

Frequently Asked Questions about Costs and Financial Information.

1. What are the fees for accommodation?

Fees and charges are calculated and regulated by the Commonwealth Government. Fees consist of a basic daily fee, a means tested fee (if applicable) and a daily accommodation payment (depending on your assets). The fee structure will be fully explained to you prior to admission and the current fee schedule is included in our Resident Information Package.

2. What do these fees and charges include?

The fees include accommodation, nursing care by qualified staff, assistance with all activities of daily living, extensive therapy programs and all hospitality services eg meals, cleaning, laundry and maintenance services. They also cover things such as a range of toiletry items, mobility aids, continence aids, baseline medical supplies, access to physiotherapy, dietician etc. The fees do not include personal items of choice such as clothing, hairdressing, newspapers, telephone, pharmacy items that are specifically ordered for you.

3. Once I've move into Chaffey, will the accommodation costs change?

No. The accommodation price that you agree to before moving into our home will remain fixed and there are four options for making this payment – a refundable deposit (**RAD**), an equivalent daily payment (**DAP**) or alternate combinations of the two.

Once you move into our home, you have up to 28 days to decide which payment option you wish to make. If you choose to pay a refundable accommodation deposit, you have up to six months after you move in to make that payment.

If you wish to make a combined refundable deposit and daily payment, you have the option of deducting the daily payment from the deposit if you wish. When you make this choice, the overall amount of your accommodation payment will not change but the amount of your daily payment will increase as your refundable deposit reduces.

Please refer to the Financial Information section under the Admission Process tab for more details regarding the above.

The standard daily care fee which applies to all residents will be adjusted by the Department at minimum on the 20th of March and the 20th Sept each year.

4. How does the Means Tested Care Fee work?

If your income is higher than the basic full pension rate and/or your combined assets are above a set threshold, you will be asked to contribute to the cost of your care.

No one will be asked to pay more than \$25,000 in one year or more than \$60,000 over their lifetime.

5. How does this fee relate to my accommodation payments?

The way you choose to pay for your accommodation will impact how you contribute to the cost of your care. For example:

- If you wish, you can deduct your Means Tested Care Fee from a refundable accommodation deposit.
- If you decide to pay a refundable deposit, this amount will be included in the assessment of your assets, which is used to determine your means tested care fee.
- If you choose to rent out your former home and use rental income to pay a daily accommodation payment, the value of your former home will be capped at \$144,500 for the purposes of determining your means tested care fee.

To discuss the options that are available to you, feel free to call our Manager Corporate & Hospitality Services on (03) 50251 200.

6. Is there help for people who are financially disadvantaged?

Yes. No matter what your financial circumstances are, Chaffey Aged Care has a place for anyone who needs care. And if you are unable to contribute towards your accommodation costs, the Government will pay an accommodation supplement on your behalf.

7. How do I know if I am eligible for the government's accommodation supplement?

To see if you are able to receive the accommodation, you can complete an income and assets test through [Centrelink](#) or the [Department of Veterans Affairs](#).

8. What about existing residents?

Residents who entered an aged care home before 1 July 2014 will have no changes in the way they contribute towards for their care and accommodation, unless their needs change and they enter a new residential agreement after this date.

9. What happens to my refundable deposit if I move out of an aged care home?

If you have paid a refundable accommodation deposit on entering an aged care home, it will be returned to you when you leave the home. If you have deducted daily accommodation payments or other payments, such as the means-tested care fee, the balance of your refundable deposit will be returned to you.

10. How do I obtain more information about the new costs and the proposed new Aged Care reforms and how they will affect my choices?

Please contact our qualified staff to discuss your individual needs or alternatively you can access information by clicking online direct at the My Aged Care website – click here for the [Aged Care homes: costs explained.](#)

11. How can I estimate my Residential Care fees?

You can access the [Residential Care Fee Estimator](#)

12. How can I work out my Income and assets to estimate fees?

Please click on the link to access the Income and assets [Checklist for the Fee Estimator.](#)