

Moyola Lodge Hostel

Understanding Our Fees and Charges Residential Aged Care Fees

Residential aged care fees are comprised of two parts: the **Daily Care Fee** and an **Accommodation Payment** for permanent residents. Residents who enter Moyola Lodge for **Residential Respite** will pay the Basic Daily Care Fee, as per below.

Daily Care Fees

The daily fee includes the Basic Daily Care Fee and, depending on individual circumstances, may also include a Non-Clinical Care Contribution (NCCC) and a Hotelling Supplement Contribution (HSC).

1. Basic Daily Care Fee

The Basic Daily Care Fee covers the cost of the day-to-day provision of care to you. Residents in our care pay the Basic Daily Care Fee which is based on 85% of the single rate of the basic aged pension. The current Basic Daily Care Fee is \$66.80 as at 20th March 2026.

Respite Fees

Residents who enter Moyola Lodge for respite will pay the Basic Daily Care Fee of \$66.80.

Daily care fees are reviewed by Services Australia in March and September.

2. Non-Clinical Care Contribution

The government requires those who can afford to contribute more towards their care do so. As such, the Services Australia will determine based on income and asset assessment, if a person is required to pay a Non-Clinical Care Contribution on top of their Basic Daily Care Fee. In this case, annual and lifetime caps on the amount paid will apply.

3. Hotelling Supplement Contribution

Residents may also be required to contribute toward everyday living costs, such as meals, cleaning, laundry and utilities, sometimes referred to as a hotelling or everyday living contribution. These costs are separate from clinical and personal care services.

Daily caps apply to both the Non-Clinical Care Contribution (NCCC) and Hotelling Supplement contributions (HSC). Once the relevant caps are reached, no further NCCC will be payable.

Residents who entered care before 1 November 2025, may choose to transition to the new fee structure. This can be done by notifying Moyola Lodge Management in writing. Once a resident elects to opt in, the new fee arrangements will apply from the agreed date going forward.

Completing Residential Aged Care – Calculation of your cost of care must be completed. The easiest way to do this is by contacting Services Australia Aged Care Line on 1800 227 475. This will then determine all fees payable. If you elect not to complete this assessment, please note that maximum fees/payments will apply.

<https://www.myagedcare.gov.au/changes-aged-care-fees-annual-and-lifetime-caps>

<https://www.myagedcare.gov.au/find-a-provider/> – Star Rating of all Residential Services

Accommodation charges

The amount you can be asked to pay for your accommodation is based on your income and assets, and will be one of the following:

- No accommodation costs: if your income and assets are below a certain amount, the Australian Government will pay your accommodation costs.
- Accommodation Contribution: if you need to pay for part of your accommodation, the Australian Government will pay the rest.
- Accommodation Payment: if you need to pay for the full cost of your accommodation.

Services Australia will advise which applies to you.

Explanation of payment options

If you have been deemed to make an Accommodation payment, the amount will be advised by Services Australia and you can choose to pay either, a Refundable Accommodation Deposit, Refundable Accommodation Contribution, a Daily Accommodation Payment, Daily Accommodation Contribution, or a combination of both.

You have 28 days after entering to decide how you want to pay your accommodation payment. You must pay your accommodation costs by the daily payment method until you decide on how you want to pay for your accommodation. Please note, any amount paid as a daily payment is non-refundable.

Retention on Refundable Accommodation Deposits (RAD) and Refundable Accommodation Contributions (RAC)

For residents who enter care under the accommodation arrangements commencing from 1 November 2025, a retention amount applies to the Refundable Accommodation Deposit (RAD) or Refundable Accommodation Contribution (RAC) under the Aged Care Act 2024.

This retention is calculated at a rate of 2% per annum on the outstanding balance, calculated daily and deducted periodically, for a maximum period of 5 years, and is capped at a maximum of 10% of the original RAD or RAC amount. The retained amount is non-refundable and reduces the balance of the RAD or RAC. The remaining balance is refundable when the resident leaves the service, in accordance with legislative requirements.

RAD retention applies only to residents covered by the new accommodation arrangements and does not apply to residents under earlier arrangements unless they opt in.

DESCRIPTION		DAP	RAD
			<i>Based on 8.43% MPIR as of 1st July 2026</i>
Standard	Private room with ensuite	Up to \$91.23	\$395,000.00
Deluxe	Private room with ensuite	Up to \$93.54	\$405,000.00

MPIR (maximum permissible interest rate) is set by the Australian Government and is subject to change. Visit www.myagedcare.gov.au or call 1800 200 422 for more information on Government charges.

Please contact Moyola Lodge Management if you require further details.

How do I calculate the equivalent daily payment?

To calculate the equivalent daily payment of a refundable deposit, the refundable deposit is multiplied by the maximum permissible interest rate (MPIR).

For example, based on an MPIR of 8.43% a refundable deposit of \$395,000.00 would have an equivalent daily payment of \$91.23 per day. $(\text{Refundable deposit} \times \text{MPIR}) / 365 = (\$395,000.00 \times 8.43\%) / 365 = \91.23 per day.

An example of a combination payment for a standard room is a resident could pay, for example, 50% of the price by a refundable deposit of \$197,500.00 and 50% of the price by daily payments of \$45.61.

Refundable Accommodation Contribution (RAC) / Daily Accommodation Contribution (DAC) Comparison Table (Assessed DAC = \$25.00/day, MPIR = 8.43%)

RAC Paid	Formula	Reduced DAC (per day)	Notes
\$0 (no contribution)	$25 - (0 \times 8.43\%) \div 365$	\$25.00/day	Resident pays full DAC, no upfront RAC.
\$10,000	$25 - (10,000 \times 8.43\%) \div 365$	\$22.69/day	Small RAC reduces DAC slightly.
\$20,000	$25 - (20,000 \times 8.43\%) \div 365$	\$20.38/day	Greater RAC contribution further reduces DAC.
\$30,000	$25 - (30,000 \times 8.43\%) \div 365$	\$18.07/day	Reduction in DAC.
\$40,000	$25 - (40,000 \times 8.43\%) \div 365$	\$15.76/day	Larger RAC contribution leads to lowest DAC.

The above are examples only, MPIR is set by Government and is subject to change. Refer to myagedcare.gov.au for further information. Visit myagedcare.gov.au or call 1800 200 422 for more information on Government charges.

Indexation of Daily Accommodation Payment (DAP)

For residents who enter care under the accommodation arrangements commencing from 1 November 2025, Daily Accommodation Payments (DAP) is subject to indexation.

DAP is indexed twice per year, on 20 March and 20 September, in line with movements in the Consumer Price Index (CPI).

This means the DAP payable may increase over time in accordance with indexation. DAP indexation applies only to residents on the new accommodation arrangements and does not apply to residents under earlier arrangements unless they opt in.

Reference scheduled fees <https://www.health.gov.au/resources/publications/schedule-of-fees-and-charges-for-residential-and-home-care>