

Document No.	1049	<b>Commonwealth Home Support (CHSP) and Home Care Package Financial Hardship Policy</b>  <b>NWRH</b> North and West Remote Health
Revision No.	1.0	
Review Date	3 Aug 2017	
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## 1.0 Revision History

Revision Date	Revision No.	Change	Responsible Position
25 July 2016	1.0	Policy Developed	CFO

## 2.0 Persons Affected

All employees of North and West Remote Health (NWRH).

## 3.0 Policy

In the period from 1 July 2015 (when the CHSP commenced) to 30 June 2018 (when Government has announced its intention to merge the CHSP with the Home Care Packages Program), CHSP providers are governed by a principles-based approach to the charging, collection and reporting of client contributions. The framework outlines the principles providers can adopt in setting and implementing their own client contribution policy with a view to ensuring that those who can afford to contribute to the cost of their care do so whilst protecting those most vulnerable. It is designed to support the financial sustainability of the CHSP overall whilst creating fairness and consistency in the way both new and existing clients contribute to the cost of their care. As part of this framework NWRH is required to have in place, a documented and publicly available client contribution policy that is aligned to this Framework and balances the following objectives:

- to move towards national fairness and consistency in client contributions:** The Commonwealth is requesting providers to move towards collecting contributions if they are not already doing so. Providers will need to disclose their contribution policy across their range of services and agree contribution levels with clients in advance of care being provided. The creation and application of a client contribution framework for the provision of Home Care (and CHSP) services provides an opportunity to address a number of inconsistencies and financial anomalies inherent in the existing fees and charges for services provided to assist older people to remain in their own homes.
- improve the sustainability of the CHSP over time:** Over time, providers who have not previously required clients to make a contribution for the services they receive can introduce a contribution policy with a view to supporting ongoing service delivery and utilising the additional revenue to expand their services.
- provide appropriate safeguards for financially disadvantaged clients:** Client contributions policy should ensure that those least able to contribute towards the cost of their care are protected. The CHSP fees policy provides for hardship provisions where a client's capacity to pay a fee may otherwise impact on their ability to get essential services. In this view hardship arrangements are designed to protect financially vulnerable clients.

This Hardship policy is in place to provide appropriate safeguards and procedures for those clients that are receiving services or about to receive services under the CHSP or Home Care Packages (including Residential Respite Services). NWRH process for assessing hardship situations differs between programs as outlined in section 5.0 below.

#### **4.0 Definitions**

Nil

#### **5.0 Procedures**

It is the responsibility of a client to pay for their agreed fees and contributions under the Charter of Care recipients' rights and responsibilities (Home Care). However if a consumer thinks they will face financial hardship when paying the required fees, they can ask to be considered for financial hardship assistance. Each case is considered on an individual basis.

##### ***For clients receiving or about to receive services under the CHSP program:***

Under circumstances where financial hardship is apparent the hardship policy should be reviewed for consideration as to the client's ability to pay. The process for hardship consideration under the CHSP program differs to that under the Home Care program. Should a circumstance arise where a client does demonstrate financial hardship then the following approval process is to be undertaken:

- Application raised by local staff and submitted to the Executive Manager Aged Care Disability Services & Quality for consideration – Electronic Workflow on Tardis
- Application endorsed (or rejected) by the Executive Manager Aged Care Disability Services & Quality or the Executive Manager Primary Health Care and Human Resources.
- Application approved by the Chief Executive Officer or Chief Financial Officer for hardship exemption.
- On approval, the clients care plan is to include the financial hardship application and the assessment outcome.

##### ***For clients receiving or about to receive services under the Home Care Package program (including Residential Respite):***

All financial hardship assessments for Home Care are undertaken by the Department of Human Services (DHS) through a formal application that is completed by the client. The outcome of the assessment is then factored into the overall care arrangement with NWRH.

To apply for financial hardship assistance, the client, or their representative, needs to fill out an application form and submit the completed form to the DHS. This form is available on the DHS website at [www.humanservices.gov.au/sites/default/files/sa462-1601.pdf](http://www.humanservices.gov.au/sites/default/files/sa462-1601.pdf), by calling 1800 227 475 or below attachment.



Centrelink Form -  
Financial Hardship /

If a care recipient is granted financial hardship assistance, an amount will be paid to the provider on their behalf by the Government by way of a Hardship Supplement. This may cover some, or all, of the care recipients basic and/or income tested fees. The care recipient is responsible for paying any portion of their fees not covered by the Hardship Supplement.

## **6.0 References**

Commonwealth Home Support Policy 1047  
Residential Aged Care Policy  
CHSP Commonwealth User Guide