



Understanding Accommodation, Care Charges & Payments at Bupa

Welcome to Bupa!
We're so pleased you're joining
our community.

At Bupa we want to keep money matters
simple, so you know what to expect,
and what to plan for.

To help, we've created the following
Five Steps*.

Let's get started!

*This information is designed for long-term residents aged over 65.
For more information, please visit bupa.co.nz

Step 1

Discussing your Bupa accommodation and care charges

We're committed to getting things right from the start. First, we'll listen to your needs and preferences. Then we'll provide you with your accommodation and care charges. This conversation will be based on four key questions:

- **What type of care have you been assessed as needing?** E.g., rest home, dementia, or hospital-level care.
- **What type of Bupa accommodation have you chosen?** Standard or Premium Room.
- **Would you like additional services?** E.g. hairdressing.
- **Are you applying for a Residential Care subsidy?** You may be eligible for funding support. Your Needs Assessor will have provided you with the application form. Work and Income NZ (WINZ) is the organisation responsible for assessing this.

Step 2

Confirming your Bupa accommodation and care charges

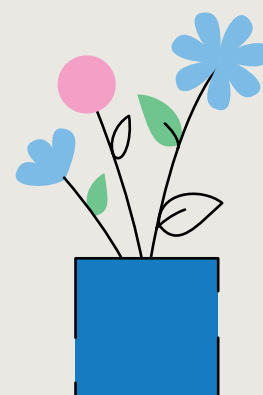
Next, we'll sit down together to talk through your charges, which are calculated on a daily rate and clearly set out in your **Admission Agreement**.

Once you've signed this, we'll email you your **first invoice/statement***, along with your **Direct Debit form**. The invoice/statement will show a breakdown that will include:

- **Maximum Contribution** — this is the rate set for a Standard Room by Te Whatu Ora - Health NZ for the area or region your care home is in. Maximum Contribution rates are published in the government gazette annually. As of July 2023, this varied between \$1,355.76 and \$1,464.26 per week.
- **Premium Accommodation charges** — this is an additional charge for rooms that offer enhanced amenities or attributes over and above a Standard Room.

*Bupa invoices/statements do not include charges for additional services; additional government contribution for certain care charges higher than rest home level care (Te Whatu Ora pays this 'top-up' directly to Bupa); and additional subsidies you may be eligible for. For more information, visit:

- bupa.co.nz
- www.workandincome.govt.nz
- www.tewhatauora.govt.nz



Step 3

Considering your payment options

Typically, 'who' pays your monthly charges is a combination of you, from your private funds/ Superannuation; from Te Whatu Ora; and any subsidies you may be eligible for.

Below is an example of what that breakdown could look like*.

Care charges per care level	rest home	dementia	hospital
Total daily bed rate	\$180	\$230	\$280
Less — top-up paid by Te Whatu Ora	\$0	\$50	\$100
Maximum Contribution paid by residents (until any subsidy is granted)	\$180	\$180	\$180
Plus — Premium Accommodation charge — always paid by the resident	\$70	\$70	\$70
Total charges per day paid by resident	\$250	\$250	\$250

*Example only. Does not include the Residential Care Subsidy. Actual charges will vary between care homes.

Step 4

Setting up your Direct Debit

Let's make this easy. Our preferred method of payment is **Direct Debit** so you don't need to worry about making or missing a payment. You'll receive a Direct Debit form via email with your first Bupa invoice/statement. Please fill this in and email to receivables@bupa.co.nz

Every month, on or around the 5th, you'll be emailed your invoice/statement which will include that month's charges. They will need to be paid by the 20th of that month.



You'll need to provide evidence of your bank account. E.g., a screenshot or bank statement showing the account number and name of account plus the bank's logo. Please email this to receivables@bupa.co.nz

Step 5

Moving in — welcome to Bupa!

We're so glad you've chosen to join our community and we're privileged to have you with us.

Please remember that we're here to help. We're committed to making paying for accommodation and care an open, honest and ongoing conversation with you — our resident, and your whānau.

Have questions about your billing?

Talk to your Care Home General Manager or

Call us: 0800 60 80 99 Email our Accounts Team: fonza@bupa.co.nz

Welcome home.

Additional resources and information

● What's included in your Bupa accommodation and care charges?*

At Bupa, we're proud of the comprehensive aged-care experience and services we provide. As well as your Standard Room, this includes:

- ▶ **Seasonal menus** covering breakfast, morning tea, lunch, afternoon tea, and dinner. These can also be personalised based on your preferences, cultural requirements, and any dietary needs.
- ▶ **A regular and diverse lifestyle and wellness programme, tailored to your interests.**
- ▶ **Care services** including nursing and support care; dementia and hospital-level care (depending on your care home); GP visits; your prescribed medication (to the extent they are subsidised by Pharmac); and certain medical care products you may need.
- ▶ **Certain communal equipment and mobility aids** so you can continue to be you at Bupa.
- ▶ **Transport** to most health services; for regular visits to shops; and as part of our lifestyle and wellness programme.
- ▶ **Laundry and cleaning.**

*This is in accordance with our obligations to you under our agreement with Te Whatu Ora.



