

## 1. PURPOSE

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At UnitingSA we are guided by four values – Respect, Compassion, Courage, and Integrity. Our vision inspires us to be compassionate and respectful while providing a Great Client Experience with quality outcomes for our clients utilising person-centred, culturally safe, connected, and effective care in accordance with the client’s needs, goals and preferences.

This policy outlines a standard framework for UnitingSA to collect a contribution towards CHSP 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.
- Outline how contributions and contribution agreements are set, communicated, and applied based on the principles of consistency and transparency;
- Ensure that contributions reflect each client’s capacity to contribute, without restricting access to essential aged care services;
- Provide appropriate safeguards for financially disadvantaged clients.

As a provider of CHSP services, UnitingSA is required to have a documented and available Co-contribution policy that aligns to the *National Guide to the CHSP Client Contribution Framework*. Our CHSP Co-Contribution Policy, Pricing and Financial Hardship Policy and CHSP Hardship application form is available on our website for all staff and clients associated with CHSP. Hard copies are included in our Welcome Packs and are also available on request.

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

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This Policy applies to:

- UnitingSA Community Aged Care clients who receive our CHSP services.
- All clients who are asked to pay a contribution toward the cost of the services they receive; and
- All workers involved in communicating, administering, collecting, or managing client contributions.

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

## 3. DEFINITIONS

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Term	Definition
CHSP	Commonwealth Home Support Programme A specialist aged care program funded by the Australian Government that provides entry-level support to older people living independently at home.
Capacity to Contribute	a client's ability to pay a contribution toward the cost of services without compromising their ability to meet essential living expenses.
Financial hardship	Circumstances where a client is unable to meet required CHSP contributions or specialist program fees without compromising their ability to pay for essential living expenses.
Contribution	Fees charged for services delivered under the CHSP by Uniting SA. Contributions are decided in agreement with the service user. The amount a client is asked to pay toward the cost of services delivered under the CHSP. Contributions are additional to government funding and are determined in accordance with this policy.
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).
NATSIFACP	National Aboriginal and Torres Strait Islander Flexible Aged Care Program (NATSIFACP): a program funded by the Australian Government to provide culturally appropriate aged care services for Aboriginal and Torres Strait Islander peoples, primarily in rural and remote areas.
Waiver or reduction	A decision to lower or remove a required program fee or CHSP contribution due to financial hardship.

#### 4. POLICY PRINCIPLES

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

##### 4.1. Fairness & 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.

CHSP providers delivering funded aged care services may charge clients an amount (the CHSP contribution) for or in connection with those services under section 286 of the Aged Care Act 2024 (the Act). Means testing is not applicable to CHSP contributions.

##### 4.2. Transparency

This policy and our services price list are available on our website and will be provided to all CHSP clients in their welcome packs.

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

The CHSP contribution will be agreed with the client in writing, including how and when it is to be paid and outlined in the client's Service Agreement.

UnitingSA report the dollar amount collected from client contributions, as per the CHSP Grant Agreement.

#### 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 can apply to UnitingSA to work through their capacity to contribute and apply for a waiver or reduction in fees due to financial hardship. If a client is approved for a reduction or waiver in their contribution, the decision will be reviewed on a six-monthly basis- in line with the Financial Hardship Policy and Client service agreement. Please refer to our Financial Hardship Policy, available on our website or via hardcopy on request.
- You can access our financial hardship policy via our website or on request.

#### 4.5. Reporting

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

- Reports on consumer contributions will be prepared quarterly and included in internal financial reviews;
- Annual summaries will be provided to the governing body and as required under the CHSP Grant Agreement and NATSIFACP guidelines;
- Reports will include:
  - Total dollar amount collected during the reporting period;
  - Breakdown of contributions by service type (e.g. domestic assistance, social support);
  - Number of clients contributing and number of clients receiving hardship waivers or reductions;
  - Details of any adjustments or refunds processed;
- All contribution reporting will be reviewed for compliance with the CHSP and NATSIFACP requirements and may be subject to internal and external audits;
- Contribution data will be monitored over time to identify trends, inform service planning, and ensure sustainability; and

- Any discrepancies identified during reporting will be escalated to senior management/Executive for investigation and corrective action.

#### 4.6. Contributions and Care Partner Responsibilities

Clients will be supported to understand the role and purpose of client contributions, UnitingSA’s approach to setting contributions, making contribution agreements, and the rights of clients to be safeguarded from financial disadvantage, including all legal requirements and the specific procedures outlined in this policy.

