Commonwealth Home Support Program (CHSP) Client Contribution Hardship Policy

Purpose

This policy establishes Jewish Care Victoria principles, governance controls and decision framework for CHSP client contribution hardship. It supports equitable access to services while ensuring reductions and waivers are assessed fairly, documented and reviewed.

Scope

All staff and stakeholders involved in CHSP client contribution hardship assessments.

Key Principles

- No client will be refused service due to genuine financial hardship.
- Assessments are fair, consistent and evidence-based.
- Client privacy and confidentiality are protected.
- Decisions are documented, approved and reviewed.
- Clients may request a review of decisions.

Key Words – *List the keywords users are likely to use when searching for this document in the Document Centre*

CHSP, Client Contributions, Hardship, Fee Waiver, Fee Reduction, Financial Hardship, Contributions, Aged Care

Document Details

Author (Position Title):	Manager Funding & Billing	**Issued:**	November 2026
Owner (Executive Member):	Chief Financial Officer	**Reviewed:**	
		Next Review due:	24 months after issue

Full Scope

- All current and prospective Jewish Care clients receiving CHSP-funded services.
- Representatives, supporters and advocates acting with appropriate authority or client consent.
- Care Partners, Team Leaders, Heads of Department, Deputy Directors, Funding & Billing staff, Finance and delegated approvers.
- All CHSP contribution reductions, temporary waivers, ongoing waivers and payment arrangements.

This policy does not apply to Support at Home, private services, brokerage arrangements or other funding programs. Those programs require a separate policy because statutory charging and hardship pathways may differ.

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

Policy Statement

Jewish Care Victoria 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.

Procedure – Applying for Financial Hardship

Clients receiving funded aged care services through the Commonwealth Home Support Program (CHSP) may apply for a reduction or waiver of their client contribution if they are experiencing financial hardship.

Applications must be submitted in writing using Jewish Care Victoria's CHSP Fee Waiver Application Form. The form is available from the client's Care Partner, who can also provide support with the application process.

Jewish Care Victoria will consider each application fairly and consistently, considering the client's individual circumstances and the requirements of this policy.

Evidence Requirements

To assess an application for hardship, clients are 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; and
- 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).

Guiding principles

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

When assessing applications for financial hardship under CHSP, Jewish Care Victoria 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

Jewish Care Victoria 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.

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.

Possible Outcomes

Outcome	What this means
Standard contribution continues	The assessment indicates that the client can pay the standard contribution without affecting their ability to meet essential living expenses. Information about requesting a review will be provided.
Reduced contribution	The client can contribute a lower amount. The agreed amount, start date and review date will be confirmed in writing.
Payment arrangement	A suitable payment schedule may be agreed where the client can pay but requires greater flexibility due to timing or cash-flow difficulties.
Temporary waiver	Contributions may be waived for a defined period where the client is experiencing short-term financial hardship. The arrangement will generally be reviewed after three months.
Medium-term reduction or waiver	A reduction or waiver may be approved where financial hardship is expected to continue for three to six months. The arrangement will be reviewed within six months.
Ongoing waiver	In exceptional circumstances, an ongoing waiver may be approved where financial hardship is continuing. The arrangement will be reviewed at least annually.

Review of 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.

Jewish Care Victoria respects the right of clients and their representatives or supporters to raise a concern or make a complaint if they believe their circumstances or application were 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. Managers and Care Partners should be proactive in discussing the possibility of hardship support where a need is identified.

Jewish Care's Responsibilities

Jewish Care Victoria will:

- clearly document any agreed contribution arrangements, including fee reductions or waivers;
- consider each financial hardship application fairly and consistently;
- protect the privacy and confidentiality of client information; and
- meet relevant funding and reporting requirements.

Client's Responsibilities

Clients are responsible for:

- paying the agreed contribution, or contacting Jewish Care Victoria if their financial circumstances change and alternative arrangements are required; and
- providing complete and accurate information to support a fair assessment of their fees or financial hardship application.

Privacy, consent and records

Only information needed to assess the application will be collected. Client information will be kept confidential and accessed only by authorised staff.

Client consent or appropriate authority must be confirmed when a representative provides information or receives an outcome. Any concerns about abuse, coercion or fraud will be managed under the relevant Jewish Care Victoria policies.

Related documents and external Files and Links

- Aged Care Act 2024 & Aged Care Rules 2025 (Section 286)
- CHSP Contributions Policy
- CHSP Contribution Fee Waiver Application
- Australian Government Department of Health, Disability and Ageing, Charging for the Commonwealth Home Support Program (CHSP).
- Commonwealth Home Support Program 2025-27 Manual and Appendix E, CHSP National Unit Price Ranges and Guide to the National CHSP Client Contribution Framework.