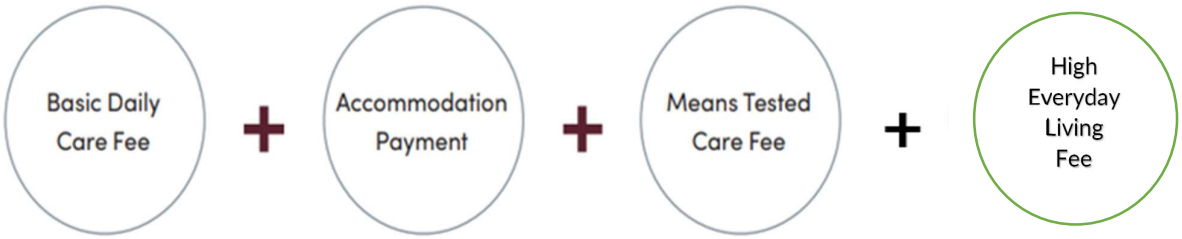
TWILIGHT
AGED CARE

## Fee Structure for Permanent Care in an Aged Care Facility

**There are four costs associated with a permanent resident:**




- **Basic Daily Fee**: An amount that everyone pays for day-to-day services they will receive at the aged care home.

- **Accommodation Payment**: Room cost that a resident has to pay depending on Centrelink's Income and Assets Assessment.

- **Means Tested Fee:** A government charge, managed and decided by the government. It is a contribution that some people pay towards the cost of their care, determined by Centrelink's Income and Assets Assessment. *It has 2 parts: Hotel Contribution and Non-Clinical Care Contribution.*

- **High Everyday Living Fee: Fees** for Twilight Quality Lifestyle.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|---|---|---|---|---|
| 02 9969 0907 | 02 8886 2100 | 02 9817 0722 | 02 9816 1239 | 02 9634 1354 |
| 1A Ellamatta Avenue | 1A Ravenswood Avenue | 16 Punt Road | 8 D'Aram Street | 454 Old Northern Road |
| Mosman NSW 2088 | Gordon NSW 2072 | Gladesville NSW 2111 | Hunters Hill NSW 2110 | Dural NSW 2158 |

## Details Below:

### 1. The Basic Daily Fee: $66.80 per day

All residents of an aged care facility are asked to pay something toward their daily living expenses. This is called the Basic Daily Fee.

The things you receive for this are:

- Your meals
- Cleaning of the facility and your room
- Your laundry being washed and dried and delivered to your room
- Heating and cooling
- Some personal care
- Assistance with daily living
- Some medical care and pharmaceutical services

The Australian Government has set the price for the daily fee, and this amount is reviewed twice a year, in March and September.

The Government has set the Basic Daily Fee amount at 85% of the annual single basic Age Pension.

### 2. Accommodation Payment

How much you pay for the accommodation depends on your assets and your income.

A Centrelink income and Asset assessment will provide you with the required payment details.

Twilight Aged Care recommends you submit this assessment before you becoming permanent resident.

And the government will decide your payment status:

- **Self-funded resident**: to pay the full accommodation cost yourself, or
- **Partially Supported resident**: to pay part of the accommodation cost when the government pays the rest of the accommodation cost to Twilight Aged Care, or
- **Fully Supported resident**: the government will cover all your accommodation cost.

For more information on the Income and Assets Assessment, please refer to the following website:

https://www.myagedcare.gov.au/aged-care-home-costs-and-fees/ or call 1800 200 422.

**The following payment options are for Self-Funded Resident:**

The current room prices are 789k, 890k and 1.05mil depending on the rooms' conditions and locations.

***Payment option #1 - Refundable Accommodation Payment (RAD)***

This is a **single or multiple lump-sum payments** to the aged care facility, similar to your purchase of an apartment.

**Refundable deposit retention – if you pay a lump sum, your provider will keep 2% of your paid lump sum per year. This amount is not refunded when you leave care. After 5 years in care, no further retention amounts will be deducted.**

***Payment option #2 - Daily Accommodation Payment (DAP)***

A **rental-style payment** calculated on a per day basis.

In this option you pay a Daily fee for your accommodation, which is the interest, called MPIR, on the unpaid RAD amount.

Daily Accommodation Payment (DAP) = (Unpaid RAD Amount X MPIR) /365

MPIR (Maximum Permissible Interest Rate) is the government-set interest rate.

Current MPIR =8.43%. Please see the current MPIR rates on the Services Australia website.

These payments are not refundable when you leave the facility.

**Daily accommodation payment (DAP) indexing – Your DAP amount will increase periodically in line with government indexation adjustments.**

***Payment option #3 - A combination of a single payment (RAD) and rental-style payments (DAP)***

You may choose to pay part RAD and part DAP in any combination. This really depends on your personal circumstances.

You can also draw down DAP from your paid RAD.

Prospective residents and their families are encouraged to obtain individual financial advice on the best option for their accommodation payment.

For more information on accommodation cost, please refer to the following website for more details:

**https://www.myagedcare.gov.au/understanding-aged-care-home-accommodation-costs**

### 3. Means-Tested Fees

It is a fee decided, managed, and taken by the government.

The government looks at your financial assets and your income to determine how much you can contribute to the cost of your care.

Depending on the overall amount, you may be asked to contribute to your care fee, i.e. Means-Tested Care fee, for your care.

Means Tested Fee includes two parts:

- Hoteling Service Contribution and
- Non-clinical care contribution.

**Hotelling contribution:**

People who can afford to will contribute more towards their daily living costs through a hoteling contribution. Services Australia will tell you if you need to pay a hoteling contribution and if so, how much you need to pay. This is based on your Asset and Income assessment. The maximum amount changes with indexation in March and September.

**Non-clinical care contribution**

People who need to pay the maximum hoteling contribution may also need to pay a non-clinical care contribution. This fee contributes to personal care costs such as bathing and mobility assistance. Services Australia will tell you if you need to pay a non-clinical care contribution and if so, how much you need to pay. This is based on your assessment of Asset and Income. The maximum amount changes with indexation in March and September. Daily and lifetime caps apply.

Visit MyAgedCare.gov.au for current fee rates. You can also get an estimate of your aged care fees using the aged care home fee estimator. You can never be asked to pay more than the capped amount.

For more information on the Income and Assets Assessment, please refer to the following website:

https://www.myagedcare.gov.au/means-assessments-residential-aged-care

or contact My Aged Care directly on 1800 200 422.

4. **Higher everyday living fee - Twilight Quality Lifestyle Fee:**

Higher everyday living fee is an optional fee for people who choose to receive higher quality everyday living services.

It can be charged for services that are of a higher quality or in addition to those your aged care home must provide.

The specific services, and the fees for each, are agreed between you and your provider after you enter care. You can't be asked to pay for a service you are unable to use.

After agreeing in writing, you have 28 days to change your mind and cancel your higher everyday living agreement. The agreement is reviewed by you and your provider at least once a year to ensure you still want and can still make use of the services.

Service List to be provided in a separate document.