wi-Fi access.

Room type	Single room with shared ensuite
Room size	15-17m^2
Room numbers	7-9
Refundable Accommodation Deposit (RAD)	$320,000
Features and amenities	Single room with shared ensuite, reverse cycle air-conditioning, built-in storage, television and Wi-Fi access.

Room type	Shared room with ensuite
Room size	31m^2
Room numbers	10
Refundable Accommodation Deposit (RAD)	$250,000
Features and amenities	Shared room with ensuite, reverse cycle air-conditioning, built-in storage, television, Wi-Fi access and are suitable for couples.

Franklin Harbour Village

Room type	Single room with private ensuite
Room size	23-25m^2
Room numbers	1-10
Refundable Accommodation Deposit (RAD)	$360,000
Features and amenities	Single room with ensuite, reverse cycle air-conditioning, built-in storage, courtyard and Wi-Fi access.

For more information

Eyre and Far North Local Health Network
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Residential Aged Care Fee Schedule

Basic Daily Fee (including respite) – effective 20 September 2026

The maximum basic daily fee for residents entering aged care (including respite) is $68.93 per day.

Accommodation Payment – effective 1 October 2026 – 31 December 2026

Refundable Accommodation Deposit (RAD)	Daily Accommodation Payment (DAP)	Combination Payment Example RAD 50%	Combination Payment Example DAP 50%
$390,000	$90.92	$195,000	$45.46
$360,000	$83.93	$180,000	$41.96
$320,000	$74.60	$160,000	$37.30
$280,000	$65.28	$140,000	$32.64
$250,000	$58.28	$125,000	$29.14

Maximum Permissible Interest Rate (MPIR) – effective 1 October 2026

The current MPIR is 8.51%

Asset Thresholds

Asset Threshold	Rate
Asset Free Threshold	$66,500.00
First Asset Threshold	$219,858.40

For more information

Eyre and Far North Local Health Network
Aged Care Liaison Officer
Telephone: 0467 777 215
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Interpreter

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