

## Guide to Residential Aged Care Fees

*For residents who entered care after 1 November 2025*

### **Q: What is the Opal HealthCare billing arrangement?**

**A:** Our statements are generated on the first of the month. Residents are billed monthly *in advance* for care, accommodation and Higher Everyday Living Services. All other charges are billed in arrears.

So, for example, a statement generated on 1<sup>st</sup> November will include:

- advance fees for care, accommodation and Higher Everyday Living Services for November and;
- recharges (such as hairdressing etc) incurred between October 2nd and November 1st.

### **Q. Opal HealthCare issues a combined tax invoice and statement each month. What does this mean?**

**A:** It means that your combined invoice/statement allows you to easily view:

- the **invoice** for charges that are due (such as advance care and accommodation fees)
- the **statement** detailing any transactions made (such as payments received or fee adjustments in the previous month)

### **Q: When should I expect to receive my regular Opal HealthCare statements?**

**A:** Statements are issued on the first day of the current month and generally arrive within 7-10 business days. Your statement will be delivered to you each month via email or post according to your current preferences.

### **Q: How can I pay my residential aged care fees and charges?**

**A:** There are several convenient ways to pay to your fees including direct debit, bank transfer, BPay and credit card. More information about each of these methods is available [here](#) or at [Opalhealthcare.com.au/welcome/billing](https://Opalhealthcare.com.au/welcome/billing)

### **Q. How do I enrol in Opal HealthCare's direct debit program?**

**A:** Paying your fees via direct debit is the simplest and most convenient way to ensure that your fees are paid on time and avoid the stress of late payments. And it's easy to enrol in our direct debit program. Simply complete this [direct debit authority form](#) and email your signed copy to [billing@opalhealthcare.com.au](mailto:billing@opalhealthcare.com.au)

**Q: When does Opal HealthCare process direct debit transactions?**

A: At Opal HealthCare, direct debit payments are processed on the 20th day of each month (or the next business day). We ask that you kindly arrange for sufficient funds to be available on the 20<sup>th</sup> of each month when direct debits are processed.

**Q. Does Opal HealthCare accept payments by credit card?**

A. Yes. You can pay your aged care fees with a Visa or Mastercard online at [www.opalhealthcare.com.au/pay](http://www.opalhealthcare.com.au/pay)

**Q: How can residents purchase incidentals such as café items, hairdressing services, and refreshments whilst on bus trips?**

A: Residents can conveniently make purchases without the need for credit cards or cash and these charges will appear on the monthly fee statement as 'recharges.'

**Q: How do I pay my lump sum (RAD)?**

A: Please consult our '[How to pay a RAD](#)' resource, which details several convenient ways to pay a lump sum. This is also available at [www.opalhealthcare.com.au/billing](http://www.opalhealthcare.com.au/billing)

**Q: Does Opal HealthCare provide Lump Sum (RAD) Statements?**

A: Yes. If you have paid a lump sum (RAD), you'll receive a monthly lump sum statement detailing the status of your lump sum payment (payments) and any transactions that have taken place in the period. The lump sum statements also detail retention amounts that providers are required to retain under the Aged Care Act 2024.

**Q: How do I pay my fees if I haven't paid a RAD or have paid a partial RAD?**

A: If you haven't paid a RAD or have paid a partial RAD, you will be charged a daily accommodation cost, which is the interest on any outstanding portion of the agreed RAD. The interest rate is set by the government on the day you enter care and the amount you pay is indexed to CPI and changes twice a year (March and September) in line with inflation. If you have elected to pay a RAD but have not yet made the payment, you will be charged a daily accommodation cost until the RAD has been paid.

**Q. What is a RAD retention?**

A. The RAD retention is an amount Opal HealthCare is required to deduct from your RAD each month. The retention rate is 2% per annum of the reducing RAD balance. The retention is calculated daily and deducted monthly and ceases after 5 years.

**Q. How is a lump sum refunded if a resident dies?**

A. The lump sum is returned to the Estate of the resident (minus any retentions and other allowable amounts) within 14 days of Opal HealthCare receiving a certified copy

of a Grant of Probate. For more information, please refer to our resource, [‘Probate and the Refund of a Lump Sum’](#) to help guide you through the process.

**Q. Why are some residents required to contribute to the cost of their care?**

A. The government requires all residents accessing funded residential aged care services to submit an income and assets assessment. The result of the assessment determines whether you are deemed to have sufficient means to contribute to the cost of your care and in what amount. If you are required to contribute to the cost of your care, the amount may change if your personal or financial circumstances change. These amounts have various daily, annual or lifetime caps. Residents who do not complete an income and assets assessment are charged the maximum rates. For the most recent caps, please consult [MyAgedCare](#).

**Q. Why are some residents required to pay a Means Tested Fee (MTF) while others pay a Hotelling Contribution and/or Non-Clinical Care Fee?**

A. The type of contribution you may be required to pay towards the cost of your care depends on if and when you were approved for a Home Care Package and when you entered residential aged care for the first time. For more information about the no-worse off principle, please visit [myagedcare.gov.au](http://myagedcare.gov.au)

**Q. Whom do I contact if I have questions about my fees?**

We understand that aged care fees and billing can be confusing at times, and our dedicated team is here to support you. If you have any questions, **please contact the Customer Support Manager in your Care Community or our Billing Customer Service team at [billing@opalhealthcare.com.au](mailto:billing@opalhealthcare.com.au) or 1300 200 653.**



**Have feedback about your billing experience?**

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