



ANHF

澳華療養院基金

Culturally Appropriate Aged Care Since 1980

## Australian Nursing Home Foundation Ltd (ANHF)

### Chow Cho Poon Nursing Home

#### Accommodation Pricing & Key Features Statement



**Chow Cho Poon Nursing Home** is located in the inner city area of Earlwood, perched above Cooks River with many popular recreational parks and facilities nearby. Chow Cho Poon Nursing Home offers 46 beds and is conveniently located to Earlwood village comprising of local facilities such as cafes, supermarket, leisure centres, clubs and library. Transportation options to the aged care facility can be made conveniently by bus or train.

## Room Types

Room Category	Single with no ensuite
Quality	Good
Condition	Good
Size	10 – 12 m2 (approx.)
Maximum number of residents in each room	1

Room Category	Double with no ensuite
Quality	Good
Condition	Good
Size	20 m2 (approx.)
Maximum number of residents in each room	2

## Amenity of Rooms

- Air-conditioning
- Electric bed to safeguard the level of care for each resident
- 3-drawer bedside locker and movable bedside table
- Built-in wardrobe
- Comfortable visitor chair
- Nurse call system for safety assurance at all times

## Common Areas

- Purpose built very large open activities room
- Large dining and lounge room
- Feature Memory Walk along the communal areas to bring back historic news and events of years passed
- Garden areas and covered courtyard
- Pantry area for refreshments
- Chinese wifi television programs
- Piano and audio equipment
- Sitting areas to greet guests

## **Clinical Care Features**

- 24-hour registered nurse on duty
- Access to after-hour doctor service. Geriatrician visit is available upon request by family doctor.
- Free Webster pack for medication administration provided by our designated pharmacy.
- Person-centred care approach in care provision to preserve individual resident lifestyles. Staff support resident's decision and choices in lifestyles. Encourage family to bring in memorable photos to hang on wall and small personal items to make a homelike living.

## **Other Features**

- Chinese meals
- Hairdressing, beauty therapy and aromatherapy massage
- Comprehensive recreational activities to cater for groups and individuals
- Celebration of cultural events and birthdays
- Art and craft activities
- Social activities and outings
- Wide range of therapeutic programs – e.g. safety program (floor mat sensor, bed infra-red sensor, low bed etc.), music therapy, pet therapy etc.
- In-house laundry

## **Chow Cho Poon Nursing Home Fees and Charges**

Residents are required to pay:

1. A basic daily care fee;
2. Where determined by Centrelink or DVA, a co-contribution; and
3. Where determined by Centrelink or DVA, an accommodation payment

## **Basic Daily Care Fee**

The Basic Daily Care Fee is set by the Government and equates to 85% of the single pension for pensioners and 96.5% of the single pension for non-pensioners. These amounts vary from time-to-time as the level of pension increases.

## **Co-Contribution**

The co-contribution is an amount which is assessed by Centrelink or the Department of Veterans Affairs (if the person is a veteran).

It is the amount which the government agency determines as the amount which the resident can pay towards the cost of their care.

These amounts are subject to yearly and lifetime caps which are set at the time of the resident's entry to residential care and which are indexed in accordance with the CPI.

Further information is available on [www.centrelink.gov.au](http://www.centrelink.gov.au)

## Accommodation Payments

The Accommodation Payment is set by the Board of ANHF and is varied from time-to-time. They are only applicable to residents entering on or after 1 July 2014 and who have been assessed by Centrelink or DVA.

Chow Cho Poon Nursing Home charges Refundable Accommodation Deposits (RADs) and the corresponding Daily Accommodation Payments (DAPs) up to a maximum of:

Room Type	RAD	DAP
Single with no en-suite	\$380,000	\$60.18
Double with no en-suite	\$330,000	\$52.26

Residents have the right to choose which option would best suit their financial arrangements. Those options are:

- To pay the RAD wholly by lump sum payment; or
- To pay the RAD as a daily payment (known as a DAP); or
- To pay the RAD by a combination of lump sum and daily payment

Within 28 days of entering the facility residents must advise the management of Chow Cho Poon Nursing Home which option they wish to choose.

If this is not done, the management of Chow Cho Poon Nursing Home will implement the preferred option of the Board of ANHF.

From the date of entry, and pending advice of the resident's preferred option of payment, residents will be charged the Daily Accommodation Payment.

Where the resident chooses to pay by lump sum (RAD), the DAP will be charged until the lump sum is paid.

It is recommended that you seek advice from a financial planner to see which payment option best suits your financial arrangements.

The Accommodation Payment can also be paid by a combination of the lump sum (RAD) and daily payment (DAP).

This is done by the resident electing to pay a percentage of the RAD as a lump sum and the remainder as a daily payment. The daily payment is calculated by applying the Maximum Permissible Interest Rate\* (MPIR) to the unpaid lump sum amount.

\*The Maximum Permissible Interest Rate is advised by the Australian Government and is variable.

Examples:

Resident A enters into a single room and chooses to pay the RAD 50% as a lump sum and 50% as a daily payment.

Resident A would therefore pay a lump sum of \$190,000 and a daily payment (DAP) of \$30.10.

This daily payment is calculated as follows:

Unpaid lump sum - \$190,000

Maximum Permissible Interest Rate – 5.78%

DAP ( $\$190,000 \times 5.78\%$ ) divided by 365 days - \$30.10

Alternatively resident B enters into a single room and chooses to pay the RAD \$50,000 as a lump sum and the remainder as a daily payment.

Resident B would therefore pay a lump sum of \$50,000 and a daily payment (DAP) of \$52.26. This daily payment is calculated as follows:

Unpaid lump sum - \$330,000

Maximum Permissible Interest Rate – 5.78%

DAP ( $\$330,000 \times 5.78\%$ ) divided by 365 days - \$52.26

Prospective residents who do not have the means to pay an accommodation payment are always welcome.

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