

Uniting Mingaletta Port Macquarie Aged Care Home



Accommodation payment options and prices

Our published accommodation payment prices are set out below and will apply to those with adequate financial means. Uniting will not charge you any more than the published amounts or as required by the *Aged Care Act*.

If affordability is a factor because you have limited assets and/or income, this will not affect your eligibility to apply for accommodation with Uniting. You may receive support from the Government to enter residential care. To access this support, you will be required to complete a declaration and provide it to the Department of Human Services or Department of Veterans Affairs in order for your circumstances to be assessed.

If your means are assessed as being below certain thresholds, the Australian Government will subsidise (partly or fully) your accommodation costs. The *Aged Care Act* provides a formula for working out how much you can be required to contribute towards your accommodation (if at all). We strongly encourage you to contact us to discuss your needs, eligibility and options.

If you are required to pay for your accommodation, you can choose to pay by a refundable deposit, a daily payment or a combination of both. A refundable deposit is paid as a lump sum amount. A daily payment accrues each day and is paid periodically, usually monthly. A combination payment is made up of a partial lump sum amount and a daily payment.

You have 28 days after you enter into residential aged care to decide how you will pay for your accommodation. During this period, and from date of entry to a service, the Daily Accommodation Payment will be applied until and unless a lump sum (Refundable Accommodation Deposit) is paid.

At Uniting, we believe it is important that you make an informed decision about the financial impact of entering residential care. We encourage you to seek financial advice from your pension provider or independent financial planner.

| Room Category | Maximum Occupancy | Payment Options | | |
|--|-------------------|--|---|---|
| | | 1. Lump Sum* | 2. Daily Amount* | 3. Combination** |
| | | Maximum Refundable Accommodation Deposit (RAD) | Maximum Daily Accommodation Payment (daily amount payable if no lump sum is paid) (DAP) | Example Only. Actual combination will vary according to your requirements |
| Comfort living; single room + private ensuite | 1 person | \$580,000 | \$88.04 | \$450,000 (RAD) + \$19.74 (DAP) |
| Spacious living; large single room + private ensuite | 1 person | \$600,000 | \$91.07 | \$500,000 (RAD) + \$15.18 (DAP) |
| Secure living; dementia specific single room + private ensuite | 1 person | \$580,000 | \$88.04 | \$450,000 (RAD) + \$19.74 (DAP) |

* The Daily Accommodation Payment (DAP) amounts quoted above are current from 1/7/2019 to 30/9/2019 and may change (in line with interest rate adjustments) for entry dates after this period.

All lump sums paid as a 'Refundable Accommodation Deposit' are fully **refundable** upon departure from our service, unless you have agreed for amounts to be deducted from the lump sum. If you have chosen the Combination option and are paying a Daily Accommodation Payment, you may pay this separately or ask for the payments to be deducted from your Refundable Accommodation Deposit (which will reduce the payment owing to you on departure). Daily Accommodation Payments are not refundable. All of the above matters will be set out and agreed in a resident agreement between you and Uniting.

Daily care fees

As well as an accommodation payment (if applicable) you will also be required to pay a **Daily Care Fee**. This fee covers the cost of the day-to-day provision of care to you, such as personal and nursing care, meals, cleaning, laundry and other costs. All people in our care will pay the Basic Daily Care Fee which is, for the majority of people, based on 85% of the single rate of the basic aged pension. Additionally, some people may also be asked to pay a **Means Tested Fee** which applies to people with higher levels of assets and/or income. In this case, annual and lifetime caps on the amount paid will apply.

Completing a *Permanent Residential Aged Care Request for Combined Assets and Income Assessment* is required and must be lodged with either the Department of Human Services or Department of Veterans Affairs. This assessment will be used to determine both the means tested fee (if any) you will pay and whether you qualify for Government assistance towards your accommodation costs. If you elect not to complete this form, please note that maximum fees/payments will apply.