

# The 5 – step guide



Everything you need  
to know about moving  
into residential aged care



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# You're not alone

The decision to move into residential aged care can sometimes be a difficult and agonising one. For some older people and their families, the process can trigger all kinds of emotions – fear, anxiety, guilt, loss or even relief – sometimes all at once.

That's why we've created this small booklet with you in mind. It's intended to be a simple step-by-step guide to help you navigate your pathway into care and help you choose a Care Community that meets your personal needs, whatever they may be.



**The first reassuring piece of information you should know is that residential aged care in Australia is strictly regulated by the Australian Government to ensure a high standard of care across the sector.**

So, while you may find that accommodation styles and standards differ from provider to provider, you should always receive quality care, no matter where you go.

We suggest that you keep this booklet with you as you move through all the steps into care, to ensure that you have the information you need along the way.

**There are 5 basic steps you need to take to successfully transition into residential aged care with us.**



### **Step 1**

Assess whether you're eligible for government support.



### **Step 2**

Find a Care Community that suits your personal tastes and needs.



### **Step 3**

Work out the costs of care to understand the fees and charges involved.



### **Step 4**

Apply to a Care Community.



### **Step 5**

Move into your new Care Community.

# Step 1

**Assess whether you're eligible for government support.**



## **What is an ACAT assessment?**

The first step you need to take is to find out if you're eligible for government support. To do this, you'll need to be assessed by an Aged Care Assessment Team or ACAT (known as Aged Care Assessment Services or ACAS in Victoria).

Aged Care Assessment Teams are health professionals such as doctors, nurses and social workers who provide information and advice to older people who are having difficulty living at home. The assessment helps establish which services and care you are eligible to access.

You can contact ACAT directly by calling **1800 200 422** or via the government's My Aged Care website at **[myagedcare.gov.au](https://myagedcare.gov.au)** or you can simply speak to your local doctor or health centre to provide a referral to your nearest ACAT.

## **What to expect from an ACAT assessment?**

A member of ACAT will visit you at home to understand more about how you're managing with day-to-day activities such as bathing, shopping, cooking and cleaning.

With your permission, your doctor may tell the ACAT representative about your medical history to help determine which kind of care would be most beneficial for you. You may like to have a member of your family or a carer present during the visit.

### What to expect from an ACAT assessment? (continued)

Once ACAT has completed your assessment, they will let you know whether or not you are eligible to access government support for your residential aged care. They will either give you a copy of the assessment report or they may choose to post it to you.

Your ACAT assessment is free and will be valid indefinitely unless it is granted for a specific period of time.



## Types of care for which you may be eligible to receive support

### Permanent care

Permanent care can range from assistance with personal care or day-to-day tasks through to 24-hour nursing care for those with complex or high care needs.

### Dementia care

Dementia care typically involves a higher level of care delivered in an environment designed specifically to meet the needs of people living with dementia.

### Respite care

Respite care is short-term care, including day respite, to provide your caregivers a break from caring when they need it. It can be planned or on an emergency basis and can be used for up to 63 days in a financial year. Many Care Communities offer day respite, which offers caregivers some flexibility to attend to personal needs and obligations as they arise.

### Palliative care

Palliative care is specialised care for people who have an advanced illness or who are in the final stages of life. The aim of palliative care is to provide the best possible end-of-life care for the person and also for their family.

## Step 2

Find a Care Community that suits your personal tastes and needs.



**If your ACAT has confirmed your eligibility to access residential aged care, the next step is finding a Care Community that meets your needs.**

This is often the most stressful part for families, however, with Care Communities in most states across Australia, it's likely there's an Opal HealthCare Care Community in your area. Just call us on **1300 362 481** and our experienced team will talk to you about your needs and what we have available in your area. If we're unable to accommodate you within Opal HealthCare, we'll do our best to help you locate an alternative provider.

### **Applying to a Care Community**

Once you have received your ACAT assessment, you can begin applying to as many Care Communities as you wish, but once you accept a place, it's important that you let the other Care Community know that you no longer require their services.

### **Visiting a Care Community**

Visiting a range of Care Communities is often one of the best ways to decide which Care Community suits your needs. To help you assess the suitability of the Care Community you visit, we have attached a short checklist at the end of this section. This will help you assess each Care Community and ask some important questions to the providers you meet with.

## If you're considering an Opal HealthCare Care Community, here are some of the services we provide

- A range of care options including respite, dementia-support, permanent care and palliative care. Many Care Communities also offer day respite.
- High quality person-centred care with a focus on meeting your individual needs.
- A qualified nursing team on-site at all times to attend to your clinical and emergency needs.
- Fresh meals prepared and cooked in the home kitchen by our dedicated qualified chef.
- Assistance with daily living including bathing, dressing and eating.
- Access to a range of other health services including physiotherapy, podiatry, optometry and dental.
- Medication management provided on-site.
- Individually tailored social and recreational activities to bring joy and meaning to your days.
- On-site laundry service and Opal HealthCare cleaning services (not outsourced).
- Private and companion bedrooms with basic furnishings included.



# Some things to consider when you visit a Care Community

## Standards and quality

- ☐ Is the Care Community accredited by the Aged Care Quality and Safety Commission?

## First impressions

- ☐ Are the buildings and grounds well maintained and is there access to outdoor space?
- ☐ Does the team seem friendly and welcoming?

