



Commonwealth Home Care Program (CHSP) Consumer Contribution Review Policy



Review Details

DOCUMENT NAME	CHSP Consumer's Contributions Policy & Procedure
CODE NUMBER	POL005V.6 - 2011
APPROVED by	Committee of Management
APPROVAL DATE	25/09/2024
File location	This document is stored electrically: S:\POLICIES and PROCEDURES

DETAILS OF CHANGES

Date of Revision	Revision Description
23/03/2023	Reviewed, updated and changed document layout
25/09/2024	Added "6.3 Consumer" under Procedure Added ACC logo to the document
27/11/2025	Reviewed "Definitions", "Responsibilities" Added "Policy Principles" Removed "Procedure" Updated list of Resources

PLANNED REVIEW

Date of Planned Review	Revision Description
25/11/2026	

Related Legislations and Standards

- Aged Care Act 2024 (Cwth)
- Aged Care Rights Statement
- Code of Conduct for Aged Care
- Fees and Payment Principles 2014
- Financial Management and Accountability Act 1997 (Cwth)
- Older Persons Advisory Network
- Privacy Act 1988 (Cwth)
- Quality of Care Principles 2014
- Strengthening Aged Care Standards
- User Rights Principles 2014

Related Policies and Procedures

- Access and Equity Policy
- Care Plan Policy
- Compliance Policy
- Consumer Complaint Policy & Procedure
- Consumers' Rights Policy
- Privacy and Confidentiality Policy
- Transparency and Accountability Policy

Contents

1. BACKGROUND	3
2. POLICY STATEMENT	3
3. SCOPE	3
4. DEFINITION	3
5. POLICY PRINCIPLES	3
5.1 Consistency	3
5.2 Transparency	4
5.4 Fairness	4
5.5 Reporting	4
5.6 Other considerations	4
5.6.1 Couples	4
5.6.2 Multiple services access (bundling)	4
5.6.3 Consumer contribution changes	4
5.6.4 My Aged Care Financial Hardship Assistance	5
5.6.5 Non-payment of consumer contribution	5
6. RESPONSIBILITIES	6
6.1 Committee of Management (COM)	6
6.2 Manager	6
6.3 Consumer Care Coordinators	6
6.4 Financial Officer	6
6.5 Consumers	6
7. COMMITMENT	6
7.1 ViWA's Commitment	6
7.2 Consumers' Commitment	7
7.3 Best Practice and Continuous Improvement	7

1. BACKGROUND

The National Guide to the CHSP Consumer Contribution Framework prepared by My Aged Care (under Department of Health Disability and Ageing) required all providers to make a consumer contribution arrangement.

ViWA informs all consumers and potential consumers of the rates of charges for accessing CHS Program services. These rates are determined by the Committee of Management (COM) and that they are fallen within the price ranges that determined by My Aged Care (MAC).

2. POLICY STATEMENT

This Policy is intended to establish criteria to:

1. Determine the rates of charges for services provided to consumers.
2. Determine the appropriateness of waiving or lowering consumer's contribution towards costs of participating in services / activities and
3. Ensure that all consumers of CHS Program understand about fee charges and rates and their right of requesting for fee waivers or reduced.

3. SCOPE

This policy applies to all staff employed by ViWA and its consumers.

4. DEFINITION

Term	Definition
CHSP	Commonwealth Home Support Program
Contribution	The amount that is required for a consumer to pay to receive home care services
Consumer Care Coordinators	Program Coordinator and SSG Officer
Financial Hardship	<ol style="list-style-type: none">a. Unable to pay for consumer contribution for accessing home care services due to recent un-foreseen circumstances that impact on consumer's financial commitments, orb. Unforeseen circumstances may include sudden illness, loss of employment, family breakdown, illness including physical incapacity, hospitalisation, or mental illness of the consumer, a death in the family or consumer has been through natural disaster or any other reasonable cause, e.g. a death in your family.
MAC	My Aged Care

5 POLICY PRINCIPLES

This policy is incorporated with the following principles:

5.1 Consistency

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

5.2 Transparency

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

5.3 Sustainability

As the CHSP subsidised, ViWA / ACC is required to advertise and seek a contribution from consumers. This ensures that the program is financially sustainable. The revenue that is received from consumer contributions is utilised to support the on-going service delivery. It allows ViWA / ACC to expand the consumer services that we are funded to deliver.

5.4 Fairness

This policy will consider the following when discussing contributions with consumer service delivery:

- Financial status – ViWA / ACC will consider the financial circumstances of our consumers such as pensioners, consumers on a low income and self-funded retirees.
- Socio-economic circumstances – ViWA / ACC will consider the socio-economic factors within our local service area when setting consumer contribution.
- Financial hardship – There will be times when consumers 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, consumers and staff can access the My Aged Care Financial Hardship Assessment to work through their capacity to contribute. If a consumer 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.

5.5 Reporting

It is a requirement for ViWA / ACC to report the dollar amount collected from consumer contributions received for CHSP services in DEX.

5.6 Other considerations

5.6.1 Couples

Consumer contribution arrangement only apply to one consumer for the service. If a consumer lives with a person (partner or spouse) who is also a CHSP consumer, we will not ask contribute for services of two consumers. For example, house cleaning is provided to a couple in their home, we will collect contribution for service deliver to one consumer.

5.6.2 Multiple services access (bundling)

Consumers who access multiple services types are required to contribute to each of those, subject to their capacity to pay. For example, if a consumer receives individual social support, transport, social support group, 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 consumer receives social support group, meals and transport, the contribution for these services are bundled.

