

FEES AND CHARGES POLICY

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Purpose This policy will provide information about Wintringham’s fees and charges, and outline payment options available.

Policy Statement Residential Aged Care (RAC) and Home Care fees are set out by the Commonwealth based on the service user’s assets, which is determined by Services Australia.

Wintringham RAC residents will be charged a Basic Daily Fee, as set out by the *Aged Care Act 1997*.

Wintringham Home Care clients will be charged the appropriate fees and charges in accordance with the *Aged Care Act 1997*. Although Wintringham reserves the right to charge clients the Basic Daily Care fee, the charge will not be applied.

Wintringham Housing residents will be charged rent, as determined by the principles for setting rents, detailed in this policy.

Commitment Wintringham is committed to:

- Ensuring fee guidelines set by the Commonwealth is observed
- Ensuring service users and renters are not denied access to services, residential care or housing, due to financial hardship.

Scope Any fee-paying service users and renters or their representative.

Definitions

Centrelink	Delivers social security payments and services.
EMT	Executive Management Team
Renter	as defined by the <i>Residential Tenancies Act 1997</i> - a person to whom premises are let under a residential rental agreement or the person to whom premises are to be let under a proposed residential rental agreement. Wintringham also uses the term tenant or resident interchangeably.
Services Australia	Delivers government payments and services.
Service User	Includes clients, residents, participant, consumers, care recipients.

Responsibilities

CEO/DCEO/EMT	Responsible for financial oversight of all funded programs.
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Program Managers	Responsible for proving up to date fees and charges information to service users.
Accounts Receivable	Responsible for processing receipts for the various payment methods.

Procedure

1. Residential Aged Care (RAC)

- 1.1 Prospective residents will receive prior to admission, a letter detailing fees and charges.
- 1.2 RAC residents upon admission are classified as:
 - Fully Supported (concessional)
 - Non-supported (non-concessional) or
 - Partially Supported.
- 1.3 All residents are charged a Basic Daily Fee (otherwise referred to as a rental fee or Basic Daily Care Fee) as set out by the *Aged Care Act 1997*.
 - 1.3.1 All residents who enter permanent care after 1 June 2011 are charged a Basic Daily Fee, as determined by the Commonwealth Government, currently 85% of the pension.
 - 1.3.2 Fully Supported residents who enter permanent care at a Wintringham service before 1 June 2011 will continue to be charged a Basic Daily 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.
 - 1.3.3 Resident who transfers from one Wintringham RAC home to another Wintringham RAC home and enters the new home as a high care resident, will have their care fee based on 85% of pension (or as otherwise determined by the Commonwealth Government).
- 1.4 Residents with additional non-pension income may be charged a Means Tested Care Fee as set out in the *Aged Care Act 1997*.

Means testing is conducted by Services Australia, and they notify both Wintringham and the resident of the Means Tested Care Fee applicable. The Means Tested Care Fee may vary throughout a resident's stay, depending on their change in income. Residents will need to lodge a [RAC Calculation of your Cost of Care form \(SA457\)](#) with either Services Australia or DVA.

- 1.5 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).
- 1.5.1 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).
- 1.6 Rental guidelines are prepared on a six-monthly basis, and provide a quick reference guide to resident rentals.
- 1.7 Where residents have debts or ongoing payments that they must meet which causes them to find it impossible to meet the fee 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.

2. Home Care

- 2.1 Clients admitted to the Home Care Package (HCP) program may be charged fees in accordance with the *Aged Care Act 1997*.
- 2.2 Clients may be asked to contribute towards their HCP.
- 2.3 Income Tested Fees are paid by clients who have income considered 'assessable' by Services Australia. It is paid in addition to the Basic Daily fee.
 - 2.3.1 Clients who are paid a pension that is means-tested, will not need to lodge an income assessment form, as Services Australia or Department of Veterans' Affairs (DVA) will have sufficient information to work out an income tested fee. Examples of pensions that are means-tested include:
 - Age Pension
 - Disability Support Pension
 - Service Pension
 - Income Support Supplement.
 - 2.3.2 Clients receiving a pension that is not means-tested or those who are a self-funded retiree will need to lodge a [HCP Calculation of your Cost of Care form \(SA456\)](#) with either Services Australia or DVA. Examples of pensions that are not means-tested include:
 - Blind Pension
 - War Widow(er)'s Pension
 - Veterans' Disability or Allowance

Clients who do not complete an income assessment, can be asked to pay the maximum income-tested fee

- 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.
- 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.
- 2.6 Clients with an admission date from 27 February 2017, to 31 August 2022, who choose to transfer from Wintringham to another provider of their choice may be charged an exit fee as per the Schedule of Fees – HCP (FIN Fm 2m).