● What additional services can you choose from?

At every Bupa community, there are additional services* you can choose from. While Bupa organises these, they're paid by you monthly via an account you'll set up with our partner organisation called **Capital Guardians**. These include:

- ▶ Hairdressing and beautician services.
- ▶ Dry cleaning.
- ▶ Dentists, podiatry, opticians, audiologists, radiologists.
- ▶ Physiotherapy.
- ▶ Occupational Therapy.
- ▶ Customised and personal care items e.g. specialised communication equipment or mobility equipment.
- ▶ Specialised assessment and rehabilitation services.
- ▶ Non-Pharmac funded medication.

*Some of the above services may be part of your treatment plan and paid for by separate funding from Te Whatu Ora, Manatū Hauora (The Ministry of Health), or ACC. Please check with your Needs Assessor to find out more.

● How do you pay for additional services? Capital Guardians

- ▶ Payments are monthly via Direct Debit from an account you'll set up with Capital Guardians.
- ▶ You'll need to maintain an account balance of \$100-\$400, plus a month's worth of anticipated spending for additional services.
- ▶ To view your statement, visit the Capital Guardians website <https://capitalguardians.com/residential-care/>



E.g., in February you go to the hairdresser which costs a total of \$40 so there will need to be \$140-\$440 sitting in your account.



● Subsidies and funding — how does it all work?

While Bupa is not directly involved in the subsidies process, it's important for our residents to have a good understanding of what is involved. Read below for the **three key steps to follow** and the **four possible outcomes**.

Three steps to follow

Step 1. Complete the Residential Care Subsidy (RCS) application form (supplied by your Needs Assessor).

a. **On question 12 — tick 'YES' to redirect a portion of your NZ Superannuation to Bupa** (if the subsidy is granted).

Please note: All recipients of the Residential Care Subsidy are required to contribute towards the costs of their care from their Superannuation.

b. **Until a subsidy is confirmed in writing to Bupa, you'll still need to pay the full costs of your care from your private/Superannuation funds.**

We welcome you to speak with your Care Home General Manager if you have any concerns about this or to contact our Accounts Team on 0800 60 80 99 or fonza@bupa.co.nz about payment options.

Step 2. Send your form to the WINZ's Whangārei office asap but within 90 days of admission to your care home and please keep a copy for your own records:

a. **Postal address:** Specialised Processing Services — Whangārei, Private Bag 9032, Whangārei 9032, **or**

b. **Email:** msd_rcs@msd.govt.nz

Step 3. WINZ will then do a Financial Means Assessment and let you know whether you're granted a subsidy.



Four possible outcomes

- 1. Full subsidy granted.**
- 2. Partial subsidy granted but requiring a private contribution.**
- 3. Your subsidy application is declined:** However, the Government will continue to pay any top-up amount above the Maximum Contribution for dementia and hospital-level care. You will continue to pay the Maximum Contribution from your private/Superannuation funds.
- 4. Application declined, and you apply for the Residential Care Loan:** Contact your Needs Assessor for the form, fill in and send back to WINZ Whangārei. They will complete an Asset Assessment to see if you're eligible. To apply, you must first complete the Residential Care Subsidy process. You will continue to pay the Maximum Contribution to Bupa until you hear back from WINZ. For more information please visit www.workandincome.govt.nz

Note: The Premium Accommodation charge must always be paid via your private funds.

Sample example

This provides an indication of some of the possible charges' outcomes from your subsidy application. This is based on a Bupa resident with a daily Maximum Contribution of \$180 + a Premium Accommodation charge of \$70 = a total daily charge of \$250.

	No subsidy or subsidy declined	Full subsidy	Partial subsidy
Your Maximum Contribution	\$180 (paid by you)	\$180 (Paid by Residential Care Subsidy and your Superannuation)	\$160 (Partly paid by Residential Care Subsidy, you and your Superannuation)
Your Premium Accommodation charge	\$70	\$70	\$70
Approved subsidy	n/a	\$130	\$110
Your Superannuation redirected from WINZ straight to Bupa	n/a	\$50	\$50
Your required private contribution as assessed by WINZ	n/a	\$0	\$20
Your amount to pay per day	\$250 (180+70)	\$70	\$90 (70+20)

● What does a Bupa invoice/statement look like?