## Location and accessibility

- ☐ Are family and friends able to get there easily?
- ☐ Are there enough parking spaces at the Care Community?
- ☐ Is the Care Community close to amenities such as shops and parks?
- ☐ Is there sufficient wheelchair access into and within the Care Community?

## Care team

- ☐ Does the team know much about the residents' lives and experiences?

- ☐ Is the team trained to care for residents living with dementia?
- ☐ How well does the team communicate with residents and relatives?

## Care

- ☐ How can you, your family or representatives, be involved in your care?
- ☐ What training and qualifications does the care team have?
- ☐ If your care needs change, will you be able to stay in the Care Community?
- ☐ What other health professionals visit the Care Community regularly?

## Accommodation, meals and routines

- ☐ Is there provision for married couples and for single residents?
- ☐ How is room allocation determined – can you have your say?
- ☐ Are the bathrooms shared or are there private bathrooms?

- ☐ What are the meal arrangements? Consider times, meals for visitors, meals in your room, culturally diverse menus and special diets.
- ☐ Is there a chef on-site to prepare and cook all meals?
- ☐ Is there a choice of food and how often does the menu change?
- ☐ Are snacks available during the day and night?
- ☐ Does the Care Community allow you to keep pets or can pets visit?
- ☐ Will you be able to continue to see your own doctor?

## Social and lifestyle engagement

- ☐ Are residents encouraged to stay active and do as much as they can for themselves?
- ☐ Do the residents seem happy and occupied?

- ☐ Are team members sitting and chatting with residents?
- ☐ Are there amenities such as a common room, TV room, newspapers, books, and hairdressing services?
- ☐ Are there regular social activities such as music, exercise classes, gardening, celebrations, bus outings?
- ☐ Can family, friends and young children visit without restriction?
- ☐ Are there team members who speak your language?

## Final thoughts?

How would you rate the Care Community you visited on a scale of 1 to 10? \_\_\_\_\_



## Step 3

Work out the costs of care.



**In Australia, aged care is funded partly by the government, but those who can afford to, are required to contribute to the costs of their care and accommodation.**

This means some people will have their full costs covered. For others, their costs will vary, depending on their personal and financial circumstances.

The amount you pay depends on your means, as assessed by Services Australia. This is the same for every person entering funded aged care.

We encourage anyone considering residential aged care to seek independent financial advice. If you need help finding an independent advisor, please speak with our team at your local Care Community or contact Services Australia for a referral.

### How are my means assessed?

While every resident in Australia pays the **Basic Daily Fee** to help cover the cost of services such as food, cleaning and laundry, there are other contributions you may be asked to pay.

These contributions are determined by the outcome of a **Means Assessment** that you need to submit to Services Australia detailing your personal and financial situation.

The **Means Assessment** (SA457 or SA485) form is an extensive questionnaire about what you and your partner/spouse own and earn. As part of your assessment, you'll be asked to provide details of all assets owned by both of you.

Services Australia can take some time to send you the outcome of your assessment, so we recommend using the **My Aged Care Fee Estimator** to help you estimate the likely cost of your care and accommodation.

You can find the Fee Estimator on the **myagedcare.gov.au** website or our Opal HealthCare website **opalhealthcare.com.au**

The accuracy of the Fee Estimator depends on the accuracy of the information you enter, so it's important to be as precise as possible.

## Working out my fees

It's important you understand the costs of your care, and any fees or charges you might incur along the way.

To help you understand which fees may apply to you, please review the following coloured sections carefully to determine which one is relevant to your circumstance.

### Pink pages

Pages 21 – 27

You're entering residential aged care for the first time on or **after 1 November 2025**. You've never been approved for home care, OR you were approved for home care **after 12 September 2024**.

### Yellow pages

Pages 28 – 34

You entered residential aged care with a different provider **before 1 November 2025**, and transferred to Opal HealthCare on or **after 1 November 2025**.

### Orange pages

Pages 35 – 41

You entered residential aged care on or **after 1 November 2025**, and you were approved for home care **before 12 September 2024**.

If you're unsure which section applies to you, please call **My Aged Care** on **1800 200 422** to clarify your aged care entry dates.



# Pink pages

Pages 21 – 27

You're entering residential aged care for the first time on or **after 1 November 2025**. You've never been approved for home care, OR you were approved for home care **after 12 September 2024**.

## What are the fees and charges you can expect to pay in residential aged care?

The Government funds clinical care for all aged care residents in Australia, however there are other charges you may be required to pay.

### Accommodation Charges

The cost of your bed or bedroom. The price is determined by the aged care provider and varies from Care Community to Care Community.

### Basic Daily Fee

The fee that all residents in aged care pay to help cover the cost of daily services such as meals, laundry and cleaning. It's set by the Australian Government at 85% of the single aged pension.

## Hotelling Contribution

A means-tested contribution that you may be asked to pay to supplement the full cost of providing everyday living services such as meals, cleaning and laundry.

## Non-Clinical Care Contribution

A means-tested contribution you may be asked to pay to supplement your non-clinical care costs such as bathing, mobility assistance and provision of lifestyle activities.

## Higher Everyday Living Fee (HELF)

Services available in some Care Communities as optional services and inclusions over and above those that providers are required to deliver under the Aged Care Act (2024) and the Residential Care Service List. This fee is indexed in line with CPI and adjusted every March and September.

## Your Accommodation

The price of a bed or bedroom is determined by the provider and depends on the type of bedroom.