During intake and care planning, clients will be given information related to the client contributions that may be associated with the services they receive including:

- How contributions are calculated;
- How to request a review if financial circumstances change; and
- Hardship provisions available under the CAC Financial Hardship Policy.

Clients will be supported to understand contribution amounts associated with their care, and this information will be documented in writing in the client’s service agreement, including:

- The contribution amount and what it covers; and
- Payment arrangements and review dates.

Under the Act, UnitingSA may request a client to pay an amount in advance. Clients will not be required to pay a CHSP contribution more than 1 month in advance of the day they receive the funded aged care services under the CHSP.

If a client dies or stops accessing funded aged care services and has paid an amount in advance for services yet to be received, UnitingSA will refund the amount:

- If the client has died, the refund must be paid within 14 days of being shown the probate of the will/letters of administration of the estate, or within 28 days after the provider becomes aware of the client’s death.
- If clients cease receiving services, within 14 days after they stop accessing CHSP services

##### Client contribution changes

UnitingSA’s client contributions are reviewed annually. The client contribution is reviewed within the National CHSP Client Contribution Framework and the CHSP [National Unit Prices and Client Contributions 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.

#### 4.7. Calculation Method

UnitingSA will consider the following when determining client contributions:

- Specific recommendations of the National CHSP Client Contribution

Framework and relevant NATSIFACP guidelines;

- The business costs associated with delivering services;
- The overall financial circumstances of the client, including income and essential living expenses;
- The service types outlined in the Client’s Service Agreement; and
- Opportunities for bundled contributions, which may apply when multiple services are delivered together.

#### 4.8. Operational Guidance for Setting Contributions

To ensure that contributions are set fairly and consistently, the following guidance supports workers to assess capacity to contribute, apply reasonable contribution ranges and clearly document contribution decisions:

- **Reference National Ranges:** Use the national reasonable contribution ranges outlined in Appendix E of the CHSP Client Contribution Framework as a starting point.
- **Assess capacity to contribute:** Consider income and essential expenses. If affordability is unclear, request supporting documentation such as:
  - Pension or income statements
  - Bank statements showing regular expenses.
- **Apply Flexibility:** If the standard contribution would compromise essential living expenses, reduce the amount or apply waiver under the Financial Hardship Policy.
- **Document Decision:** Record the agreed contribution, any adjustments, and the rationale in the consumer’s Service Agreement.

#### 4.9. Service Agreement

UnitingSA will provide all clients with a service agreement that clarifies:

- Services to be provided (whether directly or through a third party)
- Charges and contributions
- Our obligation and the client’s obligations
- Any updates will be communicated to the relevant individuals.

#### 4.10. Review and Adjustments

- Contribution agreements will be reviewed annually, or sooner if:
  - The client’s financial circumstances change;
  - Service arrangements are modified.
- Clients may request a review at any time; and
- Providers will report the dollar amount collected from contributions as required under the CHSP Grant Agreement.

#### 4.11. Other considerations

##### 4.11.1 Hoarding and Squalor

Hoarding and squalor assistance can only be delivered by registered providers under certain specialist aged care programs, including CHSP, to people who are

approved for that service.

Under the CHSP it is intended these services are accessed by clients on a low income, who are living with hoarding behaviour or in squalid conditions, and are at risk of homelessness.

Clients are exempt from paying a client contribution towards any Hoarding and squalor services they may receive.

#### 4.11.2 Support at Home Participants

*Circumstances where a Support at Home participant can access CHSP services concurrently:*

- Pre-existing CHSP social support group
  - Support at Home participants who have transitioned from the CHSP may continue to access their pre-existing CHSP social support group through the social support and community engagement service type on an ongoing basis
- Hoarding and Squalor
  - Support at Home participants who are living with hoarding behaviour or in a squalid environment who are at risk of homelessness or unable to receive the aged care supports they need
- Community and centre-based respite, Flexible respite, and Cottage respite
- Emergency access
  - In emergency situations, where a Support at Home participant has an urgent and immediate health or safety need, and their client's budget has been fully allocated or they are waiting for their budget allocation, some additional CHSP services can be accessed on a short-term basis. These instances must be time limited, monitored and reviewed.
- Specialised support services (Vision advisory services)

UnitingSA will only provide services to Support at Home participants where we have capacity to do so without disadvantaging current or potential CHSP clients.

Support at Home participants must pay CHSP client contribution fees like other CHSP clients. Support at Home participants cannot use their budget to pay the CHSP client contribution.

