Commonwealth Home Support Program
Client Contribution Co-payment Policy
Community Aged Care HC-POL-008

1. Purpose

This policy outlines a standard framework for UnitingSA to collect a contribution towards client services.

The purpose of this policy is to provide transparency around client contributions for their Commonwealth Home Support Program (CHSP). UnitingSA, as a provider of CHSP services, ensures that those who can afford to contribute to the cost of their services are able to do so, while protecting those most vulnerable.

The objectives of the policy are to:

- Move towards a consistent approach in client contributions.
- Improve the sustainability of CHSP services.
- Provide appropriate safeguards for financially disadvantaged clients.

As a provider of CHSP services, UnitingSA is required to have a documented and available contribution policy that aligns to the National Guide to the CHSP Client Contribution Framework. This policy is available for all staff and clients associated with CHSP.

As CHSP services are only part-funded by the government, we ask you to pay a contribution for each service that you use.

2. Scope

This Policy applies to UnitingSA Community Aged Care clients who receive our CHSP services.

This Policy will be monitored and updated to reflect best practice, professional practice standards and guidelines, regulatory, and legislative requirements.

3. Definitions

Term	Definition
CHSP	Commonwealth Home Support Programme
Financial hardship	Having trouble in contributing to the cost of receiving home care services.
Contribution	The amount that is required for a client to pay to receive their home care services.
Compensation payment	Funds that have been provided to a client that may be required as payment for their home care services (e.g., Workers Compensation).

4. Policy Principles

Client contribution policies for the provision of CHSP services incorporate the principles below:

4.1. Consistency

The Australian Government subsidises the CHSP. It is a requirement that all clients, who can afford to, contribute to the cost of their services.

4.2. Transparency

This policy is available on our website and will be provided to all CHSP clients.

The following CHSP activities and services are specifically excluded from the Framework as contributions do not apply:

- Assistance with Care and Housing (ACH) Hoarding & Squalor
- Sector Support and Development (SSD) activities

4.3. Sustainability

As the CHSP is subsidised, UnitingSA is required to advertise and seek a contribution from clients. This ensures that the program is financially sustainable. The revenue that is received from client contributions is utilised to support the ongoing service delivery. It allows UnitingSA to expand the client services that we are funded to deliver.

4.4. Fairness

The policy will consider the following when discussing contributions/co-payments to client service delivery:

- Financial status: UnitingSA will consider the financial circumstances of our clients such as pensioners, clients on a low income and self-funded retirees.
- Socioeconomic circumstances: UnitingSA will consider the socio-economic factors within our local service area when setting client contributions.
- Financial hardship: There will be times when clients are unable to contribute to their service delivery and they will not be disadvantaged if they are unable to afford the service.
- If unable to contribute to their service delivery, clients and staff can access the My Aged Care Financial Hardship Assessment to work through their capacity to contribute. If a client is approved for a reduction or waiver in their contribution, the decision will be reviewed on an annual basis - in line with the care plan and service agreement.

4.5. Reporting

It is a requirement for UnitingSA to report the dollar amount collected from client contributions received for CHSP services in DEX.

4.6. Other considerations

Couples

Client contribution arrangements only apply to CHSP clients. If a client lives with a person (e.g. partner, spouse) who is not a CHSP client, we will not ask the non-client to also contribute for services, such as Social Support, delivered in the home.

Where both individuals living together are CHSP clients, they will not be asked to contribute separately. For example, if a 1-hour cleaning service is provided to a couple in their home, the contribution amount should reflect only 1-hour (not 1-hour per client).

Multiple services access (bundling)

Clients who access multiple service types of CHSP funding are required to contribute to each of those, subject to their capacity to pay. For example, if a client receives individual Social Support, transport, social support group services, they are required to contribute to each of those.

Where multiple services are provided concurrently, it may be appropriate to 'bundle' the contribution amounts for the cost of these activities. For example, where a client receives an hour of social support, a meal at this activity as well as transport to and from, they may be unable to pay the relevant amount for each individual service type delivered through that one instance of social support. We will clarify with you whether bundling may occur.

Compensation

If a client has received or is receiving a compensation payment that is intended to cover some or all costs of the home-based care, the full cost of the service/s will be requested.

If a client is in receipt of a compensation payment, UnitingSA will work with them on an individual basis to claim the appropriate funds.

Accessing services through multiple providers

Staff need to identify when a client is receiving CHSP services from more than one provider. Staff will liaise with the service providers in respect to client contribution amounts, to ensure that the client is not financially disadvantaged.

Client contribution changes

UnitingSA's client contributions are reviewed annually. The client contribution is reviewed within the National Guide to the CHSP Client Contribution Framework. This allows UnitingSA to ensure that the 'reasonable' client contribution that is set falls in line with the national standards.