5.6.3 Consumer contribution changes

ViWA / ACC consumer contributions are reviewed annually. The client contribution is reviewed with the National Guide to the CHSP Consumer Contribution Framework. This allows ViWA / ACC to ensure that the reasonable consumer contribution that is set falls in line with the National Standards.

If there is a change in consumer contribution, ViWA / ACC will notify the consumer in writing and provide a minimum of 4 weeks' notice of the changes. Staff will speak with consumers regarding the changes and recommend the Aged Care Financial Hardship Assistance if needed.

5.6.4 My Aged Care Financial Hardship Assistance

Information and eligibility requirements are available on the My Aged Care website - <https://www.myagedcare.gov.au/financial-hardship-assistance>

Financial hardship assistance is only provided to older people who have completed an Aged Care Calculation of your Cost of Care Form
<https://www.servicesaustralia.gov.au/how-to-apply-for-aged-care-calculation-your-cost-care?context=23296>

You will also need to fill out an Aged Care Financial Hardship Assistance Form
<https://www.servicesaustralia.gov.au/sa462>

The Services Australia will review your application and determine whether the essential expenses you have identified fit within the 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.

5.6.5 Non-payment of consumer contribution

If a consumer fails to make payments and is in arrears of over 14 days, without prior arrangements, it is important for our staff to reach out to them. Staff will consider the following when speaking with consumers:

- Understand their rational for underpayment- is there a acute financial hardship taking place for the consumer
- Discuss mutually agreed options for consumers to get on top of their missed payments. This could be in the form of payment plans.
- If required, reassess their consumer contribution with the Aged Care Financial Hardship Assistance – determine whether there has been fundamental shift in the consumer's ability to contribute, and then a financial hardship application may need to be placed.
- If the consumer 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, ViWA / ACC will decide how to manage the debt as per our Debtor 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 with a total of 21 days of the original due date, services can be ceased at the discretion of ViWA / ACC.
 - The consumer will be informed in writing of ViWA / ACC decision and will have their right of appeal explained to them.

6 RESPONSIBILITIES

6.1 Committee of Management (COM)

The COM is responsible for making decision on recommendation(s) on fee charges submitted by the Manager. This includes fee to be waived or reduced.

6.2 Manager

The manager is responsible for

- preparing fee structures that is appropriate within the price ranges guided by for the COM to review when appropriate. This including reviewing fee to be waived or reduces requests.
- Ensuring distribution of and adherence to this policy
- Assist with supporting the consumer care Coordinators in policy implementation and adherence
- Ensuring this policy is available on our website
- Approving applications for financial hardship
- Implementing a system to review annually any consumers who have been approved for a reduction or waiver in fees annually

6.3 Consumer Care Coordinators

The Consumer Care Coordinators are responsible for:

- Discussing contributions with consumers
- Ensuring consumer 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 consumers who indicate that they are unable to contribute to their services
- Supporting consumers that are having difficulty with underpayments
- Liaising with other service providers on behalf of consumers that are accessing services across multiple providers
- Escalating financial hardship situations or any concerns to the Business Manager

6.4 Financial Officer

The Financial Officer is responsible for:

- Preparing recommendation on write off of debt to the Business Manager

6.5 Consumers

When a consumer faces with financial hardship and that they are unable to pay for services contribution, they or their representative can seek for fee to be waived or reduced by completing an Application for Reducing or Waiving or send a letter addresses to the Manager.

7 COMMITMENT

7.1 ViWA's Commitment

ViWA is committed to providing consumers with flexibility when it comes to making contribution towards costs of participating in services / activities organise by the Association. We recognise that sometimes unforeseen events in consumers' life may affect their ability to make these contributions.

Each consumer experiencing financial hardship will be treated with sensitivity on a case-by-case basis. To ensure that decisions to waive or reduce fees contribution are based upon uniform objective criteria, each consumer who desires a waiver or reduction of fees contribution is asked to complete an Application for Waiving or Reducing CHSP Consumer Contribution Form.

The information consumer provided will be assessed and determined eligibility for waivers or lower the contribution rates.

Decisions to waive or lower contribution rates are based on the financial circumstances provided by the consumer.

ViWA reserves the right to modify the criteria considered for a waiver or reduction without notice.

Consumer who faces financial hardship will be referred to a free counselling service to receive independent advice.

7.2 Consumers' Commitment

We will do our best to assist consumer's experiencing financial hardship. In return, we ask that the consumer:

- Contact us as soon as they begin to experience financial difficulty.
- Agree and maintain a suitable payment arrangement.
- Keep us informed of any changes in their circumstances.
- Contact us to request an alternative arrangement if they are having difficulty
- Maintaining the agreed payment plan.
- Making commitment to meet with a financial counsellor if requested.

7.3 Best Practice and Continuous Improvement

We will undertake the following to facilitate best practice and continuous improvement:

- Ongoing relationship with Financial Counsellors and relevant consumer representative organisations to improve our understanding of the complex issues surrounding financial hardship, communicate agreed processes and protocols and to review and improve practices and processes.
- Early identification and appropriate referral of consumers in financial hardship in consultation with relevant financial counselling and emergency relief organisations.
- Willingness to work with financial counsellors and share information subject to privacy and consumer consent requirements.
- Our hardship policy will be reviewed on a regular basis to ensure it meets the needs of consumers experiencing hardship. The review will incorporate the views and recommendations of our stakeholders.

8 RESOURCES

Anglicare SA Financial Counselling – 1800 759 707

Debt Helpline - 1800 007 007

Older Person Advisory Network – 1800 700 600

Uniting Communities Financial Counselling – 1800 615 677