3. **Payment Options**

- 3.1 On admission to a Wintringham service, all service users are given the choice to pay by:
 - 3.1.1 Whole or part pension paid into Wintringham's main account (via Centrepay or Group Payment from Centrelink). Rent or fees are deducted and surplus funds (if any) are transferred to a resident trust account (resident trust accounts only apply to RAC home residents).
 - 3.1.2 Rental or fees paid directly to Wintringham main account via Electronic Funds Transfer (EFT).
 - 3.1.3 Rental or fees paid by State/Public Trustees, Centrelink or other representatives.
 - 3.1.4 Rental or fees paid personally by cash or cheque.
- 3.2 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.

4. **Principles for Setting Rents – Wintringham Housing**

- 4.1 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 renters in financial housing stress and can be sustained by renters on low income.
 - 4.2 Rents are set to ensure Wintringham Housing complies with its contractual, legal and regulatory obligations relating to affordability of rent.
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- 4.3 The rent setting and review process is communicated to renters and is easy to understand, non-discriminatory and consistent.
- 4.4 The rent setting and review process takes account of individual hardship and is flexible in responding to individual renters.
- 4.5 Rents are determined as the lower of 25% to 30% of income plus Commonwealth Rent Assistance (CRA) or 75% of the market rent.
- 4.6 A regular review of market rent is completed.
- 4.7 All renters have the right to ask Wintringham Housing to review the way their rent is determined, and to request a further explanation.

5. **Rent and Fee Reviews**

- 5.1 Rent and fees for aged care services are reviewed every 6 months in accordance with the federal government movements in pension rates. For housing, rents are reviewed in accordance with Residential Tenancy Authority (RTA) legislation.
- 5.2 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 Operations Manager or delegate will send an e-mail to all Residential and Community Managers (aged care), 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.

6. **Refusal or Failure to Provide Financial Information**

- 6.1 Clients have the right to refuse to provide financial information.
- 6.2 Where this is the case, maximum client fees may be charged in accordance with government guidelines.
- 6.3 For non-urgent admissions, potential residents will not be placed on the RAC home waitlist until financial information has been received.

The Chief Financial Officer will have discretion to place a person on the waitlist, despite the lack of financial information in certain circumstances.

- 6.4 In instances where a client is unable to provide financial information as they are waiting on a Centrelink payment to commence, they will have the option of completing a Statutory Declaration (FIN Fm 2e) to inform Wintringham of their current financial status.

This may assist the client to be placed on a waiting list.

Current public housing asset limits are available here <https://www.housing.vic.gov.au/social-housing-eligibility#eligibility-criteria>

Legislation

Aged Care Act 1997
NDIS Act 2013
Residential Tenancies Act 1997

Related Documents

L_M Fin 22	Non-Government Income and Payments
CSM 2.13	CAC – Fees and Charges
TMM 1.4	Wintringham Housing – Resident Admission
TMM 1.22	Wintringham Housing – Rental Arrears
FIN Fm 2a	HCP – Agreement Letter – Max Care Fees
FIN Fm 2b	HCP – Agreement Letter – Various Care Fees Centrepay
FIN Fm 2c	HCP – Agreement Letter – Various Care Fees
FIN Fm 2d	Income Tested Fee Adjustment Letter
FIN Fm 2e	Financial Status Statutory Declaration
FIN Fm 2f	Centrelink – Continuing Care Recipient Opting to New Arrangements – July 2014
FIN Fm 2h	HCP & Respite - Financial Hardship Assistance Form
FIN Fm 2i	Schedule of Fees – HCP
FIN Fm 2j	HCP Statement Adjustment Form
FIN Fm 2k	Schedule of Fees – Extra Residential Services
FIN Fm 2l	Schedule of Fees – HCP External
FIN Fm 2m	Schedule of Fees – NDIS
FIN Fm 2n	Schedule of Fees – NDIS – Support Coordination
TBC	Rental Guidelines
FIN Er 2a	HCP & Respite - Guide to Completing Financial Hardship Assistance Form
FIN Er 2b	DSS Fact Sheet - Consumers moving into RAC home
FIN Er 2c	DSS Fact Sheet – Consumers moving HCP Provider

Authorisation

This policy has been authorised by Chief Financial Officer on October / 2022.

Review Date

October / 2025