



# Maranatha House

AGED CARE FACILITY

Where living life my way is made easy



## Information Booklet

## *Living at Maranatha*

The management and staff of Maranatha House take pride in the quality of care given to the residents and are proud of the environment in which they live. We believe that nothing is so good that it can't be bettered. Our purpose is to provide quality care in a caring environment for the aged and disabled, both now and in the future.

Our vision is to continue to grow to meet the needs of both current and future residents and the community as a whole and to continue to provide quality care in a caring environment.

Maranatha House offers a homelike environment with large dining and entertainment/activities area, stocked craft room, library, landscaped gardens around and throughout the facility, outdoor BBQ area, outside veranda and 6 meals per day baked onsite.

Currently our accommodation includes permanent and respite care. Single and shared rooms are available for couples. Each room has a combined bed - lounge room area with it's own ensuite bathroom.

Dietary needs are met by the kitchen. Services include Doctors, Physiotherapy, Speech Pathology, Podiatry, Optometry, Mental Health, Wound Consultancy, Dental and Dietician. We also have a large referral network. Full time Chaplin on staff.

Our facility incorporates Allworth Wing which is a Special Care wing with 15 beds. East Wing containing 43 Single rooms. And Len's Lodge a Couple Unit in a 3 bedroom house with all mod cons specifically fitted out for the aged care resident.

Maranatha House is situated within minutes from the local shopping centres, public transport and the local hospital and ambulance station in the same block. Maranatha House provides residents with safe, secure and enjoyable living.



Since 1989 Maranatha House has been the forefront of Residential Aged Care. Maranatha has a clear focus on providing quality of life in a community atmosphere, whilst respecting the dignity and needs of each individual.

## Maranatha's Specialised Service

Maranatha achieve's this by offering quality care through a dedicated team of staff and forming partnerships with our Staff, Residents and their Representatives and the Wellington Community.

We pride ourselves on being flexible and responsive to all Residents' changing needs and to ensure optimum quality of life for our residents. We think outside the box to make activities fun but also ensuring that the residents mobility is kept for as long as possible.

**Maranatha House has attained full 3 year Accreditation for the last 7 Years.**

Maranatha House provides the following Care and services:

<b>Accommodation services (also known as 'hotel services'):</b>	<b>Personal care assistance with:</b>
<ul style="list-style-type: none"> <li>• Administration</li> <li>• Maintenance of grounds and buildings</li> <li>• Utilities</li> <li>• Furnishings</li> <li>• Bedding</li> <li>• Cleaning</li> <li>• Waste disposal</li> <li>• Laundry</li> <li>• Basic toiletry goods</li> <li>• Meals</li> <li>• Social activities at the home</li> <li>• Assistance in emergencies</li> </ul>	<ul style="list-style-type: none"> <li>• Bathing, showering, personal hygiene and grooming</li> <li>• Maintaining continence</li> <li>• Eating</li> <li>• Dressing</li> <li>• Moving</li> <li>• Communication</li> <li>• Emotional support</li> <li>• Administering medicines and carrying out treatments</li> <li>• Designing a rehabilitation program</li> <li>• Arranging access to health professionals</li> <li>• Managing effects of any cognitive impairment</li> </ul>

## Quality of our services

All of our services are subject to external quality and accreditation processes and must pass a series of checks to operate. We are committed to quality service provision and continue to receive industry awards for standards of excellence in care delivery.



## Fees and Charges Explained

The Fees and Charges that you pay while residing at Maranatha House are regulated by the Commonwealth Government of Australia who is also the primary source of Care funding. These Fees and Charges are determined by the Department of Human Services based on your ability to pay and individual circumstances at time of admission. Each quarter the Department produces a Schedule of Resident Fees and Charges. A copy can be obtained on the Department of Health website (<https://agedcare.health.gov.au/aged-care-funding/aged-care-fees-and-charges>) or by contacting the My Aged Care information line on 1800 200 422. Your admission options can vary greatly based on your individual circumstances. The Australian Government also pays subsidies to Maranatha House toward the cost of your care. The amount is based on your care needs.

To determine what Fees and Charges you may have to pay we recommend speaking to your Financial Adviser as we can only provide basic information. The Government's My Aged Care website (<http://www.myagedcare.gov.au/>) has information and also a "Aged Care Fee Calculator" to assist you in working out what fees you may need to pay.

