

1. PURPOSE

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 applies to services delivered under the **Commonwealth Home Support Program (CHSP) and other specialist aged care programs.**

UnitingSA is committed to ensuring that clients who experience financial hardship can access funded aged care services without being disadvantaged by fees or contributions.

The objectives of this policy are to:

- Support equitable access to services for clients experiencing financial hardship.
- Provide clear guidance on how to request a waiver, reduction of fees or contributions;
- Outline the evidence required and the process for submitting an application; and
- Ensure decisions are made consistently, fairly, and in line with legislative requirements.

This policy applies to:

- All funded aged care services delivered under specialist aged care programs, including the CHSP;
- All clients who are asked to pay a specialist aged care program fee or CHSP contribution; and
- All workers involved in administering fee contribution and hardship applications.

Note: Clients receiving services under other aged care programs, such as Support at Home, must apply for financial hardship assistance through [Services Australia](#), using the official hardship process.

As a provider of CHSP services, UnitingSA is also required to have a documented and available Co-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 on our website.

This Financial Hardship policy will be published on UnitingSA's website and available in hard copy upon request.

2. SCOPE

This Policy applies to UnitingSA Community Aged Care clients who receive our CHSP services, Community Aged Care staff and UnitingSA Finance staff.

This Policy will be monitored and updated to reflect best practice, professional practice

standards and guidelines, regulatory, and legislative requirements. Any updates will be communicated to the relevant clients.

3. DEFINITIONS

Term	Definition
CAC	Community Aged Care
Capacity to contribute	An individual's ability to pay a contribution toward the cost of services without compromising their ability to meet essential living expenses.
CHSP	Commonwealth Home Support Program. A specialist aged care program funded by the Australian Government that provides entry-level support to older people living independently at home.
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.
CHSP Contribution	The amount that is required for a client to pay to receive their home care services. Contributions are decided in agreement with the service user.
Waiver or reduction	A decision to lower or remove a required program fee or CHSP contribution due to financial hardship.

4. POLICY PRINCIPLES

4.1. CAC CHSP Co-contribution Policy Fairness principles state

UnitingSA 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.

4.2 Applying for Financial Hardship

Clients accessing funded aged care services through the Commonwealth Home Support Program (CHSP), or another specialist aged care program that charges contributions, may apply for a waiver or reduction of required program fees or CHSP contributions due to financial hardship.

Applications must be submitted in writing to UnitingSA, using:

- UnitingSA’s Financial Hardship Application Form, available via our website or by phoning the Community Aged Care Office during office hours and requesting a hard copy. or

- A written request that includes sufficient detail to allow us to consider the application.

UnitingSA will assess applications fairly and consistently in line with this policy and legislative requirements.

4.3 Evidence Requirements

To assess an application for financial hardship under the CHSP or specialist program, clients must provide evidence that demonstrates their inability to pay program fees or CHSP contributions without compromising essential living expenses.

Acceptable evidence (and that we may request) may include:

- Proof of income
 - Examples: Your recent pension statement, Centrelink income summary, payslips or tax return
- Bank statements
 - Showing your current account balances and recent transactions
- Evidence of significant expenses
 - Examples: medical bills, rent or mortgage statements or utility bills
- Other supporting documentation
 - Any relevant documents that help explain the client's financial situation (e.g. debt notices, dependent persons, hardship letters from financial institutions)

4.4 Submission

Evidence must be submitted together with the Financial Hardship Application Form or written request:

- By email: Senior Manager care of CACAdministration@ucwpa.org.au
- By post: Attention Senior Manager, CAC, 1 Charles Street, West Lakes 5021
- In person (Community Aged Care, 1 Charles Street, West Lakes).

4.5 Privacy & Confidentiality

All information provided will be treated as private and confidential in accordance with privacy legislation and organisational policies. Documents will only be used for the purpose of assessing financial hardship and will be stored securely. Refer to our Privacy Policy, available on our website.

4.6 Flexibility

If standard documents cannot be provided, alternative evidence may be considered on a case-by-case basis. Applicants should contact UnitingSA Community Aged Care on Ph. 08 8448 6250 and ask to speak to the Senior Manager of Community Aged Care to discuss options.

4.7 Principles

No client will be refused service if they cannot make contributions due to financial hardship.

When assessing applications for financial hardship under CHSP or specialist aged care programs, UnitingSA will apply the following principles:

- *Consistency*: all clients who can afford to contribute to the cost of their care should do so. Contributions will not exceed the actual cost of service provision.
- *Transparency*: contribution and hardship policies are publicly available and explained to all new and currently contributing clients.
- *Hardship*: waivers or reduction are granted only where paying the contribution would compromise essential living expenses. Evidence requirements and calculation principles are outlined in the policy.
- *Reporting*: the dollar amount of CHSP contributions collected is reported as required under the CHSP Grant Agreement.
- *Fairness*: decisions consider the client's capacity to pay, based on income, essential expenses, and overall financial circumstances.
- *Sustainability*: revenue from contributions is used to support ongoing service delivery and expand the services that providers are currently funded to deliver.

4.7 Calculations

Finance to utilise any finance specific calculations, thresholds or other means-based measures approved by their department for determining the amount and duration of the waiver or reduction.

- Fee reductions or waivers will be determined based on the client's capacity to pay, considering income, essential expenses and overall financial circumstances.
- Any agreed contribution, waiver or reductions will be documented in the client's service agreement and progress notes, including how and when payments are to be made.
- The outcome of a client's financial hardship application, including any agreements to reduce, waive or amend contributions will be documented in the client's service agreement and progress notes.
- [Note: There is no formal means testing for CHSP contributions. Please refer to The [national reasonable contribution ranges](#) for further guidance on equitable client contributions.]
- For details on standard contribution arrangements and fee schedules, refer to UnitingSA's CHSP Co-contribution's Policy and price schedules, available on our website.

