


This leaflet is part of a series written by nurses, doctors and experts with experience in aged care. The series aims to make your journey into residential aged care easier. Look for other leaflets on questions to ask about specific care needs. These can be downloaded at: www.10questions.org.au

Aged care is very expensive, so it is important that you know what you're paying for. You can expect to pay a few different fee types, depending on your financial situation:


The daily fees cover living costs and personal care. The **basic daily fee** is payable by all residents, with an additional **means-tested care fee** payable based on Centrelink's assessment of your income and assets.


You will be asked to make a contribution towards your accommodation costs or pay the room price agreed with your provider if your means assessment deems you can afford to. You can pay in a lump sum amount, which is refunded when you leave the home, a rental-style daily payment, which is non-refundable, or through a combination of the two.

Extra Service Places may be advertised which offer higher quality services and attract **Extra Service Fees**. These are subject to certain rules about what you can and cannot be charged for. However, **Additional Services** may be offered, where you are charged an agreed fee. These services must be of direct benefit to you and cannot cover, for example, administration or refurbishment costs.



IT'S YOUR RIGHT TO ASK

The best way to find a residential aged care facility that suits you is to visit a few. To find your local ones, or for more information about aged care services contact: **My Aged Care**
 **1800 200 422**
myagedcare.gov.au


If you require advocacy or specialist advice about any matter not covered in this leaflet:
Seniors Rights Service
 **1800 424 079**

This leaflet has been developed and endorsed by:



For a full list of supporting organisations please visit www.10questions.org.au

If you have concerns about a residential aged care facility contact:

 1800 951 822



www.agedcarequality.gov.au



10 Questions to Ask

ABOUT CONTRACTS AND FEES IN RESIDENTIAL AGED CARE



www.10questions.org.au

1 What are my accommodation fees?
The standard charges should be publicly available, usually on the facility website. Means testing will determine if you have to pay the full price plus extras agreed with your provider, or only a contribution towards your accommodation costs. You cannot be asked to pay more than your means test states you can afford. You can choose to pay by refundable lump sum, rental-style daily payment or a combination of the two*.

2 What is included in the basic daily care fee?
Consistent with the funding agreement between the aged care facility and the government, food, bedding, laundry and some social activities are covered by the basic daily care fee. If you are unsure, use the contact numbers on the back of this leaflet to seek advice.

3 What additional services do I need to pay for?
Additional extras and services might be offered but you do not have to accept or pay for them. If you choose to receive them, make sure you agree what they are, how much you will pay, and ensure this is written into your contract*.

4 Will my resident agreement specify the basic care and services I need?
The resident agreement should set out the services you will receive, in as much detail as possible. Ask that specialised services such as physiotherapy, podiatry and dental are included in your agreement. If you

have high care needs it is important that there are enough registered nurses on site to care for you at all times.

5 How long will I have to review the resident agreement before I make a decision?**
A resident agreement is a legal document covering the arrangements for your care, accommodation, and any fees you will pay. There's no time limit or requirement for you to agree to the resident agreement. However, it is in your best interest to agree to an arrangement that covers your rights and responsibilities as soon as you can.

6 Can I have the Charter of Aged Care Rights* included in my resident agreement?**
Your rights under the Charter of Aged Care Rights and Aged Care Accreditation Standards are only enforceable if included in your resident agreement. It is therefore essential to have the Charter included in your resident agreement.

7 Can someone help me to understand the terms of the resident agreement?
Under the Charter of Aged Care Rights, you have the right to be informed about your care and services in the way that you understand. The facility is required to organise an interpreter if you need one. If you need more help use the numbers on the back of this leaflet to access free advice.

8 What costs aren't covered by my resident agreement?
Generally, your medication and any medical appointments as well as the cost of your transport to and from appointments are not covered. You'll also need to buy your own clothes and pay for personal services like hairdressing. If you have opted for an extra service place, some of these costs may be covered. Ask exactly what you will be expected to pay for.

9 What happens if my care needs change?
You are entitled to high quality clinical care and personal support that meets your needs, regardless of your capacity to pay. Make sure you understand what will happen if your care needs change and you need more support. Ask if you will be able to include any additional care requirements in your resident agreement and whether the home can provide specialised care should you need it.

10 What happens if I can't afford to pay?
A person whose only income is an aged pension will be charged 85% of the full pension for their accommodation, care and services. Check this is clear in your contract. If you are still having difficulty paying, use the contact numbers on the back of this leaflet to seek advice.

* see 10 Questions Leaflet on Additional Services Charges

** see back page for more explanation

*** www.agedcarequality.gov.au/consumers/consumer-right