

Understanding Aged Care Costs

Your comprehensive guide.

Warrigal

The cost of residential aged care is determined by the type of accommodation you choose and your personal financial situation. The Australian Government regulates fees and may provide support to help cover costs.

We understand navigating aged care can feel complex, so we've brought together a range of practical information to help you confidently work through your options and the process.

03 Getting Started

- Aged Care Assessment
- Means Assessment

04 Fees & Contributions

- Basic Daily Fees
- Accommodation Payments
  - *Refundable Accommodation Deposit (RAD)*
  - *Daily Accommodation Payment (DAP)*
  - *Combination RAD and DAP*
- Non-Clinical Care Contribution
- Hotel Contribution Supplement
- Means Tested Care Fee
- Retention Fees
- Higher Everyday Living Fees (HELF)

07 Locate Us

Getting Started

Aged Care Assessment

To enter care, an Aged Care Assessment (commonly referred to as an ACAT Assessment) is required. This process includes preparation of a Support Plan and Comprehensive Assessment, and the issuing of referral codes for Respite and/or Permanent Residential Care.

ACAT Assessments are conducted by **My Aged Care** and both the plans and referral codes are needed for Warrigal to proceed. We encourage you to contact My Aged Care to confirm whether you have completed your assessment, to access your codes, or to arrange an appointment:

- My Aged Care | www.myagedcare.gov.au | 1800 200 422

Means Assessment

A Means Tested Assessment helps determine whether you need to pay Resident Contribution fees, an Accommodation Payment, and how much the Australian Government will contribute towards your care. This assessment is based on your income and assets and is completed through Services Australia or the Department of Veterans' Affairs, as part of the standard assessment process under the Aged Care Act.

You may choose not to provide your financial information, however if you choose not to, Services Australia will automatically issue you with a Means Not Disclosed Status, and you will be required to pay the maximum Resident Contribution and Accommodation Payment.

To complete your Means Tested Assessment - or to declare that you do not wish to disclose your financial details - you will need to contact the relevant department:

- Services Australia | www.servicesaustralia.gov.au | 1800 227 475
- Department of Veterans' Affairs | www.dva.gov.au | 1800 555 254

We encourage you to seek independent aged care legal and financial advice on these matters.



Fees & Contributions

One of two different types of fee arrangements apply if you enter residential aged care on or after 1 November 2025. These may include the fees and contributions listed below. Your Means Assessment will determine which fees are applicable to you and the amount of financial support you will receive from the Government. In addition to these fees and contributions, everyone entering permanent care in an aged care home may be asked to pay towards their accommodation costs.

Basic Daily Fees

The Basic Daily Fee is a legislated fee and payable by all residents. This fee increases in line with the CPI and the Australian Age Pension every six months, and covers costs such as meals, laundry, and electricity.

Accommodation Payments

This is for your accommodation in the aged care facility. Some people will have their accommodation costs met in full or part by the Commonwealth Government, while others will need to pay the accommodation price agreed with the aged care facility. This will depend on your Means Assessment.

The accommodation payment can be made by way of a Refundable Accommodation Deposit (RAD) or a Daily Accommodation Payment (DAP), or a combination of both:

- *Refundable Accommodation Deposit (RAD)*

  Residents may be asked to contribute to their cost of accommodation via the payment of a RAD, which is a lump sum contribution towards their cost of accommodation. The legislation states that on payment of a RAD, the resident must be left with a minimum amount in assets.

  The RAD is refundable to the resident or Estate on departure subject to any deductions such as Retention Fees (if applicable), the DAP or any other costs which may be payable at this time as agreed. Residents transferring to another aged care facility will have their RAD balance refunded within 14 days from when notice is given or date of departure, whichever is later. When Probate is provided, the RAD balance will be refunded within 14 days.

  The RAD is guaranteed under the Aged Care Act, 2024 (Commonwealth).