For example, a private bedroom with an ensuite will be more expensive than a companion bedroom with a shared bathroom. Any bedroom price over \$750,000 is approved by the Aged Care Pricing Commissioner.

The amount that you can be asked to pay towards your accommodation is based on your **Means Assessment**. Once your assessment is complete, Services Australia will advise you what fees and charges a residential aged care provider can ask you to pay. Your assessment will place you in one of the following categories:

- **Supported:** the Government will pay for your accommodation.
- **Partially supported:** the Government will contribute to some of your accommodation costs, and you will be asked to pay the balance.
- **Financial:** you will be required to pay your full accommodation costs.

**If you are required to pay part or all your accommodation, you can pay for your accommodation in three ways:**

### Refundable Accommodation Deposit (RAD):

A lump sum amount that is refundable to you when you leave our Care Community for any reason, *minus provider retentions and any outstanding charges owed under your agreement*.

Under the Aged Care Act (2024), **providers are required to retain 2% of the lump sum amount each year for a maximum of five years (the retention amount is calculated daily and deducted from the lump sum monthly).**

Retention requirements also apply to those residents who are partially supported by the government and choose to pay a Refundable Accommodation Contribution (RAC), a reduced lump sum amount. Importantly, both RADs and RACs are 100% government guaranteed.



### Daily Accommodation Payment (DAP):

A rental-style equivalent, which is a *daily interest payment* on the full bedroom price. The maximum permissible interest rate is set by the government and is fixed on the date you enter care and doesn't change unless you voluntarily choose to move bed or bedroom.

**DAPs are indexed to the Consumer Price Index (CPI) and change twice a year in March and September.**

Residents who are partially supported by the government pay a daily accommodation contribution (DAC) which, unlike the DAP, is not indexed to CPI. As both the DAP and DAC are interest-only payments, neither is refundable in any part.

### Combination of a RAD/DAP or a RAC/DAC:

A combination of the two types of payment above whereby you can pay a partial lump sum amount and the remainder as a daily accommodation interest payment.

Only the partial lump sum payment is refundable when you leave the Care Community. You have 28 days from the day you move into a Care Community to decide which payment method best suits your financial situation.

The DAP must be paid until you decide on your preferred method of payment. More information about payments for accommodation is available on the My Aged Care website.

A closer look at

## Care Fees and Charges



### Higher Everyday Living

Higher Everyday Living services are optional inclusions available at some Care Communities. These are over and above what we're required to provide under the Aged Care Rules 2024 and the Residential Care Service List. These services are designed to enhance the resident experience by offering a range of inclusions that promote wellbeing.

Not every Care Community offers Higher Everyday Living services, and the services themselves vary between Care Communities. For more information about these services and what's available, please speak with the Customer Support Team at the Care Community of your interest.



### Hotelling Contribution

A means-tested contribution that you may be asked to pay to supplement the full cost of providing everyday living services such as meals, cleaning and laundry.

The amount you pay is determined by the Australian Government based on your Means Assessment and may change over time if your financial situation changes.

There is a maximum daily cap and an annual cap on this contribution, and the cap thresholds change twice a year in line with CPI (March and September). For current thresholds, caps and maximum fees, please consult the My Aged Care website.



### Basic Daily Fee

The daily fee that all residents in aged care pay to help cover the cost of services such as meals, laundry and cleaning. The fee is set by the Australian Government at 85% of the single aged pension and is the same for every resident regardless of their choice of provider or their individual means. Please check **myagedcare.gov.au/aged-care-home-costs-and-fees** for the most current fee.



### Non-Clinical Care Contribution

A means-tested contribution you may be asked to pay to supplement your non-clinical care costs such as bathing, mobility assistance and provision of lifestyle activities.

The amount you pay is determined by the Australian Government based on your Means Assessment and may change over time if your financial situation changes.

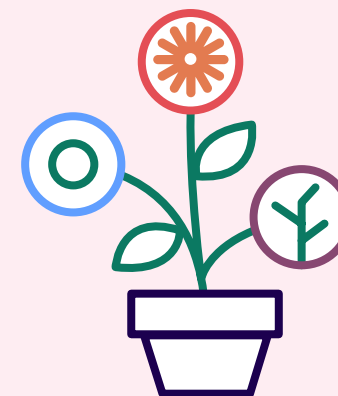
There is a maximum daily cap on this contribution. There is also a lifetime cap or up until you've been in care for four years – whichever comes first.

Daily and lifetime cap thresholds change twice a year in line with CPI (March and September).

For current thresholds, caps and maximum fees, please consult the My Aged Care website.

As you may only find out that you are eligible to pay a means-tested fee after you have already moved into care, we recommend you seek independent financial advice before you move into care and/or use the government's My Aged Care Fee Estimator, which can be found at **myagedcare.gov.au** or on our Opal HealthCare website at **opalhealthcare.com.au**

Remember the accuracy of the estimated fee generated by the Fee Estimator depends on the accuracy of the information you enter.



## Questions and Answers about Fees and Charges

### What if I can't afford my payments?

The Australian Government has measures in place to help residents who are having difficulty paying for their care. If you need help, please speak with your Care Community or call the My Aged Care Information Line on **1800 200 422**.

### How long do I have to pay my RAD or RAC if I elect to pay a lump sum?

You have up to six months to pay the RAD or RAC. You will be charged the Daily Accommodation Payment (DAP) or Contribution (DAC), which is the government-set interest rate on the full price of the accommodation until the refundable deposit or contribution is received.

