# Cost of accommodation



Aged care home financial information and key features statement snapshot

### 1. Basic daily fee

The basic daily fee is payable by all residents. It is currently \$61.96 per day, and is indexed by the Commonwealth government each March and September.

#### 2. Means tested fee

The Means Tested fee is a fee payable by some residents. It is calculated by the Commonwealth Government based on both your income and assets.

The fee is capped at the means-tested amount or the cost of your care, or the annum cap, whichever is the lesser. The fee is subjected to a lifetime cap.

The fee is reviewed each quarter by the Commonwealth, based on income and asset information held by Centrelink or Veteran's Affairs. Although this fee is collected by Baptcare it is paid to the Commonwealth.

For your Means Tested fee to be calculated correctly, please complete a Request for Income and Asset Test for Aged Care form, available from Centrelink or the Baptcare Website. It is not compulsory to complete this form, but if you do not you may be asked to pay the full cost of your care.

You will be advised of the correct Means Tested fee by the Commonwealth shortly after your admission. If we do not have sufficient information at admission to calculate the Means Tested fee, we may charge an estimated fee in the interim.

#### **Financial Planning for Aged Care**

Baptcare encourage you to seek independent advice from a financial planner with expertise in residential aged care in regards to your personal circumstances.

ROOM NAME	WATTLE ROOM	HUON ROOM	WATTLE SHARED ROOM	
Maximum Refundable Accommodation Deposit (RAD) (per resident)	Wattle Rooms have a nominal price of \$350,000	Huon Rooms have a nominal price of \$250,000	Wattle Shared Rooms have a nominal price of \$175,000	
Maximum Daily Accommodation (DAP) (per resident)	\$79.97	\$57.12	\$39.99	
Example of combination payment of 50% Refundable Accommodation Payment (RAD) and 50% Daily Accommodation Payment (DAP)				
If you pay a Refundable Accommodation Payment (RAD) of	\$175,000	\$125,000	\$87,500	
Your Daily Accommodation Payment (DAP) will be	\$39.99	\$28.56	\$19.99	
Aged Care Pricing Commissioner Approval	N/A	N/A	N/A	
Is the room offered on an extra service basis?	No	No	No	

This information is current to 30 Jun 2024



## 3. Accommodation payment

We encourage potential residents or their families to contact us to discuss their situation. Residents can choose to make their accommodation payment in one of three ways:

- A Refundable Accommodation Deposit (RAD).
   You can pay the room price in full as a lump sum
   amount. This amount is held by the home for the
   duration of your residency, and is fully refundable to
   you when you leave, unless you choose to have any
   of your fees and charges deducted from the RAD.
- A Daily Accommodation Payment (DAP). You can choose to not pay the lump sum amount, but a daily interest equivalent amount added to your monthly fees. Please see below for examples of this payment method.
- A combination of RAD and DAP. You can pay any portion of the RAD lump sum amount, and pay the remaining balance as a DAP equivalent. Please see below for examples of this payment method.

You can elect to pay the DAP as an additional fee each month, or to have it deducted from a RAD lump sum if you are making a combination payment. If deducted from the lump sum, this will reduce the RAD refund paid to you when you leave. If the DAP or other fees are deducted from the RAD lump sum, you will be levied an additional interest charge. Please see table for an example of this payment method.

As a faith-based, not-for-profit organisation Baptcare is committed to providing quality aged care to all, regardless of their financial circumstances. This includes ensuring quality aged care accommodation is available to those with low assets or income. The accommodation payment fees published here are a maximum accommodation price for comparison purposes. Actual fees charged can be less depending on your circumstances. We encourage potential residents or their families to contact us to discuss their situation.

Any Accommodation Payment is due at the date of admission. If you choose to pay the RAD after admission, you will be charged interest on any unpaid amount. The interest rate is currently 8.34% per annum. The DAP is calculated using the same interest rate.

