CHSP CLIENT CONTRIBUTION AND FINANCIAL HARDSHIP POLICY

1.0 PURPOSE

The purpose of this policy is to establish clear guidelines regarding OTSG's approach to charging, collecting, and reporting client contributions for services delivered under the Commonwealth Home Support Program (CHSP). It is consistent with *'Appendix E – CHSP National Unit Price Ranges and Guide to the National CHSP Client Contribution Framework'* of the *CHSP 2025–27 Manual (Department of Health, Disability and Ageing)*. This policy aims to promote transparency, equity, and understanding of financial responsibilities among service users/clients and is publicly available on the OTSG website, and on request.

2.0 SCOPE

This Policy applies to;

- All CHSP funded services delivered by OTSG,
- All CHSP service users/clients receiving Allied Health and Therapy Services from OTSG, including OT assessment, OT intervention, and OT Assistant (OTA) delivered services,
- All OTSG service regions covered by the CHSP Grant Agreement.

3.0 POLICY FRAMEWORK

3.1 Legislative and Program Basis

This Policy has been developed with consideration of the *Aged Care Act 2024 (Section 286)* and the *Aged Care Rules 2025 (Section 148-65, 148-70, 286-15, 286-20, & 286-25).*
CHSP providers may charge clients a contribution for or in connection with funded aged care services. OTSG is required to:

- Have a documented, publicly available client contribution policy,
- Have a documented, publicly available financial hardship policy,
- Agree the contribution with the client in writing before services commence,
- Report the dollar amount collected from client contributions as per the Grant Agreement.

3.2 The Six Principles

OTSG's client contribution arrangements are guided by the six principles of the National Framework:

1. *Consistency:* All clients who can afford to contribute to the cost of their care should do so. Contributions are applied consistently across the client base, with clear categories.
2. *Transparency:* Policies should be in an accessible format, must be publicly available and a copy should be given to and explained to all clients.
3. *Hardship:* No client will be denied services due to inability to pay. OTSG has a Financial Hardship Policy and a Contribution Waiver/Reduction Form to support clients in need.
4. *Reporting:* OTSG reports the dollar amount of client contributions collected at each session in the Data Exchange (DEX) system, as required under the Grant Agreement.
5. *Fairness:* Contributions will not exceed the actual cost of service delivery. The capacity to pay is considered, including for partnered clients and bundled services.
6. *Sustainability:* Revenue from client contributions is used to support and expand CHSP service delivery at OTSG.

4.0 CLIENT CONTRIBUTION STRUCTURE

Client contributions are communicated / discussed with service users prior to the commencement of services, and is clearly outlined in the *Commonwealth Home Support Program Service Agreement* which is provided to all service users.

4.1 OTSG Contribution Rate

OTSG charges a flat rate contribution using a sliding scale based on the client's financial position. The contribution is charged at the time of initial OT assessment (whether Face to Face or Telehealth).

Client Category	Contribution Rate	Basis
Self-funded Retiree (No Pensioner Concession Card)	$50.00 (flat fee per referral period)	• Charged at the time of initial assessment.
Commonwealth Government Aged Pension (Pensioner Concession Card holder)	$0.00 (exempt)	• Card must be current and confirmed at intake. • This is different to Commonwealth Seniors Health Card
DVA Gold Card holder	$0.00 (exempt)	• Confirm card status in Nookal demographics.
Financial hardship (any client)	Waiver or reduction	• OT may approve straightforward reductions. • Director approval required for full waivers or complex cases. • Complete Hardship Record Form.

4.2 Couples

Where both members of a couple are CHSP clients and receive a 'shared' service (e.g. a joint OT assessment), the client contribution applies once only during a referral period, not once per person. If an individual assessment is completed for each service user (requiring individualised intervention), the contribution applies per person.

4.3 Payment Plans

Service users who are unable to pay the full-service fee upfront may request a structured payment plan. Such requests should be made in writing, and arrangements will be made on a case-by-case basis to ensure accessibility to necessary services.

4.4 Review and Indexation

OTSG will review its contribution rates annually, or whenever the Department publishes updated guidelines to client contributions.

Service users can request for a review of the agreed financial contribution at any time. This may occur when:

- There has been a change in ongoing care.
- Financial circumstances change.