### What happens to my refundable lump sum (RAD or RAC) if I leave care?

Your lump sum is refundable to you under the following circumstances:

- If you give at least 14 days written notice of leaving the Care Community, your lump sum will be repaid within that period.
- If you notify your provider in writing more than 14 days before you leave, your lump sum will be refunded on the day you leave.
- If you give no written notice of your departure, your lump sum must be repaid within 14 days after your leave date.
- In case of death, the lump sum must be refunded 14 days after the provider is presented with a certified copy of probate or letters of administration.

### What happens to my accommodation fees if I would like to change bedrooms at a later date?

If you request to move beds or bedroom voluntarily, you may either be asked to pay the increase or be given a refund depending on whether the new bedroom is more expensive or less expensive than your current arrangement.

When you move bedrooms voluntarily and are paying a Daily Accommodation Payment, the new DAP amount will be calculated based on the MPIR rate set by the Government at that time.

If your care needs change and the Care Community requires you to move to a different bed or bedroom, the Care Community will make every effort to accommodate a move without impacting your fees.

### Will my fees change?

Means-tested fees such as the *Hotelling Contribution and Non-Clinical Care Fee* may change if your financial circumstances change. Services Australia informs your aged care provider when your fees have been adjusted due to a change in your financial situation. Your aged care provider will make the adjustments to your fees and also notify you of the changes.

### How long do I have to pay my RAD or RAC if I elect to pay a lump sum?

You have up to six months to pay the RAD or RAC. You will be charged the Daily Accommodation Payment (DAP) or Contribution (DAC), which is the government-set interest rate on the full price of the accommodation until the refundable deposit or contribution is received.



# Yellow pages

Pages 28 – 34

## What are the fees and charges you can expect to pay in residential aged care?

The Government funds clinical care for all aged care residents in Australia, however there are other charges you may be required to pay.

### Accommodation Charges

The cost of your bed or bedroom. The price is determined by the aged care provider and varies from Care Community to Care Community.

### Basic Daily Fee

The fee that all residents living in aged care pay to help cover the cost of daily services such as meals, laundry and cleaning. It's set by the Australian Government at 85% of the single aged pension.

You entered residential aged care with a different provider **before 1 November 2025**, and transferred to Opal HealthCare on or **after 1 November 2025**.

### Means-Tested Care Fee

A means-tested contribution that you may be asked to pay to help cover the cost of your overall care.

### Higher Everyday Living Fee (HELF)

Optional services available at some Care Communities over and above those that providers are required to deliver under the Aged Care Act (2024) and the Residential Care Service List. This fee is indexed in line with CPI and adjusted every March and September.

A closer look at

## Your Accommodation

The price of a bed or bedroom is determined by the provider and depends on the type of bedroom.

For example, a private bedroom with an ensuite will be more expensive than a companion bedroom with a shared bathroom. Any bedroom price over \$750,000 is approved by the Aged Care Pricing Commissioner.

The amount that you can be asked to pay towards your accommodation is based on your **Means Assessment**.

Once your assessment is complete, Services Australia will advise you what fees and charges a residential aged care provider can ask you to pay. Your assessment will place you in one of the following categories:

- **Supported:** the Government will pay for your accommodation.
- **Partially supported:** the Government will contribute to some of your accommodation costs, and you will be asked to pay the balance.
- **Financial:** you will be required to pay your full accommodation costs.





If you are required to pay part or all your accommodation, you can pay for your accommodation in three ways:

### Refundable Accommodation Deposit (RAD):

A lump sum amount that is completely refundable to you when you leave the Care Community for any reason.

Those who are partially supported by the government have the option to pay a refundable accommodation contribution (RAC). The refundable amount is 100% government-guaranteed.

### Daily Accommodation Payment (DAP):

A rental-style equivalent, which is a daily interest payment on the full bedroom price. The maximum permissible interest rate is set by the government.

Those who are partially supported by the government will be asked to pay a daily accommodation contribution (DAC). Since this is a monthly interest-only payment, it is not refundable in any part.

### Combination of a RAD/DAP or a RAC/DAC:

A combination of the two types of payment above whereby you can pay a partial lump sum amount and the remainder as a daily accommodation interest payment.

Only the partial lump sum payment is refundable when you leave the Care Community. You have 28 days from the day you move into a Care Community to decide which payment method best suits your financial situation.

The DAP must be paid until you decide on your preferred method of payment. More information about payments for accommodation is available on the My Aged Care website.

A closer look at

## Care Fees and Charges



### Higher Everyday Living

Higher Everyday Living services are optional inclusions available at some Care Communities. These are over and above what we're required to provide under the Aged Care Rules 2024 and the Residential Care Service List. These services are designed to enhance the resident experience by offering a range of inclusions that promote wellbeing.

Not every Care Community offers Higher Everyday Living services, and the services themselves vary between Care Communities. For more information about these services and what's available, please speak with the Customer Support Team at the Care Community of your interest.



### Basic Daily Fee

The basic daily fee covers your day-to-day living costs in residential aged care such as meals, cleaning and laundry, heating and cooling. This fee is the same for every resident at every aged care residence across Australia regardless of your financial situation.

The basic daily fee is set by the Federal Government and is calculated as 85% of the single person rate of the basic age pension. It's indexed with the age pension (it increases when the aged pension increases) and is adjusted every March and September. Please check [myagedcare.gov.au/aged-care-home-costs-and-fees](https://myagedcare.gov.au/aged-care-home-costs-and-fees) for the most current fee.



