

FI-001-V1.0

Financial Hardship Policy

This policy applies to services delivered under the **Commonwealth Home Support Program (CHSP)** and **Meals on Wheels Inverell (MOW)**, and other specialist aged care programs. Inverell Community Support is committed to ensuring that individuals 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 individuals 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.

This policy applies to:

- All funded aged care services delivered under specialist aged care programs
- All individuals who are asked to pay a specialist aged care program fee or CHSP contribution; and
- All workers involved in administering fee contribution and hardship applications.

Note: *Individuals receiving services under other aged care programs, such as Support at Home or residential aged care, must apply for financial hardship assistance through [Services Australia](#), using the official hardship process.*

Record of policy development

Version	Date approved	Date for review
1.0	February 18 th 2026	February 10 th 2027

Responsibilities and delegations

This policy applies to	Individuals/ Staff
Specific responsibilities	Program Co Ordinator's identify individuals at risk of financial hardship. Approval for financial hardship through Services Manager.
Policy approval	3 or more Board Members.

Standards	2.2.2 b) ensures that funded aged care services are accessible to, and appropriate for, individuals with specific needs and diverse backgrounds, Aboriginal or Torres Strait Islander persons and individuals living with dementia
Legislation	<i>Aged Care Act 2024</i> <i>Aged Care Rules 2025</i> - Section 286

Contractual obligations	
Organisation policies	
Forms, record keeping, other documents	ICS Financial Hardship Form

Definitions

Commonwealth Home Support Program (CHSP): a specialist aged care program funded by the Australian Government that provides entry-level support to older people living independently at home.

Specialist Aged Care Program: a program funded by the Australian government to meet specific needs, such as the Transition Care Program and Multi-Purpose Service Program.

Financial hardship: circumstances where an individual is unable to meet required CHSP contributions or specialist program fees without compromising their ability to pay for essential living expenses.

CHSP Contributions: fees charged for services delivered under the CHSP. Contributions are decided in agreement with the service user.

Waiver or reduction: a decision to lower or remove a required program fee or CHSP contribution due to financial hardship.

Meals on Wheels: a specialist aged care program funded by the Australian Government that provides meal delivery.

Procedures and Requirements

1. Applying for Financial Hardship

Individuals accessing funded aged care services through the Commonwealth Home Support Program (CHSP), or Meals on Wheels (MOW) or another specialist aged care program that charges contributions, may apply for a waiver or reduction of required program fees or contributions due to financial hardship.

Applications must be submitted in writing to Inverell Community Support, using:

- Inverell Community Support's Financial Hardship Application Form, available in person; or
- A written request that includes sufficient detail to allow the provider to consider the application.

Inverell Community Support will assess applications fairly and consistently in line with this policy and legislative requirements.

2. Evidence Requirements

To assess an application for financial hardship under the CHSP or specialist program, individuals must provide evidence that demonstrates their inability to pay program fees or CHSP contributions without compromising essential living expenses.

Acceptable evidence may include:

- Proof of income
 - Examples: recent pension statement, Centrelink income summary, payslips or tax return
- Bank statements
 - Showing current account balances and recent transactions
- Evidence of significant expenses
 - Examples: medical bills, rent or mortgage statements or utility bills
- Other supporting documentation
 - Any relevant documents that help explain the individual's financial situation (e.g. debt notices, dependent persons, hardship letters from financial institutions)

Submission

Evidence must be submitted together with the Financial Hardship Application Form or written request:

- By email: finance@inverellcommunitysupport.org.au
- In person.

Privacy and Confidentiality

All information provided will be treated as private and confidential in accordance with privacy legislation and organisational policies. Documents will only be used for the purpose of assessing financial hardship and will be stored securely.

Flexibility

If standard documents cannot be provided, alternative evidence may be considered on a case-by-case basis. Applicants should contact Inverell Community Support to discuss options.

3. Principles and Calculations

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

When assessing applications for financial hardship Inverell Community Support will apply the following principles:

- **Consistency:** all individuals 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 individuals.
- **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 individual'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

Fee reductions or waivers will be determined based on the individual's capacity to pay, considering income, essential expenses and overall financial circumstances.

Any agreed contribution, waiver or reductions will be documented in the individual's service agreement, including how and when payments are to be made.

The outcome of an individual's financial hardship application, including any agreements to reduce, waive or amend contributions will be documented in the individual's service agreement.

Staff refer to The [national reasonable contribution ranges](#) for further guidance on equitable client contributions.

Applicants must not have gifted more than \$10,000 in the past financial year or more than \$30,000 in the last five years.

For details on standard contribution arrangements and fee schedules, refer to Inverell Community Support [Policy: Consumer Contribution](#)

4. Duration and Review

- Waivers or reductions will generally apply for a period of 6 months, after which the individual's circumstances will be reviewed.
- Extensions may be granted if financial hardship continues.
- Individuals must notify Inverell Community Support if their financial situation changes during the waiver/reduction period.

For guidance on contribution arrangements, including considerations for couples, compensation clients and bundling, see [Policy: Consumer Contribution](#)

Review of Financial Hardship Decisions

Individuals may at any time submit 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 in this policy and the Statement of Rights; and
- All legal and ethical requirements were upheld.

Inverell Community Support respects the rights of individuals and their supporters to make a complaint if they believe that their circumstances or an application for a financial hardship was not considered fairly.

5. Responsibilities

Provider responsibilities

- Ensure that all contribution arrangements, including waivers or reductions, are documented in the individual's service agreement;
- Assess hardship applications fairly and consistently, in line with this policy and all legal and ethical requirements;
- Maintain confidentiality of all client information;
- Report contribution amounts as required under the grant agreement;
- Process refunds within required timeframes if services cease or the client passes away; and
- Ensure individuals are not asked to pay more than one month in advance.

Individual's responsibilities

- Provide accurate information and supporting evidence when applying for financial hardship.
- Notify the provider of any changes in financial circumstances; and
- Pay agreed contributions unless waiver or reductions has been approved.

6. Public Availability and Review

This policy will be published on Inverell Community Support's website and available in hard copy upon request.

The policy will be reviewed annually, or sooner if legislative or program requirements change. Any updates will be communicated to the relevant individuals.

End of document
