

Residential Aged Care fees explained

Home Care approval after 12 September 2024



We want to empower you to make an informed choice when it comes to choosing the right home. This guide will help explain the costs associated with moving into one of Wesley Mission Queensland's residential aged care communities.

There are four possible fees that may apply. Lets review below.

1 Basic Daily Fee

The basic daily fee covers your daily living expenses such as meals, laundry, utilities, and cleaning.

- Calculated @ 85% of the full single aged pension
- Adjusted twice per year in March and September
- Applies to all permanent and respite residents

Set by the Federal Government

2 Accommodation Fee

This fee covers the room pricing. Based on your financial situation, accommodation fees may apply.

Your choice of payment method may include:

- A fully refundable lump sum (RAD/RAC) guaranteed by the government
- A daily accommodation payment (DAP/DAC)
- A combination of lump sum and and daily payments

RAD retentions

Note If you pay a refundable lump sum deposit, your provider will retain 2% per year (up to five years). Daily accommodation payments (DAP) will be indexed on 20 March and 20 September each year. Indexation does not apply to daily accommodation contributions (DAC).

Set by the aged care provider

3 Hotelling Supplement Contribution

Covers everyday living costs in an aged care home - things like meals, laundry, cleaning, utilities.

Your means assessment will determine whether you must pay towards your daily living costs.

- Contribution amount is as advised by Services Australia and annual and lifetime caps apply
- The maximum amount changes with indexation in March and September.

Set by the Federal Government

4 Non-Clinical Care Contribution

Services Australia will advise the amount you will contribute towards the non-clinical care contribution.

This is a daily fee you pay for services that are not directly medical or clinical.

- All residents in permanent aged care are required to pay it.
- It applies regardless of whether you have a means assessment.

Set by the Federal Government

Higher Everyday Living Fee (HELFF) WMQ is developing a HELFF program. Once created, you will be invited to review these lifestyle offerings to decide if you are interested in participating.

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Confirm your fees with a means assessment

At Wesley Mission Queensland we request all clients complete a means assessment and have their fee outcome letter from Centrelink/DVA before entering into care. The means assessment is conducted by Services Australia or the Department of Veterans' Affairs, evaluates your income and assets to determine your eligibility for government assistance. Without a means assessment you will not be eligible for government support with your accommodation fees. In this case, you will be required to pay:

- The full hotel and non-clinical contributions, and
- The accommodation price agreed upon prior to entering care.

To complete your means assessment, please visit:

www.health.gov.au/our-work/residential-aged-care/charging/means-assessment or phone 1800 200 422

Please note that the results of this assessment are valid for 120 days only.

Scenarios

The cost of care, accommodation and services is subject to your individual financial circumstances and is determined by Services Australia.* The following table will give you an estimate of the fees that may apply to you.

(as of 20 March 2025)	Assets	Accommodation costs
Fully Supported (Low Means)	Under \$63,000	NA
Partially Supported (Low Means)	Between \$63,000 & \$210,555.20	Daily Accommodation Contribution (DAC) Refundable Accommodation Contribution (RAC)
Non-Supported (High Means)	Over \$210,555.20	Refundable Accommodation Deposit (RAD) Daily Accommodation Payment (DAP)

Based on the financial information provided, the following table is an estimate of the fees that that may apply to you.

Let's look at how this could work for you	EXAMPLE OF YOUR FEES		
	Fully Supported	Partially Supported (RAC/DAC)	High Means (RAD/DAP)
Basic Daily Fee			
Accommodation Fee			
Hotelling Supplement Contribution			
Non-Clinical Care Contribution			
Daily Total			
Fortnightly Total			

*Please note that all fees will be determined by your outcome letter from Services Australia.

As Wesley Mission Queensland is unable to provide financial advice, we recommend that you consult with a financial adviser who specialises in aged care.

1800 448 448 | contactus@wmq.org.au

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Declaration

I acknowledge I will be required to pay full (100%) residential fees as I choose not to disclose my assets via Services Australia.

Name: _____

Signature: _____

Date: _____