## The Means-Tested Care Fee

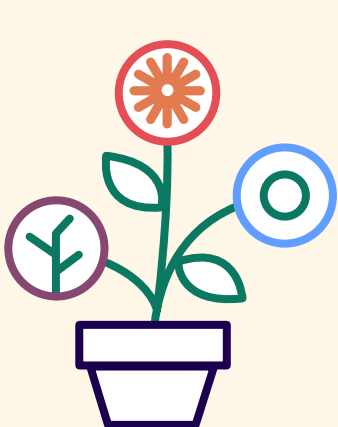
The Means-Tested Care Fee applies to residents who are assessed to have sufficient means to contribute to their overall residential aged care costs, including nursing and personal care. If you're required to pay the Means-Tested Care Fee, the amount will be clearly stated on the determination letter you receive from Services Australia after completing your Means Assessment.

Please be aware **the government reviews your financial situation each month to determine if there are any changes to your income and assets and may adjust your Means-Tested Care Fee in line with changes to your situation.**

There's an annual cap and a lifetime cap on the Means-Tested Care Fee. You can view the current maximum amount that can be charged on the My Aged Care website.

As you may only find out that you are eligible to pay the Means-Tested Care Fee after you've already moved into care, we recommend you seek independent financial advice before you move into care and/or use the government's My Aged Care Fee Estimator, which can be found at [myagedcare.gov.au](https://myagedcare.gov.au) or on our Opal HealthCare website at [opalhealthcare.com.au](https://opalhealthcare.com.au)

Remember the accuracy of the estimated fee generated by the Fee Estimator depends on the accuracy of the information you enter.



## A closer look at

# Questions and Answers about Fees and Charges

## What if I can't afford my payments?

The Australian Government has measures in place to help residents who are having difficulty paying for their care. If you need help, please speak with your Care Community or call the My Aged Care Information Line on **1800 200 422**.

## How long do I have to pay my RAD or RAC if I choose to pay a lump sum?

You have up to six months to pay the RAD or RAC. You'll be charged the Daily Accommodation Payment (DAP) or Contribution (DAC), which is the government-set interest rate on the full price of the accommodation until the refundable deposit or contribution is received.

## What happens to my refundable lump sum (RAD or RAC) if I leave care?

Your lump sum is refundable to you under the following circumstances:

- If you give at least 14 days written notice of leaving the Care Community, your lump sum will be repaid within that period.
- If you notify Opal HealthCare in writing more than 14 days before you leave, your lump sum will be refunded on the day you leave.
- If you give no written notice of your departure, your lump sum must be repaid within 14 days after your leave date.
- In case of death, the lump sum must be refunded 14 days after the provider is presented with a certified copy of probate or letters of administration.

### What happens to my accommodation fees if I would like to change bedrooms at a later date?

If you ask to move bedrooms, you may either be asked to pay the increase or be given a refund depending on whether the new bed is more expensive or less expensive than your current arrangement.

When you move bedrooms voluntarily and are paying a Daily Accommodation Payment, the new DAP amount will be calculated based on the MPIR rate set by the Government at that time. If your care needs change and the Care Community requires you to move to a different bed or bedroom, the Care Community will make every effort to accommodate a move without impacting your fees.

### Will my fees change?

Your Means-Tested Care Fee may change if your financial circumstances change. Services Australia informs your aged care provider when your fees have been adjusted as a result of a change in your financial situation. Your aged care provider will make the adjustments to your fees and also notify you of the changes.

## Orange pages

Pages 35 – 41

You entered residential aged care **after 1 November 2025**, and you were approved for home care **before 12 September 2024**.

### What are the fees and charges you can expect to pay in residential aged care?

The Government funds clinical care for all aged care residents in Australia, however there are other charges you may be required to pay.

#### Accommodation Charges

The cost of your bed or bedroom. The price is determined by the aged care provider and varies from Care Community to Care Community.

#### Basic Daily Fee

The fee that all residents in aged care pay to help cover the cost of daily services such as meals, laundry and cleaning. It's set by the Australian Government at 85% of the single aged pension.

#### Means-Tested Care Fee

A means-tested contribution you may be asked to pay to help cover the cost of your overall care.

#### Higher Everyday Living Fee (HELF)

Optional services available at some Care Communities over and above those that providers are required to deliver under the Aged Care Act (2024) and the Residential Care Service List. This fee is indexed in line with CPI and adjusted every March and September.



## Your Accommodation

The price of a bed or bedroom is determined by the provider and depends on the type of bedroom.

For example, a private bedroom with an ensuite will be more expensive than a companion bedroom with a shared bathroom. Any bedroom price over \$750,000 is approved by the Aged Care Pricing Commissioner.

The amount that you can be asked to pay towards your accommodation is based on your **Means Assessment**. Once your assessment is complete, Services Australia will advise you what fees and charges a residential aged care provider can ask you to pay. Your assessment will place you in one of the following categories:

- **Supported:** the Government will pay for your accommodation.
- **Partially supported:** the Government will contribute to some of your accommodation costs, and you will be asked to pay the balance.
- **Financial:** you will be required to pay your full accommodation costs.

**If you are required to pay part or all your accommodation, you can pay for your accommodation in three ways:**

### Refundable Accommodation Deposit (RAD):

A lump sum amount that is refundable to you when you leave the Care Community for any reason, *minus provider retentions and any outstanding charges owed under your agreement*.

