

SCOPE OF FEES AND CHARGES

L_M Fin 3

Purpose & Scope:

To ensure that each resident/client (or their representative) are aware of the charges and fees, and options available for payment.

Definition:

The term resident will refer to a resident and/or their representative.

The term client will refer to a client and/or their representative.

Responsibility:

Chief Financial Officer

Procedure:

1. ***Residential Aged Care***

1.1 Residents at Wintringham upon admission as Fully Supported (Concessional), Non-supported (Non-Concessional) or Partially Supported Residents.

1.1.1 All residents are charged a daily care fee (otherwise referred to as a rental fee) as set out by the Aged Care Act.

1.1.2 All residents who enter permanent care after 1 June 2011 are charged a daily care fee as determined by the Commonwealth Government, currently 85% of the pension.

Fully Supported residents who enter permanent care before 1 June 2011 will continue to be charged a daily care fee in accordance with the policy that existed prior to 1 June 2011, that being:

- Low care residents – care fee is based on 79% of pension.
- Low care residents who age-in-place and move from a low to high care classification – care fee is based on 79% of pension.
- Resident who transfers from one Wintringham facility to another Wintringham facility and enters the new facility as a high care resident – care fee is based on 85% of pension (or as otherwise determined by the Commonwealth Government).



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- 1.1.3 Residents with additional non-pension income are charged an additional Daily Income Tested fee as set out in the Aged Care Act. Income testing is conducted by the Department of Social Security and Centrelink and they notify both Wintringham and the resident of the daily income tested fee.
- 1.1.4 Residents who enter care before 1 July 2014 may also be required to pay an Accommodation Bond (for low care admission) or Accommodation Charge (for high care admission). Residents who enter care from 1 July 2014 may be required to pay an Accommodation Payment as a Refundable Accommodation Deposit (RAD) or Daily Accommodation Payment (DAP).
- 1.1.5 Prospective residents will receive prior to admission, a letter detailing fees and charges.
- 1.1.6 Rental Guidelines are prepared on a six-monthly basis, and provide a quick reference guide to resident rentals.
- 1.1.7 Where residents have debts or ongoing payments that they must meet which causes them to find it impossible to meet the rental payments and/or bond / Accommodation payments Wintringham will encourage the resident to apply for assistance from the Commonwealth Government under the Financial Hardship provisions. This provision is available to residents who face genuine financial hardship.

Home Care

- 1.2 Clients entering Wintringham's Home Care program are asked to pay a fee which they can afford.
 - 1.2.1 For clients assessed as full fee paying, the Chief Financial Officer or delegate will prepare an Assessment of Financial Status and Care Fee letter. Fees are charged in accordance with the Aged Care Act.
 - 1.2.2 Income Tested Care Fees are paid by consumers who have income considered 'assessable' by Department of Social Services (DSS). It is paid in addition to the basic fee. The Income Tested Fee is calculated by DSS using the Aged Care Fees Income Assessment.



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- 1.2.3 Clients assessed as financially disadvantaged will receive a Care Fee letter prepared by the Chief Financial Officer or delegate. These clients are asked to contribute a nominal fee towards their care needs.
- 1.2.4 Where a client's fees are in doubt, they may be asked to complete a Statutory Declaration listing their income and assets. If this request is refused, by default, the client will be asked to pay full fees.
- 1.2.5 Where clients have debts or ongoing payments that they must meet which causes them to find it impossible to meet the basic and/or income tested fees Wintringham will encourage the client to apply for assistance from the Commonwealth Government under the Financial Hardship provisions. This provision is available to residents who face genuine financial hardship.