5.0 SERVICE USER / CLIENT RESPONSIBILITIES

Service users / clients are responsible for:

- Familiarizing themselves with the contribution rates and understanding their financial obligations.
- Communicating any concerns regarding their ability to pay for services.

6.0 PROCESS FOR AGREEING AND COLLECTING CONTRIBUTIONS

6.1 At Intake

- Identify client category (Pensioner / Self-Funded / DVA) during the initial MAC Portal Review or conversation with the service user.
- Client category and applicable contribution rate are recorded in Nookal.
- Contribution is discussed with the service user (or their representative) during the initial phone contact.
- Verbal agreement to the contribution is obtained and documented in Nookal.
- If a financial hardship waiver is required, the form is provided to the service user / representative for completion. Once completed, this is processed, and returned to the therapist to inform the Service Agreement. See Section 7.0 of this policy.

6.2 Service Agreement

- The CHSP Service Agreement documents the agreed contribution rate, and details regarding when and how it is to be paid/
- Service users / representatives are made aware of how to access the CHSP Client Contribution and Financial Hardship policy.
- OTSG Service Coordination arranges the invoice and provides it to the therapist for delivery during the first visit.

6.3 Collection

- Service users / clients make payment via methods outlined on the invoice.

6.4 Reporting

- The OT records in Nookall the client contribution using the appropriate Nookal Code:
    - CHSP - Client Contribution (Pensioner).
    - CHSP - Client Contribution (Self-funded).
    - CHSP - Client Contribution (Waived).

7.0 FINANCIAL HARDSHIP

7.1 OTSG Commitment

No service user will be denied CHSP services because they are unable to contribute. OTSG is committed to protecting financially disadvantaged people while encouraging those who can afford to contribute to do so.

7.2 Definition of Financial Hardship

Financial hardship exists where a service user's financial circumstances make it genuinely difficult for them to pay the agreed client contribution without compromising their ability to meet basic living expenses such as housing, food, utilities, or medications. Financial hardship is not limited to people receiving government

income support payments. It may also apply to self-funded retirees or part-pensioners who are asset-rich but cash-poor, or who have experienced a change in financial circumstances.

7.3 How to apply

- The service user (or their representative) informs OTSG that they are experiencing financial hardship; this can be done verbally or in writing
- The service user is given the *CHSP Client Contribution Hardship Form* and asked to complete it.
    - Completion of the form is encouraged, but is not a condition of receiving a hardship decision.
    - Where a service user is unable or unwilling to complete the written form, a verbal application may be accepted at the OT's (or Director's, where applicable) discretion, with the OT documenting the details on the service user's behalf.
- The form is submitted with any supporting evidence.
- The OT assesses whether the hardship is straightforward (OT may approve a partial reduction) or refers without delay when it requires Director approval (full waiver or complex circumstances).

7.4 Evidence of Hardship

Service users / clients may be asked to provide one or more of the following, but OTSG will not deny an application solely on the basis of insufficient documentation:

- Written statement from the client explaining their circumstances.
- Letter from a social worker, financial counsellor, or GP.

7.5 Decision Making

The approving clinician or Director (as applicable under the tiered authority model) will assess the application using the following principles:

- Genuine hardship: does the client's financial situation make the contribution unaffordable?
- Proportionality: is a full waiver required, or would a reduced rate address the hardship?

7.6 Possible Outcomes of Financial Hardship Request

A decision will be communicated to the service user within 5 business days of receiving a completed application. The outcome and rationale will be documented in Nookal.

Outcomes	Description
Full Waiver	• Contribution reduced to $0.
Partial Reduction	• Contribution reduced to an agreed lower amount (e.g. $25).
Deferred Payment	• Contribution payment deferred to a later date agreed with the client.
Application Declined	• Hardship not established on available evidence. Reasons provided in writing. Client/s may seek review.

7.6 Review Following Declined Application

Clients may request a review of a hardship decision by writing to the Director of Clinical Services within 20 business days of the decision. This pathway is available regardless of whether the original decision was made by an OT or the director. Reviews will then be completed within 10 business days. Clients retain the right to complain to the Aged Care Quality and Safety Commission if they are dissatisfied with the outcome (1800 951 822 or www.agedcarequality.gov.au).

8.0 REVIEW AND COMPLIANCE

This policy will be reviewed annually to ensure its effectiveness and alignment with relevant legislation and organisational goals.