Fees and charges

It is important that you fully understand the different fees and charges you may need to pay, before signing up for any residential care services. There are several costs associated with permanent care and palliative care in an aged care.

1. Basic Daily Fee

This is paid by all residents

This fee helps pay for your day-to-day services such as meals, cleaning, facilities management, and laundry. You pay this fee directly to your aged care home, generally on a monthly basis. The fee applies for every day you are a resident, including days when you might be away overnight—for example, on holiday or in hospital. The basic daily fee is set at 85% of the single person rate of the basic age pension. The government updates it on 20 March and 20 September each year in line with increases to the age pension. Prices are published on the Department of Health, Disability and Ageing website.

2. Accommodation Payment

This is paid by many residents

Everyone entering an aged care home needs to agree on a room price in writing with their provider before they enter care. Whether or not you need to pay the agreed amount will depend on your means assessment with Services Australia. As a general guide:

- If you are eligible for government assistance (referred to as low means), the government will pay some or all of your accommodation costs to your provider. You will be asked to pay an accommodation contribution if the government does not pay the full amount.
- If you're not eligible for government assistance with your accommodation costs (not low means), you will pay the room price you agreed to with your aged care home as an accommodation payment.

The amount you contribute is calculated by Services Australia based on your income and assets.

What are my accommodation payment options?

You have three options as to how you can pay for your accommodation.

Refundable Accommodation Deposit (RAD)

A lump-sum payment of the accommodation cost. If this is paid, Catholic Healthcare is entitled to retain 2% of the RAD, capped at 5 years. Under your accommodation and service agreement, we may also deduct other amounts from the RAD, e.g. unpaid contributions. Otherwise, the balance of the RAD is refunded after you leave the residential care home.

Daily Accommodation Payment (DAP)

A regular payment spread over time, equivalent to the RAD plus interest on unpaid parts of the RAD amounts. The interest rate is set by the Australian Government. DAPs are indexed twice annually.

Combination Payment

A payment option consisting of a part RAD payment supplemented with a DAP e.g. 50% RAD + 50% DAP. Catholic Healthcare is entitled to retain 2% of the RAD, capped at 5 years.

- non-refundable daily payments, or
- a combination of both

Refundable Accommodation Deposit (RAD) Retention

Aged care providers can retain 2% per annum of the lump sum payment (RAD/RAC balance). This deduction applies for a maximum of 5 years. A total maximum retention of 10% of the initial lump sum payment over the five-year period. This means the amount refunded to the resident (or their estate) when they leave the home will be the original RAD minus any agreed deductions (like daily accommodation payments) and this new retention amount.

3. Means Tested Care Fee

This fee is an extra contribution that some people pay, as determined through a means assessment. It is an ongoing fee towards the cost of your person and clinical care. The means tested care fee is different for everyone, and not everyone will have to pay it. If you do need to pay it, Services Australia will let you know the amount once you enter care Your means tested care fee does not remain fixed when you enter an aged care home; it can change over time.

Do I need to pay a means tested care fee?

You can use the fee estimator to get an idea of:

- The basic daily fee
- Your means tested care fee, and
- Whether you may be eligible for assistance with your accommodation costs.

To know more about the fees and charges for residential aged care, please visit:

- Schedule of fees and charges for residential and home care
- Factsheet on understanding fees for aged care homes

Need independent financial advice?

Catholic Healthcare recommends you seek financial advice to work out how to best structure your finances and receive recommendations on how to pay for the residential care accommodation and care costs. Services Australia also provides free financial information service – here is a link to find out more Financial Information Service - Services Australia.

Alternatively, please seek the services of a Financial Advisor which specialises in aged care.

Need short-term care?

Catholic Healthcare provides short-term, or respite stays for those individuals who are approved for Residential Respite care. Respite stays can be booked for a minimum of 2 weeks at a time and is dependent on the home having capacity. Longer respite stays may be available on a case-by-case basis. The basic daily care fee is charged each day for respite and must be paid in full on arrival for a minimum 2-week period.

If you would like any further information regarding our fees and charges, our payment process or to discuss your contribution estimate **please contact us on 1800 225 474.**

St Joseph's, Coffs Harbour – Fees and charges

1. Basic Daily Fee

The current rate is $68.93 per day. *(Effective 20 September 2026)*

2. Accommodation Payment

**Daily rates charged may vary slightly due to rounding*

Room Type	No. of Rooms	Room Description	Room Size	RAD		DAP*		Combination Payment 50% RAD + 50% DAP
Private Room with Private Ensuite	111	Private Room with Private Ensuite	15m^2	$570,000	or	$132.89	or	$285,000 + $66.44

Example: A Combination Payment for a $570,000 price may be a RAD of $285,000 and DAP of the remaining $285,000 e.g. $285,000 x 8.51% ÷ 365 = $66.44 per day.

The current Maximum Permissible Interest Rate (MPIR) is 8.51%. (Effective 1 October 2026)

3. Means Tested Care Fee

Residents pay these fees based on their means assessment. Services Australia advises the fee type and amount for you.

4. Other Costs

Enhanced Services

Our residential care homes offer a range of Enhanced Services that you may choose to purchase. These services are designed to provide extra support, comfort, choice, and control. Our Enhanced Services go beyond the minimum care and service requirements. These include social outings, wellbeing programs, additional in-room extras, and a range of options. For more information, please speak with our friendly team on 1800 225 474.

Pharmacy

Residents are required to pay for the cost of all prescribed medication, where the Catholic Healthcare contracted pharmacy is utilised, Catholic Healthcare will meet all packaging and delivery costs to the Home.