On entry or prior to entry into Maranatha House all residents are required to complete the Department of Human Services Form "Permanent Residential Aged Care – Request for a Combined Assets and Income Assessment (SA457)" which can be obtained from your local Centrelink office, Aged Care facility or Department of Human Services website <https://www.humanservices.gov.au/customer/forms/sa457>. Maranatha House ask that a copy of this assessment be provided to help ascertained the fees and charges that will need to be paid.

A Resident's fees and charges can be made up of 3 components:

- Basic Daily Care Fee +
- Accommodation Payment for partially and fully supported residents +
- Means-tested Care Contribution (not everyone will pay this)

The Department of Human Services once you have submitted your "Permanent Residential Aged Care – Request for a Combined Assets and Income Assessment (SA457)" will determine your status.

**Fully Supported Resident** – Assets under \$47,500. Not required to pay an Accommodation Payment or Means tested fee.

**Partially Supported Residents** – Assets over \$47,500 and up to \$162,087.20. Accommodation payment required RAC or DAC. A means tested fee may also apply.

**Non Support Resident (Self-funded retiree) – Assets over \$162,087.20.**

Accommodation payment required RAD or DAP. A means tested fee may also apply.

## **Basic Daily Care Fees**

All residents in aged care, including respite residents, are required to pay a basic daily care fee as a contribution towards care and living expenses. The daily fee for all residents equates to 85% of the basic single age pension. *As at 1st July 2017 the Maximum Basic Daily Fee is \$49.07 per day.*

## **Accommodation Payments**

If a resident's means tested amount is greater than the maximum accommodation supplement, they may be asked to pay an accommodation payment. The amount of the Accommodation payment will be negotiated between the resident and the aged care provider, up to the published price for the room.

Maranatha House current published room price is:

- ◇ Single Room \$200,000
- ◇ Shared Room \$250,000 (with deceased couple member to be rebated \$50,000)

## **ACCOMMODATION CONTRIBUTION OPTIONS – NON SUPPORTED RESIDENTS (Self-funded retiree)**

### **Option1: Refundable Accommodation Deposit (RAD)**

This is a lump sum payment for accommodation in an aged care home and is fully refundable when you leave the residence. If you are required to pay an accommodation payment, you will have 28 days from the day you entered care to decide on your payment method. This is the price of a room, in lump sum form, that residents have agreed to pay with the provider. Residents can pay the RAD in full or they can pay via a combination of a smaller RAD and a Daily Accommodation Payment (DAP). *When calculating the maximum RAD amount the resident must be left with \$47,500 in Assets. Maranatha House RAD on a single room is \$200,000.*

For example, if the RAD on a room is \$200,000 and the resident has Assets of \$300,000, then the resident will pay a RAD of \$200,000 as they have an Asset Value greater than \$247,500 (\$200,000 Room price + \$47,500 Minimum Permissible Asset Level).

RAD is the term used when the person making the lump sum payment is not eligible for Australian Government assistance and is meeting the full cost of their accommodation on their own.

## **Option 2: Daily Accommodation Payment (DAP)**

Maranatha will work out the DAP based on a legislative formula that converts the RAD price to a DAP price. The resident makes this payment on a regular basis, up to a month in advance, similar to paying rent. The DAP is not refunded when the resident leaves the aged care home or decides to pay a RAD.

The DAP is calculated as a daily cost that is charged monthly if the RAD has not been paid in full. The DAP is calculated as a percentage of the remaining RAD. *For the period 1<sup>st</sup> July 2017 to 30th September 2017 the Maximum Permissible Interest Rate – Per Annum is 5.73%.*

For example, if the RAD on a room is \$200,000 and no RAD is paid, then the customer will pay \$31.40 as a DAP (based on the current 5.73% interest rate).  
 $(\$200,000 \times 5.73\%) / 365 = \$31.40$  (DAP)

Please note, in most circumstances, a percentage of the RAD is required as a deposit on the date of entry.

## **Option 3: Combination of RAD and DAP**

The resident can elect to pay a combination of a RAD and a DAP. For example, on a room with a RAD of \$200,000, the customer can pay \$100,000 upfront and the remaining \$100,000 as a DAP. In this scenario the DAP would be \$15.70 per day.

