

CHSP Financial Hardship Policy and Procedure

1. Purpose and Scope

This policy and procedure provides guidance on how clients accessing the Commonwealth Home Support Program (CHSP) can access support services whilst experiencing financial hardship.

This policy and procedure applies to:

- all funded aged care services delivered under the CHSP;
- all clients who are asked to pay a CHSP contribution; and
- all workers involved in administering fee contribution and hardship applications.

Please Note: Clients receiving services under **Support at Home**, must apply for financial hardship assistance through Services Australia, using the official hardship process.

2. Definitions

| | |
|---|--|
| Commonwealth Home Support Program (CHSP) | An aged care program funded by the Australian Government that provides entry-level support to older people living independently at home. |
| Financial hardship | Where a client is unable to meet required CHSP contributions without compromising their ability to pay for essential living expenses. |
| CHSP Contributions | Fees charged for services delivered under the CHSP. |

3. Policy Statement

Belong at Home 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.

4. Procedure

Applying for Financial Hardship

Clients accessing funded aged care services through the Commonwealth Home Support Program (CHSP), 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 the Operations Manager using Belong at Home's CHSP Contribution Fee Waiver Application Form, available via any Care Partner or Site Manager.

Belong at Home will assess applications fairly and consistently in line with this policy and legislative requirements.

| | | |
|-------------------|---------------------------|----------------------------|
| Policy developed: | QCEM | Policy No: FINPOLPROC008 |
| Approved by: | Executive Management Team | Version: 1.0 |
| Date: | February 2026 | Review Date: February 2028 |

Evidence Requirements

To assess an application for hardship, clients may be required to provide evidence that demonstrates their inability to pay CHSP contributions without compromising essential living expenses.

Evidence must be submitted together with the Financial Hardship Application Form.

Acceptable evidence may include:

- proof of income such as recent pension statement, Centrelink income summary, payslips or tax return;
- bank statement showing current account balances and recent transactions;
- evidence of major expenses such as medical bills, rent or mortgage statements or utility bills;
- other supporting documentation such as any relevant documents that help explain the client's financial situation (e.g. debt notices, dependent persons, hardship letters from a bank).

Privacy and 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.

Flexibility

If standard documents cannot be provided, alternative evidence may be considered on a case-by-case basis. Applicants should contact the Operations Manager to discuss options.

Principles and Calculations

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

When assessing applications for financial hardship under CHSP, Belong at Home 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.

Calculation method

Belong at Home use the Financial Hardship Application Form to review discretionary income, services and associated costs to determine the level and duration of any fee waiver or reduction.

| | | |
|-------------------|---------------------------|----------------------------|
| Policy developed: | QCEM | Policy No: FINPOLPROC008 |
| Approved by: | Executive Management Team | Version: 1.0 |
| Date: | February 2026 | Review Date: February 2028 |

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, including how and when payments are to be made.

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.

Review of Financial Hardship Decisions

Clients may 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 and the Statement of Rights; and
- all legal and ethical requirements were upheld.

Belong at Home 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.

Debt

Clients are encouraged to request support prior to debt accumulation as debts will be managed in line with the CHSP Contributions Policy. Site Managers and Care Partners should be proactive in discussing the possibility of hardship support where a need is identified.

5. Responsibilities

Belong at Home's responsibilities include:

- 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; and
- reporting contribution amounts as required under the grant agreement.

Client's responsibilities include:

- providing accurate information and supporting evidence when applying for financial hardship;
- notifying the provider of any changes in financial circumstances; and
- paying agreed contributions unless waiver or reductions has been approved.

6. Related Documents

- Aged Care Act 2024 & Aged Care Rules 2025 (Section 286)
- CHSP Contributions Policy
- CHSP Contribution Fee Waiver Application

| | | |
|-------------------|---------------------------|----------------------------|
| Policy developed: | QCEM | Policy No: FINPOLPROC008 |
| Approved by: | Executive Management Team | Version: 1.0 |
| Date: | February 2026 | Review Date: February 2028 |