

FI-002-V1.0

## Consumer Contribution Policy (CHSP & MOW)

Inverell Community Support may require individuals receiving services through the Commonwealth Home Support Program (CHSP) and Meals on Wheels Inverell (MOW) to contribute toward the cost of services that they receive if they are able to do so.

Inverell Community Support is committed to ensuring that procedures related to consumer contributions are fair, transparent and take into account the capacity of individuals to contribute towards the cost of the services delivered to them – without creating barriers to accessing essential aged care services.

The objectives of this policy are to:

- Outline how contributions and contribution agreements are set, communicated and applied based on the principles of consistency and transparency;
- Ensure that contributions reflect each individual's capacity to contribute, without restricting access to essential aged care services;
- Support the sustainability and quality of Inverell Community Support's CHSP services; and
- Promote fairness, equity and clarity for individuals, workers and the community.

This policy applies to:

- All funded aged care services delivered by Inverell Community under CHSP and MOW
- All individuals who are asked to pay a contribution toward the cost of the services they receive; and
- All workers involved in communicating, administering, collecting or managing individual contributions.

### Record of policy development

Version	Date approved	Date for review
1.0	February 18 <sup>th</sup> 2026	February 10 <sup>th</sup> 2027

### Responsibilities and delegations

This policy applies to	Individuals and staff
Specific responsibilities	Co Ordinator's Service Manager Governing Body
Policy approval	3 Governing Body 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	Financial Hardship Policy
Forms, record keeping, other documents	Service Agreement

## Definitions

**Bundling:** contributions for multiple services delivered together (e.g. social support, meals and transport) into a single, fair amount rather than charging separately for each service.

**Capacity to Contribute:** an individual's ability to pay a contribution toward the cost of services without compromising their ability to meet essential living expenses.

**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.

**Compensation Payment:** a payment received by an individual intended to cover some or all costs of home-based care and services.

**Consumer Contribution:** the amount an individual is asked to pay toward the cost of services delivered under the CHSP or NATSIFACP. Contributions are additional to government funding and are determined in accordance with this policy.

## Procedures and Requirements

### 1. Principles for Setting Contributions

Inverell Community Support will apply the following principles when determining individual contributions for CHSP and MOW services:

- **Consistency:** all individuals who can afford to contribute should do so, but contributions will never exceed the actual cost of service provision;
- **Transparency:** Contribution policies and fee schedules will be publicly available and explained to all new and existing contributing individuals;
- **Hardship:** arrangements will be included for individuals who are unable to pay the requested contribution due to financial hardship;
- **Reporting:** the dollar amount collected from an individual's contributions will be reported as required under the CHSP Grant Agreement

- **Fairness:** consideration will be given to individual circumstances, including income, essential expenses and overall financial position;
- **Sustainability:** revenue from contributions will support ongoing service delivery and help expand services funded under CHSP and NATSIFACP;
- **Capacity to Contribute:** contributions will reflect the individual's ability to pay without compromising essential living expenses; and
- **Cultural Safety:** for NATSIFACP services, contribution arrangements will respect cultural practices and community expectations.

## 2. Setting and Communicating Contributions

Inverell Community Support will determine client contributions in line with the National CHSP Client Contribution Framework and relevant NATSIFACP guidelines, with specific reference to The National Unit Price Ranges and reasonable contribution ranges, applied flexibly where appropriate to ensure fairness and cultural appropriateness.

Individuals will be supported by their Program Co-Ordinator to understand the role and purpose of client contributions Inverell Community Support's approach to setting contributions, making contribution agreements, and the rights of individuals to be safeguarded from financial disadvantage, including all legal requirements and the specific procedures outlined in this policy.

During intake and care planning, individuals will be given information by their Program Co-Ordinator related to the client contributions that may be associated with the services they receive including:

- How contributions are calculated;
- How to request a review if financial circumstances change; and
- Hardship provisions available under the Financial Hardship Policy.