All Support at Home participants must be assessed through My Aged Care to access these additional CHSP services.

- Clients who have previously been assessed for pre-existing CHSP social support group activities do not need to be reassessed.

#### *Other CHSP services can be accessed at full cost recovery*

Support at Home participants can choose to pay for additional CHSP services out of their quarterly Support at Home budget. The participant must pay for the entire cost of services (known as full cost recovery). For example, if the Support at Home participant received meals from the CHSP, they would be charged the full cost of the meals, including ingredients, preparation, and distribution costs.

#### 4.11.3 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 clients 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).

#### 4.11.4 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 client 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 client service type delivered through that one instance of social support. We will clarify with you whether bundling may occur.

#### 4.11.5 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 a client basis to claim the appropriate funds.

#### 4.11.6 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.

#### 4.11.7 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, assist the client to apply for Fee Waiver or reduction as per UnitingSA's CHSP Financial Hardship Policy.
- 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 and Financial Hardship 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. 5. RESPONSIBILITIES

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### 5.1. The Organisation is responsible for:

- Ensuring contemporary service agreements are provided to clients
- Ensuring the most recent fees are displayed on our website
- Applying contribution principles consistently and fairly, taking into account capacity to pay, partnered clients, compensation payments, and bundled service
- Maintaining confidentiality.

### 5.2. The Senior Manager is responsible for:

- Ensuring distribution of and adherence to this policy.
- Assist with supporting the Care Partners in policy implementation and adherence
- Ensuring this policy is available on our website
- Approving in collaboration with the Executive Aged Care, applications for financial hardship
- Ensuring Co-contributions are documented in a client's service agreement, including the policy, Financial Hardship policy and fee schedules.

### 5.3. The Lead Care Partner 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 six monthly for any clients who have been approved for a reduction or waiver in fees annually

### 5.4. The Care Partner 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
- Clients will be supported to understand the role and purpose of client contributions, UnitingSA's approach to setting contributions, making contribution agreements, and the rights of clients to be safeguarded from financial disadvantage
- Promoting the UnitingSA Financial Hardship Policy and process 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
- Escalating any concerns to the Senior Manager

### 5.5. The client is responsible for:

- Clients are responsible for providing accurate information when entering into their service agreement.
- Clients must notify UnitingSA of any changes in financial circumstances that may affect contribution arrangements.
- Clients are responsible for paying agreed contributions unless a waiver or reduction has been approved under the Financial Hardship Policy.
- Clients will not be asked to pay for more than one month in advance and

refunds will be processed promptly if services cease or the client passes away.

**5.6. The Chief Finance Officer is responsible for:**

- The Chief Financial Officer is authorised to approve the write off of amounts as per our delegations policy.

**6. RECORDS MANAGEMENT**

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6.1. Records are maintained in accordance with relevant legislation for a minimum of 7 years.

**7. REFERENCES**

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7.1. CHSP Fee Policy Myassista

7.2. Aged Care Guide - [Financial hardship options for older people](#)

7.3. Appendix E – CHSP National Unit Price Ranges and Guide to the National CHSP Client Contribution Framework

7.4. BNG SPP Consumer Contribution CHSP Policy

**8. LEGISLATIVE REFERENCES / STANDARDS**

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8.1. Aged Care Act 2024 & Aged Care Rules 2025

8.2. Commonwealth Home Support Program [Manual](#) 2025-2027

8.3. National Guide to the CHSP Client Contribution Framework 2022

8.4. Aged Care Quality Standards

8.5. [Code of Conduct](#) for Aged Care

8.6. Older Persons Advocacy [Network](#)

8.7. [Charter of Aged Care Rights](#)

8.8. Commonwealth Home Support Programme (CHSP) contacts, supports and [resources](#)

8.9. Guide to the National Commonwealth Home Support Programme (CHSP) Client Contribution [Framework](#)

**9. RELATED DOCUMENTS**

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9.1. Debtors Procedure

9.2. CAC Financial Hardship Policy CHSP

9.3. CAC CHSP Financial Hardship form

**10. DOCUMENT CONTROL**

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

Version	Description of change	Committee approved by	Date approved	Owner position title	Review Due
V1	New policy	Q & CGC	Sep 2024	SM CAC	Sep 2027
V2 Feb 2026	Updated in line with the CHSP Program Manual 2025-2027 and new draft Financial Hardship Policy CHSP.	Q & CGC	Apr 2026	SM CAC	July 2027

**11. APPENDICES**

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11.1. Nil