



Pennwood Village

Quality Care with European Flair

10 Questions – Finance

1. How long will I have to review the resident agreement* before I make a decision?

A resident agreement is a legal document covering the arrangements for your care, accommodation and any fees you will pay. It is important that you and your loved ones have enough time to thoroughly read and understand the whole agreement before you sign it.

Before you move into our home permanently we will offer you a Resident Agreement covering things like services, fees, rights and responsibilities. It is a legally binding agreement between you and the facility. You still have 28 Days after the Date of Entry to review the contents and decide how you want to pay for your accommodation costs. Signing the Agreement should only occur after you or your Representative have had the opportunity for consultation and financial advice. This period can be extended under the Aged Care Act where the process has begun to appoint a legal representative for a person with a mental impairment. In this case it is (7) days after the appointment is made (or failed to be made).

2. Can someone help me to understand the terms of the resident agreement?

The agreement should be written in plain English and there should be someone available to help you read and understand it. If you don't want to speak to an employee, you can ask to be referred to an aged care advocacy service for free independent financial and legal advice.

We have qualified personnel on site who have the knowledge to interpret and discuss with you the terms of the agreement. However we recommend that you seek further assistance from your family, representative or legal and financial adviser. ARAS (Aged Rights Advocacy Service) gives free independent legal advice to help you understand the terms of your agreement.

Also, you can contact My Aged Care on 1800 200 422 to help you estimate the fees and charges you may have to pay towards your care. If you have language difficulties the agreement aren't written in your preferred language you can contact the Australian Government Translating and Interpreting Service (TIS) on 131 450.

3. Will my resident agreement specify the basic care and services I need and how this will be delivered?

The resident agreement should set out the services you will be provided with in as much detail as possible. Ask that specialised services such as physiotherapy, podiatry and dental are included in your agreement. If you have high care needs it is important that there is a registered nurse (RN) on site to care for you at all times.

The resident agreement will specify the care and services provided to all resident as needed or eligible. We will help you with your day to day activities such as personal care, dressing, grooming and toileting. Medical needs such as assistance with medication, wound dressing etc. We offer 24 hour care under the supervision of a registered nurse and access to a variety of additional service such as physiotherapy exercises, mobility strength and balance or podiatry (foot care) and speech therapy (communication, swallowing, eating etc.) This items and services are set out in the Schedule 1 of your agreement.

4. Can I have the Charter of Resident Rights and Responsibilities and Aged Care Accreditation Standards included in my resident agreement?

Your rights under the Charter of Resident Rights and Responsibilities and the Aged Care Accreditation Standards are only enforceable if included in your resident agreement. Having these included will give you a better chance of getting your money back if you are due for a refund.

The Charter of Care Receipts' Rights and Responsibilities is included in the agreement. A copy of the Care Receipts' Rights and Responsibilities can also be obtained in a different language if requested. Our facility is approved and accredited by the Australian Government to provide quality care.

5. What are my accommodation fees?

Your accommodation fees are set out in an accommodation agreement*. You cannot be asked to pay more than Centrelink deems you can afford to pay. Some residential aged care providers may try to charge a 'refurbishment fee' or an 'asset replacement fee' based on whether you opt to pay a RAD or DAP*, but you should not agree to pay these charges as you are not obliged to.

The Department of Health sets up and updates the 'Schedule of Fees and Charges for Residential Care' which includes the 'Maximum Basic Daily Fee' charge.

Our 'admission pack', given to the resident on admission day or before, includes a copy of the 'Schedule of Fees and Charges for Residential Care', a copy of our Residential Accommodation Prices and our pricing policy.

If the resident moves in the facility permanently they will need to complete a Centrelink form called 'Permanent Residential Aged care Request for Combined Assets and Income Assessment' and submit it to Centrelink. The resident will also receive a letter from the Department of Human Services confirming the maximum basic daily fee payable.

The amount the resident will pay will be set out in the agreement.

Basic Daily Fee covers the costs such as meals power and laundry. For some people this is the only fee they are required to pay.

Accommodation Payment is a fee for your accommodation in the home. Resident with sufficient assets and income will be asked to pay and accommodation price agreed upon prior to entry through the Pre-Admission Agreement as per Pennwood Village Pricing Policy. You will then have 28 days to elect whether you want to pay the Accommodation Payment as a Refundable Deposit, Daily Payments or combination of the two. If you make no choice, then a Daily Payment continues to be payable from your date of entry.

