

Your Guide to Residential Aged Care Fees

For residents who entered care prior to 1 November 2025

Q: What is the Opal HealthCare billing arrangement?

A: Residents are billed monthly *in advance* for care fees, additional services and accommodation. Other charges are billed in arrears.

So, for example, a statement generated on 1st July will include:

- care fees, accommodation and additional services for July in advance and;
- recharges (such as hairdressing etc) incurred between June 2nd and July 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

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

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 20th 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

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

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.

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

A. The lump sum is returned to the Estate of the resident within 14 days of Opal HealthCare receiving probate. For more information, please refer to our resource, '[Probate and the Refund of a Lump Sum](#)' to help guide you through the process.

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 or 1300 200 653**



Have feedback about your billing experience?

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