# Can I afford a room without having the room price available?

You have the option of paying the room price by choosing a combination payment. For example, if the room price is \$350,000 you might pay a RAD of \$150,000 and a DAP equivalent for the \$200,000 balance of \$45.70 per day. You can choose to not pay the DAP each month, but instead have it deducted from the RAD balance. Whatever way you choose to pay for your accommodation, it is advisable to obtain independent financial advice before making a final decision.

If your combined income and assets are below the current limits specified by the Commonwealth that you qualify as a supported or low means resident, the accommodation payment is calculated by Services Australia. The government will review this quarterly according to any changes in your financial situation. This amount is called an Accommodation Contribution. It is possible that this amount may be more than the advertised room rate. The current range is from \$0.00 to \$68.14 per day.

You must provide a current income and asset assessment for residential aged care that shows your eligibility for an Accommodation Contribution. Otherwise you will be asked to pay the advertised rate.

Information on completing an assessment can be found at:

https://www.myagedcare.gov.au/income-and-means-assessments/



## Room and communal area features

ROOM NAME	WATTLE ROOM	HUON ROOM	WATTLE SHARED ROOM	
Room category	Single room + private ensuite	Single room + private ensuite	Shared room + shared ensuite	
Maximum occupancy	1	1	2	
Room Numbers	1-16, 19, 21-23, 25-32, 34-36, 38-39, 45-46, 49	20, 24, 33, 37, 40-41, 44, 47- 48	17-18, 42-43, 50-51	
Quality, condition and amenity of room	Rooms are very comfortable and in very good condition, with high quality fixtures, fittings and furniture. Rooms have private ensuites and include lockable storage.  The St Hilary's building is well designed and in very good general condition.  The facility is set within attractive landscaped gardens.	Rooms are very comfortable and in very good condition, with high quality fixtures, fittings and furniture. Rooms have private ensuites and include lockable storage. The St Hilary's building is well designed and in very good general condition. The facility is set within attractive landscaped gardens.	Rooms are very comfortable and in very good condition, with high quality fixtures, fittings and furniture. Rooms have private ensuites and include lockable storage. The St Hilary's building is well designed and in very good general condition. The facility is set within attractive landscaped gardens.	
Size of room (excluding ensuite)	Approx. 16.5 m <sup>2</sup>	Approx. 16.5 m <sup>2</sup>	Approx. 27.7 m <sup>2</sup>	
Quality, condition, size and amenity of common areas to which a person living in this room would have access	The common areas at St Hilary's are of a very high standard and well maintained. They are light and spacious, with high quality furniture, fixtures and fittings. Common areas for residents include activities room, library, sitting room, dining room, common area, outdoor courtyards and gardens, and hairdressing salon. These common areas total approx.: 1,150 m².			
Any additional care or services offered at no additional cost	<ul> <li>Quality meals with focus on taste, presentation, and nutrition are provided by chefs. There are a variety of menu choices that are reviewed by dieticians to ensure nutritional needs are met.</li> <li>Full laundry service is provided.</li> <li>There are allied health care services such as podiatry, physiotherapy and diversional therapy.</li> <li>Pastoral care including social and spiritual support.</li> <li>Regular entertainment and exercise activities.</li> <li>A bus is available to transport residents on regular outings.</li> <li>24 hour a day nursing led care:</li> <li>Baptcare Aged Care home managers are registered nurses.</li> <li>Registered nurses are on duty 24 hours a day 7 days a week.</li> <li>Registered nurse Unit Managers for consistency of care and communication.</li> </ul>			



# BAPTCARE ST HILARY'S COMMUNITY

#### Statement of Compliance

I certify that the prices published here have been determined having regard to the relevant legislation, to Section 7 of the Fees and Payments Principles 2014. In particular, I certify that the prices take into account the standard of accommodation and other facilities available and have been determined having due regard to the list of factors specified in subsection 7(2) of the Fees and Payments Principles 2014.

Signed: Michael Wilson

Position: General Manager Aged Care Services

Date: 1 July 2018

Baptcare St Hilary's Community 16 Elgin Street, Morwell, Victoria 3840

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