

A guide to  
aged care fees.

**JAPARA**



## Paying for aged care

When making the move to residential aged care, there's a lot to understand, including the cost. Our Home Managers are here to help decide which option is right for you.

We've also prepared this handy guide to help explain how it all works. Your fees and charges will vary according to your personal needs, your circumstances and your chosen care home.

Generally, you will be required to pay for your basic living expenses, your care and your accommodation. You may also want to take advantage of additional services your care home provides.

### This guide will help you to:

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Check for financial support from the government

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Get an estimate of your fees

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Find out which fees you will need to pay

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Work out which payment option is right for you

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Decide how you will pay

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**Japara**  
japara.com.au  
or call 03 9649 2100

## Check if government financial support is available

You may be eligible for government support to cover some, or all, of your care and accommodation fees.

To apply for this support, you need to complete the Request for a Combined Assets and Income Assessment on the Department of Human Services (DHS) website.

As it can take 2 to 4 weeks for the DHS to assess your eligibility, it's a good idea to complete the form long before entering aged care. If you choose not to complete the form, that's okay, but it's likely you will have to cover all the fees yourself.

## Get an estimate of your fees online

We understand that you may not have time to complete the Combined Assets and Income Assessment before moving into your Japara care home.

Fortunately, the DHS has developed a useful online calculator on their My Aged Care website. It will give you a good indication of the fees you can expect once your assessment form has been processed.

Alternatively, you can always contact your Home Manager. They can provide you with an estimate of your fees.



The My Aged Care website is the best place to start, or you can call 1800 500 853

## Find out which fees you need to pay

There are four main fees associated with aged care:

### Basic daily fee

This fee covers your day-to-day living costs such as meals, cleaning, laundry, heating and cleaning. It is currently 85% of the pension. Every Japara care home resident can be asked to pay this fee. Payment is required one month in advance and can be made by direct debit or via Centrepay.

### Means-tested care fee

This fee contributes to your day-to-day care costs. The Department of Human Services will determine whether we will ask you to pay this fee. If so, payment is required one month in advance via direct debit.

### Accommodation fee

This fee covers your accommodation - the room that you'll live in at the care home. Again, the Department of Human Services will determine whether we will ask you to pay this fee. Their assessment will also outline your payment options. More information about these options is on the following page.

### Fees for other services

These fees include the cost of Japara Signature services, which are available at some of our care homes to actively improve the wellness of our residents. The packages have been carefully designed around proven benefits that enhance daily life. Services include tablet and technology support, aromatherapy, brain training and a personalised workout routine. Your preferred accommodation type determines whether we will ask you to pay these fees. You can choose to pay them one month in advance via direct debit, or we can simply deduct the fees from your Refundable Accommodation Deposit, which you can read about on the following page.



Remember, we're here to help. You can talk to Japara by calling 03 9649 2100

## Understand your accommodation fee options

Every room at a care home has a price that is based upon the room type and its features. If you're a non-concessional resident, there are three payment options available:

### Refundable Accommodation Deposit or RAD.

This is a lump sum (the room price) that is fully refundable when you leave.

or

### Daily Accommodation Payment or DAP.

This is a daily payment of interest on the room price. The DHS sets the Maximum Permissible Interest Rate (MPIR) that you pay.

or

### A combination of both RAD and DAP.

You can choose to pay part of your RAD, and a DAP on the remaining amount.

## Options for paying your fees

A Refundable Accommodation Deposit (RAD) can be paid by cheque or Electronic Funds Transfer.

Other accommodation fees should be paid one month in advance via direct debit.

If you pay a RAD, you can choose to have some other fees deducted from your RAD balance. This includes your DAP as part of a combination arrangement, or fees for Japara Signature services. Your refund will be smaller when you leave your care home, but you may find this method easier to manage your bills.



Japara would like to thank all residents, staff and family members involved in creating this brochure.

## Questions? We're here to help.

Your Home Manager is here to answer your questions about paying for aged care at Japara.

Our website also has lots of helpful information about our approach to aged care, and our fees.



Nancy, Millward

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**Dept of Human Services**

Call. 132 300  
[humanservices.gov.au](http://humanservices.gov.au)

**My Aged Care**

Call. 1800 200 422  
[myagedcare.gov.au](http://myagedcare.gov.au)