Under the Aged Care Act (2024), **providers are required to retain 2% of the lump sum amount each year for a maximum of five years (the retention amount is calculated daily and deducted from the lump sum monthly).**

Retention requirements also apply to those residents who are partially supported by the government and choose to pay a Refundable Accommodation Contribution (RAC), a reduced lump sum amount. Importantly, both RADs and RACs are 100% government-guaranteed.



### Daily Accommodation Payment (DAP):

A rental-style equivalent, which is a *daily interest payment* on the full bedroom price. The maximum permissible interest rate is set by the government and is fixed on the date you enter care and doesn't change unless you voluntarily choose to move bed or bedroom.

**DAPs are indexed to the Consumer Price Index (CPI) and change twice a year in March and September.**

Those residents who are partially supported by the government pay a daily accommodation contribution (DAC), which unlike the DAP is not indexed to CPI. As both the DAP and DAC are interest-only payments, neither is refundable in any part.

### Combination of a RAD/DAP or a RAC/DAC:

A combination of the two types of payment above whereby you can pay a partial lump sum amount and the remainder as a daily accommodation interest payment.

Only the partial lump sum payment is refundable when you leave the Care Community. You have 28 days from the day you move into a Care Community to decide which payment method best suits your financial situation.

The DAP must be paid until you decide on your preferred method of payment. More information about payments for accommodation is available on the My Aged Care website.

A closer look at

## Care Fees and Charges



### Higher Everyday Living

Higher Everyday Living services are optional inclusions available at some Care Communities. These are over and above what we're required to provide under the Aged Care Rules 2024 and the Residential Care Service List. These services are designed to enhance the resident experience by offering a range of inclusions that promote wellbeing.

Not every Care Community offers Higher Everyday Living services, and the services themselves vary between Care Communities.

For more information about these services and what's available, please speak with the Customer Support Team at the Care Community of your interest.



### Basic Daily Fee

The basic daily fee covers your day-to-day living costs in residential aged care such as meals, cleaning and laundry, heating and cooling. This fee is the same for every resident at every aged care home across Australia regardless of your financial situation.

The basic daily care fee is set by the Federal Government and is calculated as 85% of the single person rate of the basic age pension. It's indexed with the age pension (it increases when the aged pension increases) and is adjusted every March and September.

Please check [myagedcare.gov.au/aged-care-home-costs-and-fees](https://myagedcare.gov.au/aged-care-home-costs-and-fees) for the most current fee.



### The Means-Tested Care Fee

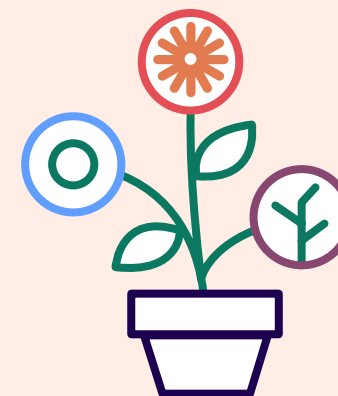
The Means-Tested Care Fee applies to residents who are assessed to have sufficient means to contribute to their overall residential aged care costs, including nursing and personal care. If you're required to pay the Means-Tested Care Fee, the amount will be clearly stated on the determination letter you receive from Services Australia after completing your Means Assessment.

Please be aware that the **government reviews your financial situation each month to determine if there are any changes to your income and assets and may adjust your Means-Tested Care Fee in line with changes to your situation.**

There is an annual cap and a lifetime cap on the Means-Tested Care Fee. You can view the current maximum amount that can be charged on the My Aged Care website.

As you may only find out that you are eligible to pay the Means-Tested Care Fee after you've already moved into care, we recommend you seek independent financial advice before you move into care and/or use the government's My Aged Care Fee Estimator, which can be found at [myagedcare.gov.au](https://myagedcare.gov.au) or on our Opal HealthCare website at [opalhealthcare.com.au](https://opalhealthcare.com.au)

Remember the accuracy of the estimated fee generated by the Fee Estimator depends on the accuracy of the information you enter.



## Questions and Answers about Fees and Charges

### What if I can't afford my payments?

The Australian Government has measures in place to help residents who are having difficulty paying for their care. If you need help, please speak with your Care Community or call the My Aged Care Information Line on **1800 200 422**.

### How long do I have to pay my RAD or RAC if I choose to pay a lump sum?

You have up to six months to pay the RAD or RAC. You'll be charged the Daily Accommodation Payment (DAP) or Contribution (DAC), which is the government-set interest rate on the full price of the accommodation until the refundable deposit or contribution is received.

### What happens to my refundable lump sum amount if I leave care?

Your lump sum is refundable to you under the following circumstances:

- If you give at least 14 days written notice of leaving the Care Community, your lump sum will be repaid within that period.
- If you notify Opal HealthCare in writing more than 14 days before you leave, your lump sum will be refunded on the day you leave.
- If you give no written notice of your departure, your lump sum must be repaid within 14 days after your leave date.
- In case of death, the lump sum must be refunded 14 days after the provider is presented with a certified copy of probate or letters of administration.

### What happens to my accommodation fees if I would like to change bedrooms at a later date?

If you ask to move bedrooms, you may either be asked to pay the increase or be given a refund depending on whether the new bed is more expensive or less expensive than your current arrangement.

