Residential Aged Care at Dhelkaya Health – Fees and Charges

Pricing as at 1st September 2026

There are up to four types of fees payable in relation to Residential Aged Care at Dhelkaya Health. Your Services Australia (Centrelink) Income and Asset Assessment will determine the final fees applicable to your residency.

We recommend you obtain independent financial advice to select the right accommodation payment option for your circumstances.

1. BASIC DAILY CARE FEE (MANDATORY)	2. ACCOMMODATION PAYMENT (RAD OR DAP)	3. NON CLINICAL CARE CONTRIBUTION (NCCC) (GOVERNMENT ASSESSABLE)	4.HOTELLING CONTRIBUTION (GOVERNMENT ASSESSABLE)

1. **Basic Daily Care Fee** - $66.80/day
   This fee is payable by all residents, regardless of means. It is representative of 85% of the single aged care pension, and increases slightly each time pension rates increase and is set by Services Australia (Centrelink).
   The Basic Daily Care Fee is also the Daily Fee for a Respite admission.

2. **Accommodation Payment** – This fee may be variable, depending on the Assessment outcome. This fee also depends on which room you are in. You can opt to pay a Residential Accommodation Deposit (RAD), or a Daily Accommodation Payment (DAP), or a combination of the two.

Accommodation Payment Options (Only one will apply)			
A. Refundable Accommodation Deposit (RAD)	**B. Daily Accommodation Payment (DAP)**	**C. Combination Payment (RAD + DAP)**	**D. Fully or partially Government supported accommodation**

A **Refundable Accommodation Deposit** is a one-off payment to 'buy' the room, similar to purchasing a house or unit. The cost will depend on your income and assets assessment required by Services Australia.

The **Daily Accommodation Payment** - is calculated into a daily fee that consists of the MPIR 8.43% (Maximum Permissible Interest Rate) of the room price divided by the number of days in a year. This is similar to 'renting' the room. The DAP is also indexed to increase each year during March and September in line with the CPI increase.

The first round of DAP indexation will occur on 20 March 2026. You will be notified by letter from Services Australia of the increase of the DAP indexation and your fees will be adjusted by our Finance department accordingly.

More information about the DAP indexation can be viewed here: https://www.health.gov.au/our-work/residential-aged-care/charging/dap-indexation?language=en

Indexation of daily accommodation payments (DAPs)	
Date	**DAP Index Number**
20 September 2025	1.0
20 March 2026	1.02

3. **Non-Clinical Care Contribution (NCCC)** – Variable, depending on your Income and Assets Assessment outcome.
   The fee (and its applicability) is reliant on the outcome of the Assessment and will be backdated and invoiced to you from the date you entered care. ***In the absence of a returned Assessment, the maximum fee will be charged ($107.32 per day).***
   The maximum NCCC a residential care facility can charge you is:
   - $107.32 per day, or
   - $137,917.01 in a lifetime*.

**A four-year cap also applies to the non-clinical care contribution. The fee ceases after a person pays it for four years, even if they have not reached the lifetime cap amount.*

4. **Hotelling Contribution** - The maximum Hotelling Contribution a residential care facility can charge you is:
   - $22.15 per day

Accommodation Payment

Your Services Australia income and assets assessment will determine if you will be asked to pay accommodation costs, this is called an ‘Accommodation Payment’.

You have **28 days** after entering a residential facility to decide how you want to pay your accommodation payment. You can choose:

1) **A Refundable Accommodation Deposit (RAD)** which is a lump sum payment, the balance of which (minus 2% retention rate for the first 5 years) is refunded when you leave. *Please note there is no provision to refund, or partially refund RAD deposits unless the resident exits the facility.*
    a) Under the new Aged Care Act, providers will be required to regularly deduct part (2%) of each eligible resident’s Refundable Accommodation Deposit (retention amount).
    b) The deducted amounts do not need to be refunded on exit and will help providers continue to provide high quality residential aged care, as well as support improvements and further investment.
    c) The amount to be deducted will be calculated daily at a rate of 2% per annum and it will be limited to 5 years to protect residents who remain in care for a long time.

