



# Residential Care Fees



There are three possible fees for residential clients, however not all residents will be required to pay all of these fees:

1	Daily Care Fee
2	Accommodation Cost
3	Means Tested Fee

The Department of Human Services have set minimum and maximum thresholds for both your assets and your income, which will determine what you will pay.

The minimum threshold for assets is currently \$52,500 and the maximum amount is \$178,839.20.

The minimum threshold for income is currently \$29,399.40 and the maximum amount is \$70,558.66.

These thresholds are set by the Australian Government and reviewed in March and September of each year.

## Daily Care Fee

All residents have to pay the daily care fee, which is currently \$54.69 per day. This fee pays for the care the resident receives in the facility and goes towards meals, cleaning, laundry, heating and cooling. It is equivalent to 85% of the full aged care pension.

## Accommodation Cost

Some people will have their accommodation costs met in full by the Government however depending on your income and assets you may be asked to pay for, or contribute towards, the cost of your accommodation.

- If your assets and income are both under the respective minimum thresholds, the Government will fully subsidise your accommodation costs.
- If either your assets or income fall between the minimum and maximum thresholds, you will be asked to pay a contribution towards your accommodation. The Government will partly subsidise the remaining cost.
- If either of your assets or income is above the maximum thresholds, you will be required to pay the full cost of your accommodation.

The accommodation price for all Blue Care beds throughout Queensland can be found on our website. Visit [bluecare.org.au/aged-care-homes](http://bluecare.org.au/aged-care-homes) then enter your local area or Blue Care residential care site name in the search bar and then select the relevant Blue Care site to view information and costs.

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## Means Tested Fee

The Department of Human Services may also determine that an additional contribution towards the cost of your care is required – this is known as a means tested fee and is also based on a resident's income.

- There is a yearly cap on the amount a resident will have to pay
- There is also a life time cap on the amount a resident will have to pay

## Asset & Income Assessment

Before entering permanent care, a prospective resident may need to have their assets and income assessed by either the Department of Human Services or Department of Veteran Affairs, to determine eligibility for Government support.

To get an estimate of the fees you may pay when entering an aged care home, you can access the My Aged Care fee estimator at [www.myagedcare.gov.au/fee-estimator](http://www.myagedcare.gov.au/fee-estimator)

You may also like to speak with a financial advisor who specialises in aged care. You can find one in your area by visiting [www.moneysmart.gov.au/investing/financial-advice](http://www.moneysmart.gov.au/investing/financial-advice)

We strongly encourage you to complete the applicable form/s listed below if required:

### **Residential Aged Care Calculation of your cost of care form (SA457)**

[www.humanservices.gov.au/individuals/forms/sa457](http://www.humanservices.gov.au/individuals/forms/sa457)

Fill out this form if you:

- Do not receive a means tested payment e.g. age pension, and
- Own/part own your own property

### **Residential Aged Care Property details for Centrelink and DVA customers form (SA485)**

[www.humanservices.gov.au/individuals/forms/sa485](http://www.humanservices.gov.au/individuals/forms/sa485)

Fill out this form if you:

- Receive a means tested payment e.g. age pension, and
- Own/part own your own property

If you receive a means tested payment but do not own or part own any property, you will need to provide a pre-commencement fee advice letter to support your application for permanent care. Call Centrelink on 1800 227 475 or DVA on 1800 555 254 to obtain. You can also visit your local Centrelink office to obtain a copy of the relevant form.

## Payment Options

There are a number of payment options you can choose to pay for the cost of your accommodation costs and a resident has 28 days to decide how they will pay.

It can either be a fully refundable lump sum (similar to a bond), or a non-refundable daily payment, which is equivalent to the interest we would have received on the lump sum amount.

Or you can pay a combination of a lump sum and a daily payment.

You can also discuss more payment options when you are offered a bed at one of our aged care facilities.

Our preferred method of payment is by Direct Debit however you may also be able to organise 'Centre Pay' through Centrelink if you are a fully supported resident.

As at 16 March 2022