



St Margarets

A Guide to Prices and Charges
for Aged Residential Care



Care



Compassion



Comfort



Companionship



Connectedness

Overview

This guide summarises costs and charges but is not intended to replace CHT's admission agreement. A detailed breakdown of services and costs is presented in our admission agreement which residents are required to sign before admission.

The Aged Related Residential Care Agreement between providers and DHBs allows providers to levy an additional accommodation supplement on top of the DHB price. Standard rooms will have no accommodation supplement but premium rooms will have a charge of \$25.00 per day depending on the characteristics of the room - please ask the Care Home Manager for more detail.

Additional charges apply for services requested by residents that fall outside the aged residential care agreement. These additional services may include, but are not limited to:

- Personal telephone, SKY TV connections and toll calls.
- Podiatry visits (if not prescribed by a general practitioner).
- GP visits initiated by the resident or their family without prior approval of the registered nurse or Care Home Manager.
- Electrical testing of resident's electrical equipment
- Pharmaceuticals not on the Pharmac schedule, for the difference in cost between products and services routinely supplied by CHT, and products or services preferred by the resident.
- Residents are responsible for insurance premiums to insure personal belongings, clothing and personal toiletries, services such as those provided by dentists, opticians, audiologists, dry cleaners and solicitors.

Residential Care Loans

You may be able to get a Residential Care Loan if:

- Your home puts you over the asset limit to be eligible for a Residential Care Subsidy.
- You own the home you lived in before entering residential care.
- You have limited other assets (up to \$15,000 for a single client or \$30,000 for a couple both in care).

Please note: Not every application is approved by WINZ. The application must fit within the Loan scheme, WINZ caveat must be able to be adequately secured over your property and there should be no significant risks that would affect the Crown's ability to recover and enforce repayment of the Loan or the terms and conditions of the Loan agreement.

Asset Thresholds

Residents are required to apply to WINZ for a subsidy for long term residential care. Eligibility for a subsidy is dependent upon the total value of the resident's assets. If a resident's assets fall below the threshold after they have been admitted to residential care, they can apply for a subsidy at that point.

Asset thresholds are adjusted annually with new thresholds coming into effect on 1 July each year. The value of assets that you may retain (asset threshold) and still be eligible for subsidised residential care from 1 July 2026 are as follows:

Asset Level

Single or widowed person in care	\$300,811
Couples with both partners in care	\$300,811
Couples with one partner in care	Either \$164,731 (the family home and car are exempt assets) Or \$300,811 total assets.

Waitakere District

CHT St Margarets Care Home

Daily Charges	Hospital	Rest Home	Dementia Care
GST Exclusive Price	\$326.06	\$203.11	\$272.99
GST Percent	12.90%	12.30%	12.30%
GST Inclusive Price	\$368.12	\$228.09	\$306.57
Maximum Contribution	\$228.09	\$228.09	\$228.09
Top Up Subsidy	\$140.03	N/A	\$78.48

These prices exclude accommodation charges as outlined in Prices and Costs Overview.

The maximum contribution is the maximum weekly amount (GST inclusive) that a person assessed as needing long term residential care may be required to pay. Providers can charge for additional services and accommodation on top of the maximum contribution



To find out more about our extensive range of services contact

CHT St Margarets

52 Beach Rd
Te Atatu Peninsula
West Auckland

Tel **(09) 834 4963**

Email **stmargarets@cht.co.nz**

Visit **www.cht.co.nz**