2) **A Daily Accommodation Payment (DAP)** which is a rental style payment that is paid on a regular basis, payable up to a month in advance, and is not refundable. To calculate the equivalent daily payment of a refundable accommodation deposit, the refundable deposit is multiplied by the maximum permissible interest rate (MPIR), currently 8.43% as at *1st July 2026 – 30th September 2026.*

3) **A combination of the two**. Options to draw-down the DAP from a partial RAD are also available, as per the Accommodation payment options listed above. Please see page 5 for a more detailed explanation of payment options.

Dhelkaya Health prefers payments made via direct debit. Direct debits are processed on the 21st of each month.

Dhelkaya Health has four residential facilities across two campuses:

Castlemaine Campus			Maldon Campus
Ellery House	Thompson House	Penhall Hostel	Mountview Home

Maximum room rates for these facilities are detailed below

Please note that the complexity of your care requirements will determine which facilities can best accommodate you. This may mean that not all facilities will be offered to you.

Rates:

Facility	Campus	Room Type	Maximum Refundable Accommodation Deposit (RAD)	Maximum Daily Accommodation Payment (DAP)
Ellery House	Castlemaine	Shared room	$425,000	$98.16
Ellery House	Castlemaine	Single room with ensuite	$485,000	$112.02
Ellery House	Castlemaine	Single room with shared ensuite	$460,000	$106.24
Thompson House	Castlemaine	Single room with shared ensuite	$400,000	$92.38
Thompson House	Castlemaine	Single room with ensuite	$430,000	$99.31
Thompson House	Castlemaine	Shared room	$380,000	$87.76
Penhall Hostel	Castlemaine	Single room with ensuite	$485,000	$112.02
Mountview Home	Maldon	Single room with ensuite	$460,000	$106.24
Mountview Home	Maldon	Single room with shared bathroom	$425,000	$98.16

Explanation of payment options
Example of a Refundable Accommodation Deposit (RAD) for a room

Jenny chooses a single room with a shared ensuite in Ellery House

Cost of room: $460,000

Jenny pays the full amount of $460,000

Services Australia has determined that Jenny has limited assets and will only be eligible to pay the Basic Daily Care Fee and part of the Hotelling supplement as outlined in a Services Australia letter sent to Jenny and Dhelkaya Health.

Jenny's monthly invoice from Dhelkaya Health will include these charges.
If Jenny leaves the facility, the RAD of $460,000 will be refunded *minus the retention amount.*

Example of a Daily Accommodation Payment (DAP) for a room

Ian chooses a single room with a shared ensuite in Ellery House

Cost of room: $460,000

Ian decides to pay a daily fee of $106.24 instead of a lump sum.
The daily fee is calculated as the MPIR % of the full room price over 365 days.

$$\frac{\$460{,}000 \text{ x MPIR } 8.43\%}{365 \text{ days per year}}$$

In addition, each month Ian will also be invoiced the Basic Daily Care Fee and NCCC as outlined in his Services Australia Letter after his Income and Assets Assessment.

Example of a combination payment for room:

Vanessa chooses a single room with a shared ensuite in Ellery House

Cost of room: $460,000

Vanessa negotiates with Dhelkaya Health to pay part of the amount ($260,000) for the room and will be invoiced per day for the remainder via a DAP.

$$\frac{\$200{,}000 \text{ x MPIR } 8.43\%}{365 \text{ days per year}}$$

Vanessa will be charged a DAP of $46.19 per day as well as the Basic Daily Care Fee as outlined in the Services Australia Letter received after her Income and Assets Assessment.

If Vanessa leaves the facility, the part payment of $260,000 will be refunded minus the retention amount.

Further information regarding the **Income and Asset Assessment** is available here: https://www.servicesaustralia.gov.au/residential-aged-care-means-assessment?context=23391

Further information regarding **financial advice** is available here: https://www.myagedcare.gov.au/financial-support-and-advice

Further information regarding **financial hardship assessments** is available here: https://www.myagedcare.gov.au/financial-hardship-assistance