



## *Residential Care FAQs*

We understand that when you are considering residential aged care for either yourself or a family member there are a number of important factors to consider.

To help make your decision a little easier, Southern Cross Care (SCC) has answered many of the frequently asked questions we receive about residential home care.

[www.scrosswa.org.au](http://www.scrosswa.org.au)

Southern Cross Care<sup>†</sup> (WA) Inc.

## What costs does SCC charge for residential care?

When moving into a SCC residential aged care home you will be asked to pay one or more of the following as per Services Australia guidelines:

**Basic Fee** – this is paid by all people who receive residential care. This fee is for general living expenses such as the basic 3 meals per day. For some people, this is the only fee they may need to pay. The standard daily care fee for a resident in an aged-care facility is set at 85% of the full age single pension.

**Means Tested Care Fee** – an extra contribution towards the cost of care that residents may need to pay, on top of the basic fee, depending on their income and assets. The means tested fee is assessed and determined by Services Australia. SCC will base on the official letter from Centrelink to charge accordingly.

**Accommodation Payment** – a payment for accommodation in an aged care home. Some people will have their accommodation costs paid in full or in part by the Government. Others will need to pay the accommodation price as agreed with their aged care provider.

**Fees for extra or additional optional services** – an extra payment residents may be asked to pay if a higher standard of accommodation is chosen or they choose additional services such as a choice of meals, alcohol at meals, expanded activities program, cable television etc.

## What is a Refundable Accommodation Deposit (RAD)?

Upon the assessment by Services Australia, a resident will be asked to pay Accommodation Payment. A Refundable Accommodation Deposit (RAD) is a lump sum payment a resident has agreed to pay for accommodation in a residential aged care home. Residents can pay their accommodation price in full by RAD or they can pay via combination of a smaller RAD and Daily Accommodation Payment (DAP) or they can pay in full by DAP.

## How much RAD does SCC charge?

The RAD for each of our residential aged care homes varies and is based on a number of factors including, location, size of facility and services offered.

## What does SCC do with the RAD?

As a not-for-profit aged care provider, any money we receive is reinvested for the benefit of our residents such as renovating and upgrading our facilities.

## Will I need to sell the family home to pay the RAD?

Each resident's financial situation is unique, so we encourage you to speak to a financial professional to determine what is the best course of action for your situation.





### **Is the RAD refunded when a resident leaves the residential aged care home?**

Yes, the RAD, minus any amounts deducted (as agreed), is refunded when the resident leaves. As SCC is a government accredited aged-care provider, the accommodation deposit is fully guaranteed by the government.

### **What is a Daily Accommodation Payment (DAP)?**

A Daily Accommodation Payment (DAP) is the daily payment for accommodation in a residential aged care home. SCC will calculate the DAP based on a legislated formula to convert the RAD to a DAP. The resident then makes this payment on a regular basis, up to a month in advance, similar to paying rent. The DAP is not refunded when the resident leaves the aged care home.

### **Can I pay for my accommodation with a combination of a RAD and a DAP?**

Yes, the resident can choose to pay a combination of a RAD and a DAP for their accommodation costs.

### **What is a Refundable Accommodation Contribution (RAC)?**

A Refundable Accommodation Contribution (RAC) is only payable when a person who is receiving Government assistance with their accommodation costs, makes a lump sum contribution towards their accommodation costs (with the Government also making

a contribution on their behalf). The RAC, minus any amounts deducted (as agreed) is refunded when the residents leaves the aged care home – just like a RAD.

### **What is a Daily Accommodation Contribution (DAC)?**

A Daily Accommodation Contribution (DAC) is the daily contribution for accommodation in a residential aged care home that residents would need to pay, if they also receive Government assistance with their accommodation costs. Residents make this contribution on a regular basis, up to a month in advance, similar to contributing to rent. The DAC is not refunded when the resident leaves the aged care home or decides to pay a RAC.

### **Can I pay for my accommodation with a combination of a RAC and a DAC?**

Yes, the resident can choose to pay a combination of a RAC and a DAC for their accommodation costs.

### **What if I can't afford to pay for residential aged care?**

The Government recognises that not everyone can afford to pay accommodation and care fees, however there are options available to ensure you receive the accommodation and care you need, regardless of your financial situation. For more information about applying for hardship assistance please speak to our Client Connect team or visit the Services Australia website: [servicesaustralia.gov.au](https://www.servicesaustralia.gov.au)



### **What should you consider when choosing a residential aged care home?**

We understand it can be a stressful and emotional time, not only for the resident but for their family too. We encourage you to speak to a few aged care providers and tour facilities in locations that are convenient for you. Some important questions to ask them might be:

- Is the provider reputable and financially sound?
- How many staff do they have and will the resident receive specific care for their needs i.e. dementia/mental health
- What specialist medical support/allied health care is available if needed?
- What additional services do they offer? What activities can residents participate in?

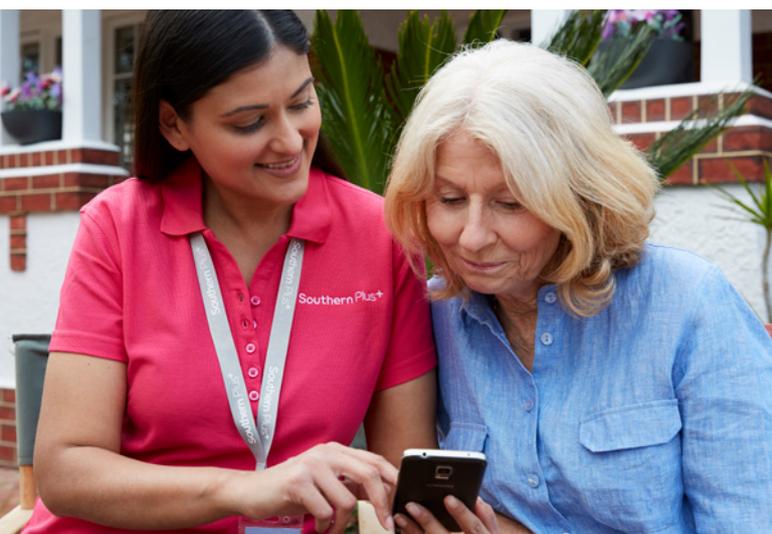
Our Client Connect team is available for a no-obligation chat about our residential care services.

### **What can families do if they are not happy with their current aged care facility, can you move across to a SCC residential care home?**

Unfortunately, from time to time people find their chosen residential care home is not meeting their expectations. If this occurs, SCC's client Connect team is available to discuss the options available to you and help to find you an alternative SCC residential care home that is best suited to your needs. If you do choose to leave your current aged care provider and move to a SCC facility, your current provider is obligated to refund any RAD you have paid them.

### **Where can I get more information about residential aged care with SCC?**

For more information please contact our Client Connect team on 1300 669 189 who will be happy to answer any questions you may have about residential care. Alternatively, visit our website [scrosswa.org.au](http://scrosswa.org.au)



## **We are here to help**

To explore the ways we can help you

**Phone:** 1300 669 189

**Email:** [enquiries@scrosswa.org.au](mailto:enquiries@scrosswa.org.au)

**Visit:** [www.scrosswa.org.au](http://www.scrosswa.org.au)

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