- *Daily Accommodation Payment (DAP)*

  Residents may decide to pay for their accommodation via a Daily Accommodation Payment (DAP).

  The DAP is calculated using the Commonwealth Government's Maximum Permissible Interest rate (MPIR). The rate is levied on any unpaid RAD and will be payable for the duration of the stay unless a RAD is provided. The DAP is indexed twice per year based on CPI (if applicable).

- *Combination RAD and DAP*

  You may choose to pay via a combination of a RAD and DAP.

The current Schedule of Fees (including income and asset thresholds, MPIR & BDCF figures) can be found here: www.health.gov.au/resources/publications/schedule-of-fees-and-charges-for-residential-care

Explore Warrigal's residential care homes, including accommodation options, pricing and services available, using the link here: https://www.warrigal.com.au/locate-us/

Non-Clinical Care Contribution

The Non-Clinical Care Contribution Fee ensures that residents who have additional income and assets contribute to their non-clinical care costs. This Fee includes services such as bathing, mobility assistance and lifestyle activities. This fee is calculated by the Commonwealth Government and on-charged by the aged care facility to the resident.

Hotel Contribution Supplement

The Hotel Contribution Supplement Fee is an additional contribution towards daily living costs such as food, cleaning, laundry and utilities.

Means Tested Care Fee

The Means-Tested Care Fee ensures that residents who have additional income and assets contribute to their care costs. This fee is calculated by the Commonwealth Government and on-charged by the aged care facility to the resident.

Retention Fees

From the 1st November 2025, providers will be required to regularly deduct part of each eligible resident's Refundable Accommodation Deposit (RAD) or Refundable Accommodation Contribution (RAC). These deducted amounts do not need to be refunded on exit and will help providers continue to provide high quality residential aged care, as well as support improvements and further investment.

The amount to be deducted will be calculated daily at a rate of 2% per annum and it will be limited to 5 years to protect residents who remain in care for a long time.

Higher Everyday Living Fees

Warrigal is a Higher Everyday Living (HELF) service provider. The enhanced services available are designed to provide additional comfort, convenience, and enjoyment to support your day-to day living experience. This service is optional and varies across our residential care homes. For further information on pricing and services available, please contact our Customer Relations Team.

Government Resources

The My Aged Care and Australian Government websites provide comprehensive and current information on the different fee arrangements and how they may apply to you:

- My Aged Care | www.myagedcare.gov.au/aged-care-home-costs-and-fees
- Department of Health, Disability & Ageing | www.health.gov.au/our-work/residential-aged-care/charging/fee-and-accommodation-arrangements

Locate Us



ALBION PARK
- Community Village

Mount Terry
- Residential Care Home

ALBION PARK RAIL
- Community Village
- Residential Care Home
- Warrigal Home Services
- Warrigal Social

GOULBURN
- Community Village
- Residential Care Home
- Warrigal Home Services
- Warrigal Social

WOLLONGONG
Coniston
- Residential Care Home

Figtree
- Community Village

Warrawong
- Community Village
- Residential Care Home

Wollongong
- Community Village
- Residential Care Home

CANBERRA
Calwell
- Residential Care Home

Stirling
- Residential Care Home

Hughes
- Community Village
- Residential Care Home

BUNDANOON
- Community Village
- Residential Care Home

SHELLHARBOUR
Mt Warrigal
- Residential Care Home

Warilla
- Community Village
- Opportunity Shop

Lake Illawarra
- Community Village
- Warrigal Lake South (coming soon)

Oak Flats
- Property Services Depot
- Administration

Shell Cove
- Community Village
- Residential Care Home

QUEANBEYAN
- Community Village
- Residential Care Home
- Warrigal Home Services

Get in touch

1800 927 744 (Select Option 1)

customer.relations@warrigal.com.au

warrigal.com.au

facebook.com/warrigalcommunities

instagram.com/warrigalinspire

Warrigal