Tax Invoice / Statement

Accadia Care Home

01-123-456

Deliver To:

Ardis Smithers
7301 Somewhere Street
Auckland 2016

GST

91-607-158

Page:

1

Date:

07 Feb 2023

Resident Number:

40009423-CP

Statement No:

40009423-CP-1

Email: AS@Anonymize.rel.co.nz

Resident Name: Bette-Ann Minnich

Date	Reference No.	Description	Rate	Units	GST	Total
		Opening Balance				\$0.00
07/02/2023	I148190/1	Care Charges February 2023	\$200.00 per day	28.00	\$613.36	\$5,600.00
07/02/2023	I148190/2	Accommodation Charge February 2023	\$26.00 per day	28.00	\$79.74	\$728.00

Total due: \$6,328.00

This Invoice / Statement includes GST of \$693.10

Please deposit the Total Due into our Westpac Bupa Care Home Fees Bank Account No. 03-0175-0660940-001. Please include your customer number as the reference. Payment is due by the 20th of this month.

These charges relate to the terms and conditions in your admission agreement. Your Care Home / General Manager is available to answer any queries.


GST % Calculated: Rest Home/Dementia Fees 12.3%, Hospital/Psychogeriatric Fees 12.9%, Respite Fees/Incidentals 15%, Accommodation Charges per Care Level

Bupa Care Services Ltd, Level 4, 1 Walton Leigh Ave, PO Box 50-642, Porirua 5022, New Zealand

Freephone 0800 60 80 99, Tel 64 4 238 4570

Email. Receivables@bupa.co.nz Website www.bupa.co.nz

Bupa invoice/statement explainer guide



Tax Invoice / Statement

Accadia Care Home

Deliver To: Ardis Smithers
7301 Somewhere Street
Auckland 2016

GST: 91-607-158

Page: 1

1 Date: 07 Feb 2023

2 Resident Number: 40009423-CP

Statement No: 40009423-CP-1

Email: AS@Anonymize.rel.co.nz

Resident Name: Bette-Ann Minnich

Date	Reference No.	Description	Rate	Units	GST	Total
		Opening Balance				\$0.00
07/02/2023	I148190/1	5 Care Charges February 2023	\$200.00 per day	28.00	\$613.36	\$5,600.00
07/02/2023	I148190/2	6 Accommodation Charge February 2023	\$26.00 per day	28.00	\$79.74	\$728.00

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Bupa Care Services Ltd., Level 4, 1 Walton Leigh Ave, PO Box 50-642, Porirua 5022, New Zealand

12 Freephone 0800 60 80 99, Tel 64 4 238 4570
Email: Receivables@bupa.co.nz Website www.bupa.co.nz

1 Date

The date your invoice/statement was issued.

2 Resident Number

Your unique number identifier for your Bupa charges. Please use this number when making enquiries about your invoice/statement.

3 Reference No

Internal Bupa codes used for different types of charges.

4 Description

Describes what a particular charge relates to.

5 Care Charges

Your Standard Room and care charges (e.g., for rest home, dementia, or hospital-level care, etc). This charge is based on the Maximum Contribution set annually by Te Whatu Ora for your region.

6 Premium Accommodation Charges

This is the additional charge for our Premium Accommodation Rooms which offer enhanced amenities or attributes over and above a Standard Room.

7 Rate

The charge per day.

10 Total Due

The amount that will be Direct Debited from your account on the 20th of the month e.g., the invoice/statement you receive on 5th October will be Direct Debited on 20th October.

8 Units

The number of days in that month that you're being charged for.

11 Information on how to pay your fees

If your Direct Debit has not yet been set up, this section provides Bupa's bank account details. A reminder to please reference your Resident Number, and the date to pay your invoice/statement.

9 GST

Different percentages of GST are applied to different levels of care e.g., rest home/dementia fees 12.3%, hospital/psychogeriatric fees 12.9%, respite fees/incidentals 15%.

12 How you can get in touch with us

We're committed to making paying for accommodation and care an open, honest and ongoing conversation with you — our resident, and your whānau. Have questions? Talk to your Care Home General Manager; call us on 0800 60 80 99; or email our Accounts Team at fonza@bupa.co.nz or receivables@bupa.co.nz

Bupa invoices/statements do not include charges for:

- Additional services such as hairdressing which is paid monthly by you via an account you'll set up with our partner organisation called Capital Guardians.
- Additional government contribution for certain care charges higher than rest home level care such as dementia and hospital-level care. Te Whatu Ora pays this 'top-up' directly to Bupa.
- Additional subsidies you may be eligible for, once you have applied and been granted them.

