Commonwealth Home Support Program Client Contribution Policy

1. Policy Overview

The Commonwealth Home Support Program (CHSP) offers entry-level support to help older Australians live independently. This policy outlines how FOCUS Connect collects client contributions toward care services, ensuring fairness, flexibility, and consideration of financial hardship.

2. Key Principles and Practice Outcomes

- **Equity & Consistency:** Clients who can afford to contribute should do so. Contributions must not exceed the actual cost of services.
- **Transparency:** Contribution details must be clear, accessible, and explained to all clients
- **Hardship:** Support information is available for clients unable to pay. No one will be denied services due to financial difficulty.
- **Reporting:** Grant agreement obligations require all providers (including FOCUS Connect) to report the total amount collected from Client contributions.
- **Fairness:** Fees are based on a client's ability to pay and must reflect actual service costs.
- **Sustainability:** Revenue from client contributions helps maintain and expand service delivery.

3. Access to Services

- Clients will receive the FOCUS Connect CHSP fee contribution, pricing and schedule of fees before services begin.
- At least 14 days' notice is given for any fee changes.
- No client will be denied services due to inability to pay.
- Clients' rights and dignity are respected throughout the fee process.

4. Invoicing and Payments

- Invoices are issued monthly via email and mail postage
- Payments must be made using either direct debit, payment via credit card, EFT or cash on a monthly basis.

5. Client Contribution Assessment (Fee Waiver / Reduction Framework)

5.1 When an Assessment is Required

An assessment will be conducted when:

- A client requests a fee reduction or waiver
- There is evidence of financial hardship
- A client fails to make payments and hardship is suspected.

5.2 Assessment Criteria

FOCUS Connect will assess the client's financial capacity using the structured assessment form, including:

- Income: government pension or allowance status, monthly household income and income above the pension threshold
- Housing: Home ownership, mortgage obligations, rental or housing assistance status
- Dependents: Number of dependents, responsibility for individuals not receiving support, availability of government support
- Expenses: Medical costs (doctor, medication, specialists), rent and living costs and other extraordinary expenses
- External Service Costs: Costs from other service providers and total monthly outgoing commitments

5.3 Financial Hardship Calculation

- A client's adjusted monthly expenses are calculated
- This includes total expenses minus income above pension level
- A score is applied based on expense thresholds

5.4 Scoring Framework

The scoring system provides a guide for decision-making only**:**

Score	Category	Meaning
0-5	**Low**	Generally fee reductions not needed but consider individual or extraordinary circumstances. **100% payment of fee normally applies.**
6-7	**Moderate**	Some level of fee reduction may be appropriate. Consider individual circumstances (particular if there are extraordinary issues).

		Reduction of 25-50% may be appropriate.
8 & 9	**High**	Some level of fee reduction may be appropriate. Consider individual circumstances (particular if there are extraordinary issues). **Reduction of 50-80% may be appropriate.**
10	**Very High**	Some level of fee reduction may be appropriate. Consider individual circumstances (particular if there are extraordinary issues). **Reduction of 80-100% may be appropriate.**

Each decision must consider the client's individual circumstances, and the scoring system does not replace professional judgement

5.5 Decision and Approval

The outcome may be:

- No change to fee
- Fee reduced
- Fee waived

The decision will include documented justification, agreed fee payable, amount the client can afford and formal approval by authorized staff.

6. Client Responsibilities

- Pay agreed fees or notify FOCUS Connect of changes in financial circumstances
- Provide enough information for FOCUS Connect to determine an appropriate level of fee if a reduction or waiver is requested. Give at least 2 business days' notice to cancel services, or the standard fee will apply.

7. Applying the CHSP Client Contribution Framework

- Payment of fees that contribute to the cost of CHSP support is only sought from clients who have the capacity to pay.
- Fees will not exceed service costs.

- To access financial hardship assistance for the Commonwealth Home Support Program, you must apply for an assessment through My Aged Care on 1800 200 422 or online Commonwealth Home Support Program (CHSP) | My Aged Care, and then provide your financial situation to FOCUS Connect.
- The client must inform FOCUS Connect if they have received (or are receiving) a compensation payment, which is intended to cover some or all of the costs of home-based care. FOCUS Connect will then assess if the full cost of the service/s is applicable.
- Periodic reviews will be undertaken in accordance with FOCUS Connect's Review and Assessment Procedure and aligned with each client's reassessment and care planning review timeframe.

8. Non-Payment of Fees

- If payment is not received within 30 days, non-essential services may be paused. clients will be notified and informed of their right to appeal.
- Essential services (e.g., meals, personal care, medication prompts) will only be paused with Aged Care Manager approval and alternative arrangements in place.
- FOCUS Connect will assess the client's ability to pay and may offer payment plans or fee reductions.
- All efforts will be made to reach a fair agreement. Clients may appeal decisions and seek advocacy support.
- If payment is still not made, the CEO will determine next steps, which may include debt collection if the client has the capacity to pay.

Reference

FOCUS Connect Client Contribution Fee Waiver/Reduction Assessment Form