## **Option 4: Deduction from RAD**

If you nominate to pay via a combination of RAD and DAP we can deduct the DAPs from the RAD amount. You will be required to maintain an agreed Accommodation Payment if the RAD is reduced. The amount of your DAP will increase if your RAD is reduced in accordance with the Method of Calculation.



## ACCOMMODATION CONTRIBUTION OPTIONS – PATRIALLY SUPPORTED RESIDENTS

### Option 1: Refundable Accommodation Contribution (RACs)

This is also a lump sum payment for accommodation in an aged care home, just like a RAD. The difference between a RAC and a RAD is the term used when a person who is receiving Australian Government assistance with their accommodation costs makes a 'contribution' towards their accommodation costs (with the Australian Government also making a contribution on their behalf).

For example, if the RAD on a room is \$200,000 and the resident has Assets of \$100,000, then the resident will pay a RAC of \$52,500 ( $\$100,000 - \$47,500$ ).

The RAC, minus any amounts deduced (as agreed) is refunded when the residents leaves the aged care home – just like a RAD.

If a resident has income and assets in this range they will pay Basic Daily Fee and Accommodation Contribution, A Means Tested Care Fee may also apply dependent on your total assessable assets and income.

### Option 2: Daily Accommodation Contribution (DAC)

The Daily contribution for accommodation in an aged care home that residents would need to pay, if they also receive Australian Government assistance with their accommodation costs. Residents make this contribution on a regular basis, up to a month in advance, similar to contributing to rent. The DAC is not refunded when the resident leaves the aged care home or decides to pay a RAC.

The DAC is set by the Department of Human Services.

For example, if the RAD on a room is \$200,000 and the resident has Assets of \$100,000, then the resident will pay a RAC of \$52,500 ( $\$100,000 - \$47,500$ ).

If the resident doesn't have the cash to pay the \$52,500 then they will pay \$25.24 ( $\$52,500/2080$ ) per day.

### Option 3: Combination of RAC and DAC

The resident can elect to pay a combination of a RAC and a DAC. Following on from the above example, on a room with a RAC of \$52,500, the customer can pay \$30,000 upfront and the remaining \$22,500 as a DAC. In this scenario the DAC would be \$10.82 ( $\$22,500/2080$ ) per day.

### Option 4: Deduction from RAC

If you nominate to pay via a combination of RAC and DAC we can deduct the DACs from the RAC amount. You will be required to maintain an agreed

Accommodation Payment if the RAC is reduced. The amount of your DAC will increase if your RAC is reduced in accordance with the Method of Calculation.

## **Means Tested Fee**

If you had a total assessable income above the maximum income of a full pensioner, you could have been asked to pay a means tested fee.

The Department of Human Services works out the means tested fee based on your individual circumstances and your income information. The Department of Human Services would have done this assessment when you first entered the home and they would have notified you and your aged care home provider of the maximum fees you could be asked to pay.

## **Will my means tested fee ever change?**

Your means tested fee is reviewed every quarter. This will occur whether you entered an aged care home before or after 1 July 2014. Your fees are reviewed quarterly so you never pay more than you should.

The maximum means tested fee you will pay is based on your assessed income at the start of each quarter. The fee is set and does not generally change during that quarter. The quarters begin on 1 January, 20 March, 1 July and 20 September. At the beginning of each quarter, the Department of Human Services will let you know by letter if your means tested fee has changed.

Means Tested Care Fees are capped at \$26,380.51 a year and \$63,313.28 over your lifetime. The annual and lifetime caps are indexed each March and September in line with changes to the daily fees. This cap includes payments from community care and home care. This contribution is calculated by Centrelink or the Department of Veteran Affairs.

## **What if my circumstances change?**

If your income changes significantly you should advise the Department of Human Services or the Department of Veterans' Affairs. This is so you never pay more than you should.

## **Additional Benefits**

Where the resident requests or agrees to additional services being provided these can be charged to their monthly account.

## **When I Leave Maranatha House**

When is my RAD/RAC refunded?

When you leave an aged care home, your RAD/RAC balance must be refunded within the following specified timeframes:

- If you give more than 14 days notice of leaving then your RAD/RAC balance must be refunded to you on the day you leave.
- If you give notice within 14 days of leaving then your RAD/RAC balance must be repaid within 14 days of you giving notice.
- If you give no notice of leaving, the provider must refund your RAD/RAC balance within 14 days of your leaving.

