



#### How much does it cost?

In July 2014, the Australian Government introduced new arrangements for determining the amount of fees and charges for aged care services. Under these arrangements a resident can be asked to contribute towards their care costs which are determined on both their income and assets.

#### What are the fees and payment arrangements?

Residents can be asked to pay the following types of fees and charges:

- Accommodation Payment
- Additional Care & Services
- Basic Daily Care Fee
- Extra Services Fee
- Means Tested Care Fee

#### Basic Daily Care Fee

All residents are required to pay the Basic Daily Care Fee of \$50.66. This covers day to day living costs as detailed in Specified Care & Services.

The Basic Daily Care Fee is determined by the Department of Health and is set at 85% of the single age pension. The fee is subject to CPI increases each March and September.

The Basic Daily Care Fee is payable monthly in advance to Moran Health Care Group by direct debit.

#### Means Tested Care Fee

The Australian Government requires some people to pay an additional contribution towards the cost of care, known as a means tested Care Fee. The Department of Human Services (Centrelink) will work out if you are required to pay this fee based on an assessment of both your income and assets, and will advise you of the amount.

Visit [www.humanservices.gov.au/customer/services/aged-care-means-test-assessments](http://www.humanservices.gov.au/customer/services/aged-care-means-test-assessments) or call My Aged Care on 1800 227 475.

If you have not had a combined income and assets assessment you can be asked to pay a fee equal to the cost of the subsidy the government would have paid for your care up to \$216.59 per day

#### Extra Service Fees

Moran Engadine offers a very high standard of aged care accommodation and services to residents. Extra Service Fees are charged to cover these Extra Services and include:

- Meals are prepared on site by qualified chefs with at least two menu choices available at every meal, with "extra" menu choices available during the day and evening
- Wine, beer, soft drink and juice served with lunch and dinner
- Comprehensive activities program including Moran Aged Care bus to transport residents to outings and events
- Library, private family room, resident internet room, cinema room with large screen for viewing
- On site physiotherapy and exercise suite
- Superior display of artwork, superior interior finishes, high quality furniture and furnishings.

#### Specified Care & Services

The Aged Care Act Quality of Care Principles (2014), schedule of Specified Care and Services is the list of care and services that MHCG is required to provide to residents. Moran Health Care Group provide these services as part of the fees paid by a resident

Specified care and services include providing a resident with:

- Meals, furnishings, bedding, cleaning, maintenance
- Assistance with daily living tasks, personal assistance with bathing, dressing, linen services, laundry,
- Initial consultations with dieticians, physiotherapists etc

#### Additional Care & Services

We also provide a range of additional options and choices to residents requiring them for an additional fee. Examples of additional care and services options that can be arranged for a resident on a user pay basis include hairdressing, x-rays, podiatry, dental, optician etc.

A more detailed explanation of Specified Care & Services and Additional Care and Services is included in the Resident Agreement (Annexure G).

## Accommodation Payments

This payment is for your accommodation in the aged care home. Residents who choose Moran Engadine as their home are required to make an accommodation payment for an amount agreed with Moran Health Care Group.

Payments are not applicable for some dementia specific places.

### Refundable accommodation deposit

The refundable accommodation deposit is the amount agreed with Moran Health Care Group for your residential aged care place. The refundable accommodation deposit may be paid as a lump sum, a daily accommodation payment or a combination of both. Lump sum payments are refunded in full to your estate.

### Lump sum

If you choose to pay your refundable accommodation deposit as a lump sum, the entire amount is due on your date of admission and will be refunded in full to your estate. We can offer you up to six months to pay the refundable accommodation payment, though interest at the maximum permissible interest rate is charged. Interest charges will be invoiced monthly. We ask for a minimum 10% deposit on admission. The maximum permissible interest rate used for the period 1 Jul to 30 Sep 2018 is 5.96%. This rate changes each quarter.

### Daily accommodation payment

If you do not wish to pay a lump sum amount, you may elect to pay a daily accommodation payment instead. The daily accommodation payment is calculated by multiplying the agreed refundable accommodation deposit by the current maximum permissible interest rate and dividing by 365 (days per year)

### Combination payment

A combination payment is where you choose to pay a portion of the refundable accommodation deposit as a lump sum and the balance as a daily accommodation payment. You can nominate any amount for the lump sum component.

## Payment of Fees – Basic Daily Care Fee, Means Tested Care Fee, Extra Services Fees, Daily Accommodation Payment

These fees must be paid monthly in advance by direct debit. You can choose to pay your monthly fees as a deduction from your lump sum accommodation payment. If you elect to do this, your refundable accommodation deposit amount decreases each month by the amount deducted. Choosing this method will mean your daily accommodation payment increases as you will be required to pay the additional MPIR interest on these deductions.

## All Admissions

You must have a valid ACAT (NSW) / Aged Care Assessment to enter an aged care home. When your admission cannot be validated with the Department of Health, an additional unfunded daily care fee will be charged. This additional daily care fee is calculated on your specific circumstances.

### Permanent Admissions

Basic Daily Care Fee	\$50.66
Means Tested Care Fee	\$40.00 - \$216.59
Extra Service Fee (Level 2-5)	\$35.93
Dementia ASF (Level 1)	\$36.00

Accommodation payments are additional

### Respite Admissions

Daily Respite Fee	\$91.75
-------------------	---------

For more information or a tour please call our Resident Liaison team 02 9548 7710, or email [engadine@morangroup.com.au](mailto:engadine@morangroup.com.au) or visit our website [www.morangroup.com.au](http://www.morangroup.com.au). You can also call the General Manager at Moran Engadine on 02 9548 7777 to discuss your specific circumstances.

Fees and Charges are determined by the Department of Health and are subject to change.  
<http://agedcare.health.gov.au/aged-care-funding/aged-care-fees-and-charges>

updated 21/9/2018