A Means-Tested Care Fee is an additional contribution towards the cost of care that some people may be required to pay Centrelink or DVA will work out if you require to pay this fee based on an assessment of your income and assets and will advise you of the amount.

Low -Means Resident is a person with lower assets and income may be assessed as “low- means residents “by the government. If you are assessed as a low-means resident, you will be asked to pay an Accommodation Contribution as either a Daily Contribution or as part Daily Contribution and part Refundable Contribution (lump Sum).

Person with very low assets and income may be determined by the government to have no Accommodation Contribution payable.

Fees for Extra Service and other services: Additional fees may apply if you choose a higher standard of accommodation. Fees do not cover personal pharmaceutical prescribed by a doctor/ chemist for an individual resident. Hairdressing, dental optometry services or appointments will be made for the residents but the expense of escort is the responsibility of the resident.

6. Am I being offered an extra service place?

Some homes offer extra service places, which provide services and accommodation of a higher standard than is available to general residents. You will be charged an additional extra service fee if you want an extra service place.

Our home is providing Extra Services in House 5, you can be provided with a higher standard of accommodation and services in return for an extra charge per day. (e.g. choice of meal, bigger room sizes, pre –dinner drinks, wine, personal services etc.)

7. Beyond the basic daily care fee, accommodation fee and means-tested care fee, what fees am I being asked to pay?

Your residential aged care provider can charge whatever they want for additional services and care as long as you agree to pay. You should not agree to pay for any additional care and/ or services unless you think that the cost is fair and reasonable. Ask to negotiate if you think the fees are too high. Remember that you are entitled to care and personal support and should not be expected to pay extra for this.

Additional Fees for the optional care and services: In limited circumstances additional fees and optional care and services of these types are going to be charged to you. This circumstances would include a request to provide care or services for which you do not have an assessed need, or you want to use a different product of our supplies or custom made equipment designed specifically for you. For e. g exclude customised aids designed and made for the sole use of the resident for example tailor made wheelchair.

8. What costs aren't covered by my resident agreement?

Generally, your medication and any medical appointments as well as the cost of your transport to and from appointments are not covered. You'll also need to buy your own clothes and pay for personal services like hairdressing. If you have opted for an extra service place, some of these costs may be covered. Ask exactly what you will be expected to pay for.

You are not covered for the cost of pharmaceutical prescribed by a doctor/ chemist for an individual resident. Hairdressing, own clothing, bus trips, outings, dental and optometry services. Appointments will made for the residents but the expense of escort is your responsibility including the cost for any optional care service as described before.

9. What happens if my care needs change?

You are entitled to high quality clinical care and personal support that meets your needs, regardless of your capacity to pay. Make sure you understand what will happen if your care needs change and you need more support. Ask if you will be able to include any additional care requirements in your resident agreement and whether the home can provide specialised care should you need it.

The Provider will work towards assisting the resident to remain in the original room they entered upon admission to the facility as a permanent resident called "ageing in place". However, the if we believe that a move to a different room or a more appropriate area of our facility is required to best meet your long term care needs. We will only undertake any moves in accordance with the Security of Tenure. Your care needs are regularly monitored and assessed by our personnel and health practioner's. We have the skills and capacity to provide you with all the care and service required for you to stay independent as long as possible.

10. What happens if I can't afford to pay?

Some residential aged care providers will renegotiate your fees while others will stop providing particular services. It's important that you understand what will happen to you if you can't afford to pay the fees set out in the resident agreement. If you have paid a RAD, you may be able to have some fees deducted from the balance, but only if you agree.

We will assist in finding the best outcome for you, there are several options which could be considered to meet your financial obligations.

If you paid an Accommodation Payment or Accommodation Contribution an amount can be withdrawn from your lump sum payment. If this does not apply we can assist you to apply for financial hardship assistance with the Department of Health. Your fees and charges may be reduced or waived according to your individual circumstances.

Financial hardship assistance will not be granted for extra services fees. In these circumstances, the Australian Government will pay some or all of your fees and charges on your behalf. Hardship assistance will be granted in circumstances beyond your control, such as difficulties selling your home and not due to a choice you have made (such as giving away your assets), may not be eligible if not completed and lodged and income and asset assessment form with the Department of Human Services, if gifted more than \$10,000 in the previous 12 months or more than \$30,000 in the previous 5 years etc.

For more information please call My Aged Care on 1800 200 422