2. ***Pension and Payment Options***

- 2.1 On admission to a Wintringham service, all residents and clients are given the choice to pay by:
 - 2.1.1 Whole pension paid into Wintringham's main account (Group Payment), rental is deducted and surplus funds are transferred to a resident trust account. (Residential Aged Care Facility residents only)
 - 2.1.2 Rental or fees paid directly to Wintringham main account via EFT.
 - 2.1.3 Rental or fees paid by State Trustees, Centrelink or other representatives.
 - 2.1.4 Rental or fees paid personally by cash or cheque.
- 2.2 Residents will be encouraged to use either the Group Payment or Centrepay to ensure that their rental payments are always current. Residents have a right to vary the method of rental or fee payment at any time.

3. ***Setting and Reviewing Rents / Fee***



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3.1 Principles for setting rents:

- Rents are set in accordance with established affordability benchmarks to ensure that rents are affordable, so that every dwelling managed by Wintringham Housing remains accessible to clients in financial housing stress and can be sustained by clients on low income.
- Rents are set to ensure Wintringham Housing complies with its contractual, legal and regulatory obligations relating to affordability of rent.
- The rent setting and review process is communicated to tenants and is easy to understand, non-discriminatory and consistent.
- The rent setting and review process takes account of individual hardship and is flexible in responding to individual tenants.
- Rents are determined as the lower of 25% to 30% of income plus Commonwealth Rent Assistance (CRA) or 75% of the market rent.
- A regular review of market rent is completed.
- All tenants have the right to ask Wintringham Housing to review the way that their rent has been determined and to request a further explanation.

3.2 Rent Reviews

Rent and fees are reviewed every 6 months in accordance with the Federal Government movements in pension rates.

Pension rates are reviewed on the 20th September and 20th of March each year and increase on a future date as advised. At this time:

- The Finance Manager will send an e-mail to all Residential and Community Site Managers advising that the pension increases have been announced, the date they will be effective and the new rates to be charged. This will be a generic e-mail, each individual resident and client will be notified separately.

Residential Site Managers will review resident budgets in line with pension changes with a special focus on those residents who pay their rent via EFT



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4. ***Refusal/failure to provide financial information***
 - 4.1 Clients have the right to refuse to provide financial information.
 - 4.2 Where this is the case, maximum client fees may be charged in accordance with Government Guidelines.
 - 4.3 For non-urgent admissions, potential residents will not be placed on the facility waitlist until financial information has been received. The Chief Financial Officer has discretion to place a person on the waitlist despite the lack of financial information in certain circumstances.

5. ***Transferring providers after February 27th 2017***
 - 5.1 Consumers who choose to transfer from Wintringham to another provider of their choice will be charged an Exit fee, up to or equivalent to 16 hours of care, and according to the stipulated Home Care Reforms February 2017.

References:

Aged Care Act 1997
Standards & Guidelines for Residential Aged Care Services 1998
Home Care Packages Program Guidelines 2013
Rental Guidelines for Residential Care Managers for Supported and Non-Supported Residents
Summary of Rental Policies Schedule
L_M Fin 22 Non government income and payments
L_M Fin Fm 3a HCP Letter – Agreement – max care letter
L_M Fin Fm 3b HCP Letter – Agreement – various care fees centrepay
L_M Fin Fm 3c HCP Letter – Agreement – various care fees
L_M Fin Fm 3f Centrelink Centrepay Deduction spreadsheet
L_M Fin Fm 3g Form_Continuing Care Recipient Opting in to New Arrangements
L_M Fin Fm 3h Fact Sheet_Consumers moving HCP provider
L_M Fin Fm 3i Fact Sheet_Consumers moving resi facility
L_M Fin Fm 3j Aged Care Fees Income Assessment Form
L_M Fin Fm 3k Information you need to know about your request for Aged Care Fees Income Assessment
L_M Fin Fm 3l HCP & Respite Financial Hardship Assistance Form
L_M Fin Fm 3m HCP & Respite Guide to Completing Financial Hardship Assistance Form
L_M Fin Fm 3n HCP Statement Adjustment Form
L_M Fin Fm 3o Residential Schedule of Fees
CSM Ag 1.13a Letter from clients accepting maximum fees
CSM Fm 1.13a Information about Fees and Charges