Glossary

Bupa admission and finance process

Admission Agreement: The legal document you sign before joining a Bupa community. This includes contact details, what Bupa commits to providing, your responsibilities as a resident, and a breakdown of the daily charges (paid monthly) relating to the accommodation and care you'll receive.

Capital Guardians: Bupa's partner organisation where you pay for any additional services used each month via a Direct Debit from your Capital Guardians account.

Direct Debit: A monthly payment processed by Bupa based on the invoice/statement provided to you. To note, the total amount of each payment will vary depending on the number of days in the month and if there have been any changes in your accommodation, care charges or subsidies.

Maximum Contribution: The maximum amount (incl. GST) that any resident assessed as needing care will be required to pay for care home charges until a subsidy is granted. Set by Te Whatu Ora – Health NZ, this is reviewed annually and varies depending on your region. **Note:** the Maximum Contribution rate is the same amount as the rest home level care rate.

Levels of care: Most common are rest home, dementia and hospital-level care, as assessed by your Needs Assessor.

Residential Care Subsidy (RCS): A government subsidy to help with the cost of your long-term care, based on an eligibility criteria. This might be a full or partial subsidy. The subsidy portion is paid directly to Bupa.

Bupa accommodation, care and additional services

Additional services: Services such as hairdressers and dentists that are available in your Bupa community. Organised by Bupa, they carry an additional charge which is paid monthly by you via Direct Debit from your Capital Guardians account.

Bupa accommodation and care charges: Your daily Premium Accommodation charge, plus care charges based on your needs assessment (such as rest home, dementia, or hospital-level care).

Bupa dementia care: Bupa is committed to shaping New Zealand's dementia care and ensuring that people living with dementia lead happier lives, for as long as they can.

Bupa hospital-level care: Designed for residents who require 24/7 personal care, for example help with dressing, showering and eating, as well as with medication and pain management.

Bupa rest home level care: Care for older people who can manage some daily tasks and would find it difficult to live safely in their own homes.

Premium Room: These rooms may be larger, have ensuite facilities, views, garden access or an additional premium feature, depending on the Bupa care home. They incur a Premium Accommodation charge in addition to the Maximum Contribution or any subsidised charges.

Standard Room: These depend on your Bupa care home, however typically they have a single bed and items of furniture such as an armchair, small desk, and a television.

Government bodies

Manatū Hauora/the Ministry of Health: The Ministry responsible for setting health policy, strategy and regulation.

Te Whatu Ora – Health NZ: A public health authority responsible for the planning and commissioning of health services as well as the functions of the 20 former district health boards (DHBs).

Work & Income NZ (WINZ): The organisation responsible for setting the eligibility criteria for subsidies and assessing residents. WINZ is also responsible for paying for Superannuation.

ACC, as it relates to aged care: ACC may provide funding support if you have sustained a physical injury, are unable to live independently, and need to move to a care home (for either short-term or long-term stay).



Have you ticked all the boxes?

Step

1

Discuss your Bupa accommodation and care charges

First, we'll listen to your needs and preferences; and then provide you with your accommodation and care charges.

1. What type of care have you been assessed as needing? For example:

- Rest home dementia or
 hospital-level care

2. What type of Bupa accommodation have you chosen?

- Standard Room Premium Room

3. Would you like additional services?

- Find out more on our website bupa.co.nz

4. Are you applying for a Residential Care Subsidy?

- Your Needs Assessor will give you the application form. To find out more: www.workandincome.govt.nz

Step

2

Confirm your Bupa accommodation and care charges

- Meet with your Care Home General Manager to talk through your daily charges Review and sign your Admission Agreement Receive your first Bupa invoice/statement and Direct Debit form

Step

3

Consider your payment options

Typically, 'who' pays for your monthly charges is a combination of you, from your private/Superannuation funds, Te Whatu Ora, and any subsidies you may be eligible for. See an example of what that breakdown could look like on our website bupa.co.nz

Step

4

Set up your Direct Debit

- Complete and return your Direct Debit form to receivables@bupa.co.nz
 Provide evidence of your bank account e.g., a screenshot or bank statement showing the account number, name of the account and bank logo

Every month on or around the 5th, you'll be emailed your monthly invoice/statement, which needs to be paid by the 20th of that month.

Step

5

Move in - welcome to Bupa!

Please remember that we're here to help. We're committed to making payment an open, honest and ongoing conversation with you and your whānau.

Have questions about your bill?

Talk to your Care Home General Manager or

Call us: 0800 60 80 99 Email our Accounts Team: fonza@bupa.co.nz

Welcome home.

Bupa's purpose is helping people live longer, healthier, happier lives and making a better world.

Bupa Villages & Aged Care - NZ

Bupa House, Level 2, 109 Carlton Gore Road,
Newmarket, Auckland, 1023
bupa.co.nz

