BlueCare
Live life your way

Residential Care Fees

There are three possible fees for residential clients, however not all residents will be required to pay all these fees:

1	Basic Daily Fee
2	Accommodation Cost
3	Means Tested Fees

Services Australia uses set income and asset thresholds to determine how much you may need to contribute towards aged care costs.

Income tested amount is calculated by applying 50% to portions of your income above certain thresholds, then dividing the total by 364:

+ Between the income free area and first income threshold, currently $84,324
+ Between the second income threshold and third income threshold, currently $95,400 - $103,583
+ Above the fourth income threshold, currently $131,279

Asset tested amount is calculated by applying percentages to portions of your assets, then dividing by 364:

+ 17.5% between the asset free area and first asset threshold, currently $206,039
+ 7.8% between the second asset threshold and third asset threshold, currently $238,000 - $299,480
+ 7.8% above the fourth asset threshold, currently $502,981

These thresholds are reviewed by the Australian Government in March and September each year.

Helpful Tip: Everyone's financial situation is different. We recommend seeking independent financial advice or using the My Aged Care Fee Estimator to get an idea of what you may need to pay.

1. Basic Daily Fee

All residents are required to pay the basic daily fee, currently set at $65.55 per day. This fee helps cover everyday living costs such as meals, cleaning, laundry, heating, and cooling. It's equivalent to 85% of the basic Age Pension and is indexed for adjustment every March and September.

2. Accommodation Cost

Depending on your income and assets, the Australian Government may cover all, part, or none of your accommodation costs in residential aged care.

You can use the Fee Estimator (Fee estimator: How much will I pay? | My Aged Care) on the My Aged Care website to get an idea of your costs:

+ Fully subsidised, meaning your accommodation fees will be zero.
+ Partially subsidised, meaning you will contribute towards your accommodation costs.
+ Not subsidised, meaning you will pay the full accommodation price.

To view pricing for BlueCare homes across Queensland, visit bluecare.org.au/aged-care-homes, enter your location or the name of a BlueCare site, and select the relevant home to see details and costs.

3. Means Tested Fees

The Australian Government may require residents to pay two additional fees, depending on their income and assets (assessed through a means assessment):

1. Hotelling Supplement Contribution: A daily fee of up to $22.15 to help cover everyday living costs like meals and cleaning.
2. Non-Clinical Care Contribution (NCCC): A daily fee of up to $101.16 for personal care and support services.

This fee is capped at $130,000 over a lifetime or 4 years in residential care – whichever comes first.

You can use the Fee Estimator on the My Aged Care website (Fee estimator: How much will I pay? | My Aged Care) to get an estimate of the fees you may need to pay.

Lifetime Caps

Residents will no longer need to pay the NCCC once they reach a lifetime cap of $130,000 (indexed) in total contributions, or after four years – whichever occurs first. Contributions made under the Support at Home Program also count toward this cap.

Asset & Income Assessment

Before moving into permanent care, you may need to have your income and assets assessed by Services Australia or the Department of Veterans' Affairs to determine your eligibility for government support.

To estimate the fees you might be required to pay, you can use the My Aged Care Fee Estimator at www.myagedcare.gov.au/fee-estimator

It's also a good idea to speak with a financial advisor who specialises in aged care. You can find one through visiting www.moneysmart.gov.au/investing/financial-advice or access free financial information services via Services Australia.

We strongly encourage you to complete any relevant forms listed below, if required.

Aged Care Calculation of your cost of care form (SA486)
www.servicesaustralia.gov.au/sa486

Residential Aged Care Calculation of your cost of care form (SA457)
www.servicesaustralia.gov.au/sa457

Fill out this form if you:

- ✓ Do not receive a means tested payment e.g. age pension, and
- ✓ Own/part own your own property

Residential Aged Care Property details for Services Australia and DVA customers form (SA485)
www.servicesaustralia.gov.au/sa485

Fill out this form if you:

- ✓ Receive a means tested payment e.g. age pension, and
- ✓ Own/part own your own property

If you receive a means tested payment but do not own or part own any property, you will need to provide a pre-commencement fee advice letter to support your application for permanent aged care. To obtain this letter, contact Services Australia on 1800 227 475 or the Department of Veterans' Affairs (DVA) on 1800 555 254. You can also visit your local Services Australia office to request a copy of the relevant form.

Payment Options

There are several payment options available to cover your accommodation costs in aged care:

- ✓ Refundable lump sum – also known as a RAD (Refundable Accommodation Deposit)
- ✓ Non-refundable daily payments – known as a DAP (Daily Accommodation Payment)
- ✓ A combination of both – hybrid option

You'll have 28 days from the date of entry to decide which payment method suits you best.

If you choose to pay a **lump sum**, a dedication of 2% per year (up to a maximum of 5 years) will apply. When you leave residential aged care, the remaining balance – minus any agreed deductions - is refunded. This refund is guaranteed by the Australian Government.

Alternatively, you can opt to pay a **daily accommodation fee**, which is non-refundable. The amount is calculated using a government-set interest rate, and like the basic daily fee, it is indexed twice in a year (March and September).

If you prefer a **hybrid option**, you can nominate the amount you wish to pay as a lump sum, and the remaining balance will be charged as a daily fee, calculated using the Australian Government reference interest rate.

You can discuss these payment options when offered a place at one of our aged care homes.

Please note payments are made via Direct Debit.