4.7 Duration and review

- Waivers or reductions will generally apply for a period of 6 months, after which the client's circumstances will be reviewed.
- Extensions may be granted if financial hardship continues.
- Clients must notify UnitingSA if their financial situation changes during the waiver/reduction period.

- For guidance on contribution arrangements, including considerations for couples, compensation clients and bundling, see UnitingSA's CHSP Co-contribution's Policy, available on our website.

4.7 Review of Financial Hardship Decisions

- Clients may at any time submit a request that a decision related to a financial hardship application be reviewed.
- All efforts will be made to review the facts and circumstances of a given financial hardship decision and ensure that:
 - All procedures outlined in this policy were applied accurately and appropriately;
 - The decision is consistent with the principles outlined in this policy and the Statement of Rights; and
 - All legal and ethical requirements were upheld.
- UnitingSA respects the rights of clients and their supporters to make a complaint if they believe that their circumstances or an application for a financial hardship was not considered fairly. This can be provided as feedback via our website, via phone, email or in writing.

5. RESPONSIBILITIES

5.1. UnitingSA is responsible for:

- Ensuring distribution of and adherence to this policy.
- Ensuring that all contribution arrangements, including waivers or reductions, are documented in the client's service agreement;
- Assessing hardship applications fairly and consistently, in line with this policy and all legal and ethical requirements;
- Maintaining confidentiality of all client information;
- Reporting co-contribution amounts as required under the grant agreement;
- Processing refunds within required timeframes if services cease or the client passes away;
- Ensuring clients are not asked to pay more than one month in advance; and
- Approving applications for financial hardship

5.2. The Client is responsible for:

- Providing accurate information and supporting evidence when applying for financial hardship.
- Notifying UnitingSA of any changes in financial circumstances; and
- Paying agreed contributions unless waiver or reductions have been approved.

6. RECORDS MANAGEMENT

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

7. REFERENCES

- 7.1. CHSP 2025-2027 Manual
- 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 Financial Hardship Policy (CHSP)
- 7.5. BNG SPP Information sheets

8. LEGISLATIVE REFERENCES / STANDARDS

- 8.1. Commonwealth Home Support Program [Manual](#) 2025-2027
- 8.2. National Guide to the CHSP Client Contribution Framework 2022
- 8.3. Aged Care Quality Standards
- 8.4. Aged Care Act 2024 and Aged Care Rules 2025
- 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

- 9.1. Debtors Procedure
- 9.2. CAC CHSP Co-contribution Policy
- 9.3. UnitingSA Financial Hardship application form

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	Review Due
V1	New policy – MAC no longer provide hardship assistance for CHSP	Q & CGC	29.04.26	SM CAC	Feb 2029

11. APPENDICES

Appendix 1 Financial Hardship Policy Fact sheet – easy read and flow chart

1. Purpose

UnitingSA is committed to ensuring clients experiencing financial hardship can access funded aged care services without being disadvantaged by fees or contributions.

2. Who This Applies To

- Clients receiving services under the Commonwealth Home Support Programme (CHSP) and other specialist aged care programs
- Clients required to pay fees or contributions
- Staff managing contributions and hardship applications

Note: Clients under Support at Home must apply via Services Australia.

3. Fairness Principles

UnitingSA considers:

- **Financial status** (e.g. pensioners, low income, self-funded retirees)
- **Local socioeconomic factors**
- **Financial hardship** – no client will be disadvantaged if unable to pay

4. Applying for Financial Hardship

Clients may request:

- **Fee waivers** or
- **Fee reductions**

How to apply:

- Complete the Financial Hardship Application Form, or
- Submit a written request with sufficient detail

Applications are assessed **fairly, consistently, and in line with legislation.**

5. Evidence Required

Clients must show they cannot pay fees without affecting essential living costs.

Examples include:

- Proof of income (pension, payslips, tax return)
- Bank statements
- Major expenses (rent, mortgage, medical, utilities)
- Other supporting documents (debts, dependents, hardship letters)

Alternative evidence may be accepted where needed.

6. How to Submit

Submit your application and evidence:

- By email
- By post
- In person: Community Aged Care, 1 Charles Street, West Lakes

7. Assessment Principles

- **No refusal of service** due to financial hardship
- **Fairness** – based on ability to pay
- **Consistency** – those who can contribute should
- **Transparency** – policies are publicly available
- **Hardship focus** – protects essential living expenses
- **Sustainability** – contributions support service delivery
- **Reporting** – contributions reported as required

8. Decisions & Documentation

- Based on income, expenses, and overall circumstances
- Outcomes are recorded in service agreements and notes
- Contributions will not exceed the cost-of-service delivery
- No formal means testing applies under CHSP

9. Duration & Review

- Waivers/reductions usually apply for up to 6 months
- Reviewed after this period
- Extensions available if hardship continues
- Clients must report changes in financial circumstances

10. Review & Complaints

Clients can request a review at any time.

Concerns or complaints can be raised via website, phone, email, or in writing.

11. Privacy

All information is:

- Confidential and secure
- Used only for assessment purposes
- Managed in line with privacy laws and policy

12. Responsibilities

UnitingSA will:

- Apply this policy fairly and consistently
- Document all arrangements
- Maintain confidentiality
- Report contributions and process refunds as required
- Ensure clients are not charged more than one month in advance

Clients must:

- Provide accurate information and evidence
- Notify changes in financial circumstances
- Pay agreed contributions unless waived or reduced

More information:

See UnitingSA's CHSP Co-contribution Policy and full Financial Hardship Policy on the website or request a hard copy.



