Fees & payments explained

Your fees cover the care you receive and your accommodation, and sometimes extra and additional services. Outlined below are the fees you may be required to pay based on the Carinity aged care community and room type you are considering.

<table>
<thead>
<tr>
<th>Care fees</th>
<th>Accommodation costs</th>
<th>Other services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic daily fee  $51.63 per day*</td>
<td>Based upon the aged care community, room type and your individual assets and income. There are three payment options to choose from: 1. Full payment or 2. Daily payment or 3. A combination payment</td>
<td>An extra daily fee for extra or optional services.</td>
</tr>
<tr>
<td>Means-tested care fee  Determined by an asset and income assessment, you may need to contribute an additional care fee.</td>
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</tbody>
</table>

Care fees

**Basic daily fee**  
Currently $51.63 per resident, per day.*

This fee applies to all aged care residents. The daily care fee covers living costs, such as meals, electricity, laundry, nursing and personal care. This fee is indexed against 85% of the single person rate of the basic Aged Pension.

In the case of a pension increase, the daily care fee will increase. This is revised every March and September by the Australian Government.

**Means-tested care fee**  
Based on the result of your asset and income assessment, the Department of Human Services determine if you need to pay an additional fee towards the cost of your care. There are annual and lifetime caps in place to limit the amount you pay.

Use the My Aged Care Residential Care Fee Estimator to estimate your care fees.

* As at September 2019

Accommodation costs

In addition to care fees, you may also be required to pay an accommodation payment. The accommodation payment refers to the price of the room that you choose, and will vary across our aged care communities.

The amount you can be asked to pay for your accommodation is based on your assets and income will be one of the following:

- No accommodation costs: if your assets and income are below a certain amount, the Australian Government will pay your accommodation costs.
- An ‘accommodation contribution’: if your assets are between $49,500 to $169,079.20, you need to pay for part of your accommodation, the Australian Government will pay the rest.
- An ‘accommodation payment’: if you need to pay for the full cost of your accommodation.
By completing the Request for a Combined Assets and Income Assessment form, the Department of Human Services determine your accommodation payment. This form is not compulsory to complete, but if you choose not to complete it you will be required to pay the full room price.

As everyone’s situation is different and to allow for flexibility, there are three ways to pay for your accommodation. You have 28 days from the day you move in to decide how you would like to pay for your accommodation.

<table>
<thead>
<tr>
<th>Full payment</th>
<th>Daily payment</th>
<th>Combination payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Known as a refundable accommodation payment or contribution (RAD or RAC), this is a fully-refundable payment of accommodation costs in full.</td>
<td>Daily Accommodation Payment (DAP). This is calculated daily and paid fortnightly. It is equivalent to the ‘interest only’ on the RAD, at an interest rate set by the Australian Government at the time of your admission. The current interest rate is 5.54%. Daily payments are not refundable, unless paid in advance.</td>
<td>This includes a partial refundable lump sum, supplemented by daily payments. Daily payments can be deducted from your lump sum already paid. Note, as this amount decreases the daily amount increases.</td>
</tr>
</tbody>
</table>

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Visit carinity.org.au

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