When you move bedrooms voluntarily and are paying a Daily Accommodation Payment, the new DAP amount will be calculated based on the MPIR rate set by the Government at that time.

If your care needs change and the Care Community requires you to move to a different bed or bedroom, the Care Community will make every effort to accommodate a move without impacting your fees.

### Will my fees change?

Your Means-Tested Care Fee may change if your financial circumstances change. Services Australia informs your aged care provider when your fees have been adjusted as a result of a change in your financial situation. Your aged care provider will make the adjustments to your fees and also notify you of the changes.



## Step 4

### Apply to one of our Care Communities.

At Opal HealthCare, we've made our application process as simple as possible.



Here are some basic steps when applying to one of our Care Communities and a checklist in **Step 5** to help you along the way:

- Download our application form from our website at **opalhealthcare.com.au**
- Complete the application form and return to the Customer Support Team at your preferred Care Community.
- If you have appointed a Power of Attorney and they have signed the application form, please provide a copy of the Power of Attorney authorising document along with the application form.

- If you have been assessed by an ACAT or ACAS, please provide a copy of your report or the referrer code. If you do not have a copy, please let us know so we can help you obtain a copy.
- If you have already completed your Combined Income and Assets Assessment, please provide a copy of the determination letter that you received from Services Australia or Department of Veterans' Affairs (DVA).

If you have any questions or are not sure what information is required or where to get it, please call the Care Community to which you are applying, or you can call our general enquiry line on **1300 362 481** and a team member will assist you.

## Step 5

### Move into your new Care Community.



**We'll always do our best to help make the transition as smooth as possible.**

Below we take you through some of the usual key steps involved in moving into one of our Care Communities.

#### **Meet with us before your move-in day**

It's preferable to complete as much of the paperwork as possible before your move so that your move-in day can be just about you and helping you settle into your new Care Community. It's also important that you have time to read through all the documents, agreements and forms so that you don't feel rushed in any way.

#### **Complete the Resident Agreement**

If you're able to come and meet with us before you move in, or alternatively on your move-in day, we will ask you to complete the Resident Agreement. The Resident Agreement is a legal document that outlines the terms of your residency, your rights and responsibilities and also those of Opal HealthCare as your health care provider.

The Resident Agreement also details information relating to your financial obligations. It is important that you take the time to read and fully understand the Resident Agreement, including any schedules that form part of the Residential Agreement before you sign it. The Care Community administration officer will be able to help you if you're unsure about any of the terms of the Resident Agreement. You may also want to seek independent legal advice.

#### **Move in**

We will provide you with many of the furnishings you need including a bed, linen, bedside table, over-bed table, chair and cupboard space, however you may like to bring some of your own things to make it feel like home. In your Welcome Pack, you'll find a copy of our *Welcome Home* guide, which details everything you need to know about life at your new Care Community. Your Welcome Pack will also include a list of suggested items to bring with you into care as well as other useful information about preparing for your move.

## Questions and answers about moving in

### What if I need some help understanding the Resident Agreement or any other paperwork?

If you would like support understanding, communicating, or making any decisions about your care, you could consider nominating and registering a 'Supporter'. Registered Supporters can be trusted family members or friends who help you make decisions, but can't make decisions on your behalf.

### What if I change my mind after I've signed the Resident Agreement?

You have a 14-day cooling-off period during which time you may withdraw from the Resident Agreement by notifying us in writing. You will, however, be required to pay any fees or charges accrued during the time you were at the Care Community. We will refund any other amounts that you have paid under the Resident Agreement.

### What if I am unable to sign the Resident Agreement?

If you are unable to sign the agreement, someone who holds a Power of Attorney for you may complete it on your behalf.

### Can either Opal HealthCare or I make changes to the Resident Agreement?

Changes can be made to the Resident Agreement but both Opal HealthCare and you need to agree to the changes.

### What methods of payment does Opal HealthCare accept for Refundable Accommodation Deposits?

The lump sum RAD payment for accommodation is usually made via direct deposit (EFT), direct debit or bank cheque.

### What methods of payment does Opal HealthCare accept for monthly fees?

At Opal HealthCare, we ask all our residents to complete a direct debit form as this is the easiest, most reliable and trackable way to pay your monthly fees.

### What does Guardianship mean?

In the event that you are unable to make decisions about your personal affairs and you don't have a Power of Attorney in place, a Guardian may be appointed by a State or Territory Government to act on your behalf.

### Do I need an Enduring Guardian?

An Enduring Guardian is a legal document that authorises someone to act on your behalf in making health-related decisions. An Enduring Guardian can only act on your behalf during those periods where you are unable to make decisions for yourself.

You should see a solicitor to prepare these authorisations for you so that you have a sense of security in knowing that you have appointed someone you trust to take care of you and your affairs if you no longer have capacity to do so.

### What happens if I cannot pay my fees on time?

In some cases, new residents may need to or choose to sell an asset, such as a home, in order to pay the fees agreed to in the Resident Agreement. As it can take some time for these larger transactions to be completed, it's important to have an alternative means of paying the fees and charges to which you have agreed.

As with all financial matters relating to your aged care, we encourage you to seek independent financial advice to ensure that you are able to cover any fees and charges listed in your Resident Agreement to avoid additional stress.