If your bond balance is not repaid to you on the day that you leave, the aged care home is required to pay you interest.

### **What happens to my RAD/RAC if I die?**

If you die, then your aged care home must refund your accommodation RAD/RAC balance within 14 days after the day on which they were shown the evidence of probate (the official proving of a will) or letters of administration (authority to administer the estate of someone who has died without making a will).

The home may choose to refund the bond balance to your estate without being shown evidence of probate or letters of administration; however, they do have the right to ask to see these documents first. This way they can make sure your wishes, as set out in your will, are followed. It also protects the aged care home by ensuring that they can identify who is entitled to receive the refund.

### **Income & Assets Estimation**

To assist us in working out the fees that can be charged from Maranatha House you can complete the Centrelink or the Department of Veteran's Affairs (DVA) Combined Income & Assets Assessment. It is recommended before you enter care, you should seek a formal assessment of your income and assets.

If you have completed your Income & Assets Assessment and received your determination letter from Centrelink/DVA we ask that you provide us with a copy of the letter prior to your admission into Maranatha House. It will also assist us in discussing with you the fees and charges that will be applicable to your circumstances.

If you have not received your income and assets determination letter yet, or lodged the information with Centrelink/DVA Maranatha House uses the "My Aged Care – Income and Assets Checklist for the Fee Estimator" Form will be completed to help us determine what fees will be charged on Admission. This will be used as a guide only as all fees are determined by the Department of Social Services based on your ability to pay and individual circumstances at time of admission

You may elect not to complete an income and assets assessment. However, if you do not complete an income and assets assessment, please note you may be

required to pay the maximum accommodation charges. This is in addition to the daily fee and applicable care fees. If you choose not to undertake a Centrelink or DVA income and assets assessment, please complete the “Election Not to Complete an Income & Assets Assessment” form.

## Resident Agreement

A Resident Agreement protects both parties by formalising arrangements upon admission. As the Government determines fees after admission, the Resident Agreement refers to the maximum amount that could be charged for the various fees and charges. Because the Resident Agreement is a legally binding document, it's important you understand everything in the document before you sign it. If you have any questions, you should ask Maranatha House as it is our responsibility to make sure the agreements offered to you is clear. The proposed agreement may not automatically include all the things that you think are important, so it is a good idea to check.

## Financial advice

The payment method which is most suitable for you will depend on your personal and financial situation. You may want to consult with a financial adviser before you make a decision. There are various government services and resources (<http://www.myagedcare.gov.au/financial-and-legal/finances-and-financial-advice>) that can help you obtain appropriate financial advice. It's a good idea to do some research to see what options work best for you. For example, choosing a particular payment method may affect your pension, if you receive one.

## Collection of Fees

**Monthly statements** – On admission into Maranatha House you will pay for the current month + the next month. Statements are issued early in each month and relate to the next full month.

**Direct Deposit/transfer, Cheque or CentrePay** – is the preferred method of payment.

*If you have any further queries on the financial matters involved in your admission, please contact the Facility Manager or your Financial Advisor.*





## ***Why Choose Maranatha House?***

Maranatha House Vision is to continue to grow to meet the needs of both current and future residents and the community as a whole and to continue to provide quality care in a caring environment.

Once in your new home the staff will work with you to ensure that you maintain or enhance your overall quality of life, dignity and wellbeing. We work with you and your family to understand you every individual needs to ensure that your new home is just a change of address with benefits.

## ***How to Apply***

Before moving into Maranatha House, you will need to be independently assessed by the Aged Care Assessment Team (ACAT). This is a free service. To arrange an assessment please contact the Referral and Information Centre on 02 6207 9977.

You will also need to complete a Permanent Residential Aged Care Request for a Combined Assets and Income Assessment through the Department of Human Services Centrelink or Veterans Affairs.

Once you've been assessed, please contact us to discuss the various options available to you.

## Contact Us

If you have any questions or would like more information, including applying to live at Maranatha House please call our helpful staff.

P: 02 6845 3088

E: [admin@maranathahouse.com.au](mailto:admin@maranathahouse.com.au)

W: <https://www.maranathahouse.com.au/>