If there is a change in client contributions, UnitingSA will notify the client in writing and provide a minimum of 4 weeks' notice of the changes. Staff will speak with clients regarding the changes and recommend the Aged Care Financial Hardship Assistance if indicated.

My Aged Care Financial Hardship Assistance
Information and eligibility requirements are available on the My Aged Care Website.

Financial hardship assistance is only provided to older people who have completed an Aged Care Calculation of your cost of care form, have assets that are valued less than $$40,033.50 (24 January 2023 rates), and have not gifted away over $10,000 in the last year or over $30,000 in the last five years.
You will also need to fill out an Aged Care Claim for financial hardship assistance form. Services Australia will review your application and determine whether the essential expenses you have identified fit within normal daily living costs.
Home care essential expenses can include fees, food, house costs like rent, insurance, rates or utilities, telephone and internet; private health and ambulance cover, artificial prosthetics, and more.

Keep in mind that financial hardship assistance typically applies for 12 months, you will need to re-apply for financial hardship. You will need to advise Services Australia if there are any changes to your situation during the last year.

My Aged Care Hardship supplement
If you cannot afford to pay for care due to financial problems out of your control, then you may be eligible to receive an extra supplement to assist with these payments.

The Hardship Supplement is available to people receiving a Home Care Package, respite care or live in residential aged care.

This supplement is an additional amount paid by the Government to the facility or service provider to assist in covering your aged care costs.

To be eligible, you will need to fill out the Aged Care Claim for financial hardship assistance form for Services Australia.

There are certain application exemptions for older people who require the Hardship Supplement straight away. You can find out more about it on the Government Health website.

Non-payment of client contribution
If a client fails to make payments and is in arrears of over 14 days without prior arrangement, it is important for our staff to reach out to them. Staff will consider the following when speaking with clients:

- Understand their rationale for underpayment – is there an acute financial hardship taking place for the client
- Discuss mutually agreed options for clients to get on top of their missed payments. This could be in the form of payment plans.
- If required, reassess their client contribution with the Aged Care Financial Hardship Assistance payment/supplement – determine whether there has been a fundamental shift in the client's ability to contribute, and then a financial hardship application may need to be placed.

- If the client fails to pay the agreed outstanding amount 14 days after the fee was due, a written reminder will be issued, requesting payment within 7 days.
- Once all avenues have been explored, UnitingSA will decide how to manage the debt as per our Debtors policy.
    - If ability to pay is not an issue, the organisation may notify the person that services will be withdrawn.
    - If payment is still not made within a total of 21 days of the original due date, services can be ceased at the discretion of UnitingSA.
    - The client will be informed in writing of UnitingSA's decision and will have their right of appeal explained to them.

5. Responsibilities

5.1. The Senior Manager is responsible for:

- Ensuring distribution of and adherence to this policy.
- Assist with supporting the Client Care Manager & Coordinators in policy implementation and adherence
- Ensuring this policy is available on our website
- Approving applications for financial hardship

5.2. The Client Care Manager is responsible for:

- Supporting the client Coordinators in policy implementation and adherence
- Assisting with client enquiries and complaints
- Forwarding financial hardship situations and/or escalating concerns to the Senior Manager
- Implementing a system to review annually any clients who have been approved for a reduction or waiver in fees annually

5.3. The Coordinator is responsible for:

- Discussing contributions with clients for CHSP services.
- Ensuring clients understand the importance of contributing to their services, and that all information is appropriate, clear and simple to understand
- Promoting the My Aged Care Financial Hardship opportunities for those clients who indicate that they are unable to contribute to their services.
- Support clients that are having difficulty with underpayments.
- Liaise with other service providers on behalf of clients that are accessing CHSP services across multiple providers
- Escalate any concerns to the Client Care Manager

5.4. The Chief Finance Officer is responsible for:

- The Chief Financial Officer is authorised to approve the write off of amounts less than $5000 for an individual case.

6. Records Management

6.1. Records are maintained in accordance with relevant legislation.

7. References

7.1. Uniting CHSP Client Contribution/Co-payment Policy

7.2. CHSP Fee Policy Myassist

7.3. Aged Care Guide - Financial hardship options for older people

8. Legislative References / Standards

8.1. Commonwealth Home Support Program Manual 2024-2025

8.2. National Guide to the CHSP Client Contribution Framework 2022

8.3. Aged Care Quality Standards

8.4. Code of Conduct for Aged Care

8.5. Older Persons Advocacy Network

8.6. Charter of Aged Care Rights

8.7. Commonwealth Home Support Programme (CHSP) contacts, supports and resources

8.8. Guide to the National Commonwealth Home Support Programme (CHSP) Client Contribution Framework

9. Related Documents

9.1. Debtors Procedure

10. Document Control

10.1. All records must be retained in accordance with legislation.

Version	Description of change	Committee approved by	Date approved	Owner position title
V1	New policy	Q & CGC	15/10/20024	SM CAC

11. Appendices

11.1. Nil