### Do I need a Power of Attorney?

A Power of Attorney is a legal document that appoints someone else to act on your behalf in matters of money and property. You can get further advice about preparing a Power of Attorney from a solicitor, a community legal centre, a State or Territory trustee company or your local Magistrate's Court. We strongly encourage all residents to consider appointing a Power of Attorney prior to moving into care so that you have a trusted person in place to make decisions in the event that you are unable to make decisions for yourself.

## Managing your affairs when you move into a Care Community:

### Correspondence with Services Australia

After you move into care, there may be some ongoing correspondence with Services Australia about matters such as the Means-Tested Care Fee or other changes to your financial status. You may prefer to appoint a nominee or someone who can act on your behalf in dealing with Services Australia. To appoint a nominee, please complete an Appointment of Nominee form, which is available at any of our Care Communities.

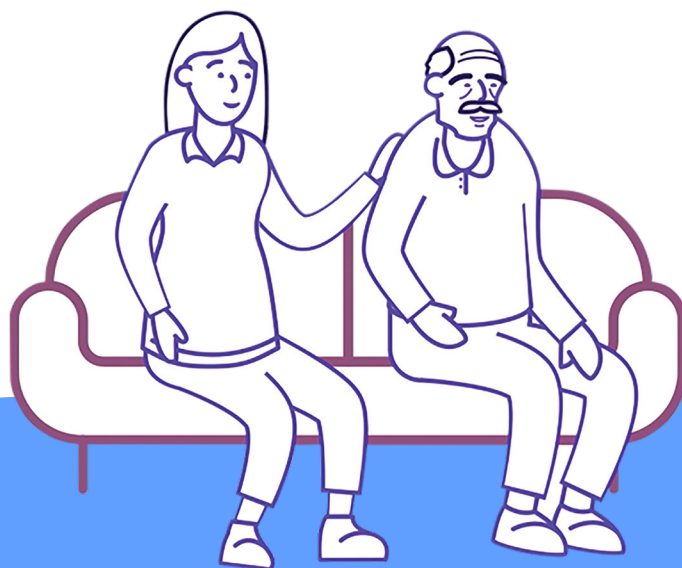
### Your Will

It is important to have a current Will to ensure that your estate and funeral requirements are executed according to your wishes. It is also a good idea to inform your new Care Community of the details of the Executor of your Will so that this person can be contacted if needed.

### Personal preferences in the event of serious illness

You may wish to provide us with information about your personal preferences in the event of serious illness when you move in. You can do this formally via a Living Will or Advance Health Directive, which is a written statement of what health care you wish to have should you no longer be able to take part in decisions about your medical treatment.

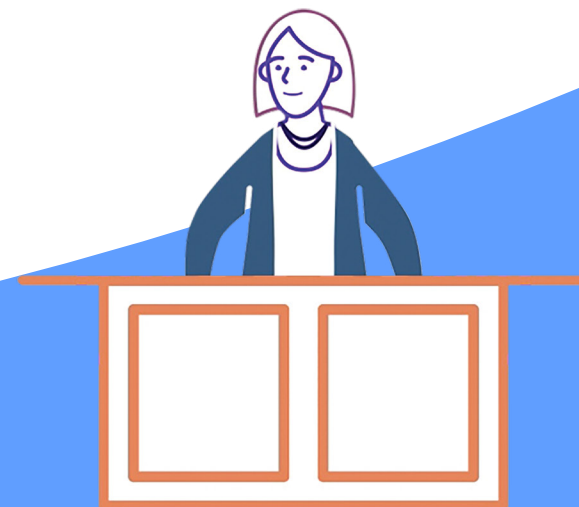
Please speak to a team member if you would like to communicate these preferences to the team.



## Checklist of people to notify of your move

There are a number of people and organisations who may need to know that you have moved into care. Here's a checklist to help you notify them:

- ☐ Family members
- ☐ Friends and neighbours
- ☐ Doctor and other health professionals
- ☐ Your gardener or lawn mowing person
- ☐ Your cleaner or other home help
- ☐ Meals on Wheels and other community support services
- ☐ Your pension provider
- ☐ Australian Tax Office
- ☐ Medicare
- ☐ Your medical insurance company
- ☐ Your superannuation company
- ☐ The appropriate state agency for your driver's licence
- ☐ Your local post office
- ☐ Your bank, building society or credit union
- ☐ Your local office of the Australian Electoral Commission
- ☐ Other aged care residences to which you may have applied



# Support and additional resources



Some residents and their families find the move into care overwhelming, however it's important to also recognise that aged care can be the beginning of a positive new chapter for many people. If you choose the right Care Community, your experience in aged care can be a time of great comfort, compassionate care, community and companionship and a place to enjoy a lifestyle that will bring meaning and joy to your days.

If you or your family are struggling with the decision about whether to transition into care and need immediate support to assist with stress or anxiety, please contact your GP or call Beyond Blue on **1300 224 636**.

## Some additional resources and support are also available:

- The Australian Government's My Aged Care website **[myagedcare.gov.au](https://myagedcare.gov.au)**
- The Aged Care Guide website **[agedcareguide.com.au](https://agedcareguide.com.au)**
- Aged Care 101 **[agedcare101.com.au](https://agedcare101.com.au)**

We wish you luck with your journey and hope that you will consider inviting us at Opal HealthCare to be a partner in your care. As always, if you need help navigating any part of your pathway into care, please call us on **1300 362 481** to speak with one of our experienced team members.



HealthCare

For more information about  
Opal HealthCare please visit  
**[opalhealthcare.com.au](https://opalhealthcare.com.au)**