[\[see Policy: Financial Hardship\]](#)

Individuals will be supported to understand contribution amounts associated with their care, and this information will be documented in writing in the individual's service agreement, including:

- The contribution amount and what it covers; and
- Payment arrangements and review dates.

## 3. Calculation Method

Inverell Community Support will consider the following when determining client contributions:

- Specific recommendations of the National CHSP Client Contribution Framework [see section 9 for 2025-2026 reasonable client contributions table]
- The business costs associated with delivering services;
- The overall financial circumstances of the individual, including income and essential living expenses;
- The service types outlined in the Individual's Service Agreement; and
- Opportunities for bundled contributions, which may apply when multiple services are delivered together (e.g. social support, meals and transport as part of one activity).

## 4. Operational Guidance for Setting Contributions

To ensure that contributions are set fairly and consistently, the following guidance supports workers to assess capacity to contribute, apply reasonable contribution ranges and clearly document contribution decisions:

- Reference National Ranges: Use the national reasonable contribution ranges outlined in Appendix E of the CHSP Client Contribution Framework as a starting point. For example:
  - Social Support Group: \$8-12 per session
- Assess capacity to contribute: Consider income and essential expenses. If affordability is unclear, request supporting documentation such as:
  - Pension or income statements
  - Bank statements showing regular expenses.
- Apply Flexibility: If the standard contribution would compromise essential living expenses, reduce the amount or apply waiver under the Financial Hardship Policy.
- Document Decision: Record the agreed contribution, any adjustments, and the rationale in the consumer's Service Agreement.

## **5. Review and Adjustments**

- Contribution agreements will be reviewed annually, or sooner if:
  - The individual's financial circumstances change;
  - Service arrangements are modified.
- Individuals may request a review at any time; and
- Providers will report the dollar amount collected from contributions as required under the CHSP Grant Agreement.

## **6. Additional Considerations**

### **Couples**

- Contribution agreements apply only to individuals receiving services under the CHSP / MOW.
- If an individual lives with a person who is not a CHSP or MOW individual, the provider cannot ask the non-consumer to contribute; and
- Where both individuals are 'consumers' under the CHSP, they will not be charged separately for the same service, or certain services delivered at the same time (bundled services).

### **Compensation**

- If an individual has received (or is receiving) a compensation payment intended to cover some or all costs of home-based care and services – the full cost of the service(s) will be requested; and
- Arrangements will be discussed directly with the individual or their representative.

### **Bundles**

- Contribution arrangements will clarify how fees apply when multiple services are delivered concurrently;
- Bundling contributions may be applied to ensure fees are fair and not prohibitive;
- These arrangements will be documented in the individual's Service Agreement; and
- Where an individual receives services from more than one organisation concurrently, coordination will occur to ensure the individual is not disadvantaged.

### **Non-payment**

- Individuals who do not pay their agreed contribution will not be denied access to essential aged care services;

- Individuals will make reasonable efforts to follow up on outstanding contributions, including reminders and offering flexible payment arrangements. The individual's financial circumstances will also be reviewed;
- Persistent non-payments without valid reasons may result in escalation to senior management for review and resolution; and
- All actions taken regarding non-payment will be documented in the individual's Service agreement and handled in accordance with privacy requirements.

## **7. Reporting**

- Reports on consumer contributions will be prepared quarterly by Program Co-ordinators, reports are included in internal financial reviews by Finance and Services Manager;
- Annual summaries will be provided to the governing body by Services Manager and as required under the CHSP Grant Agreement
- Reports will be developed by co-ordinators and include:
  - Total dollar amount collected during the reporting period;
  - Breakdown of contributions by service type (e.g. domestic assistance, social support);
  - Number of individuals contributing and number of individuals receiving hardship waivers or reductions;
  - Details of any adjustments or refunds processed;
- All contribution reporting will be reviewed for compliance with the CHSP requirements and may be subject to internal and external audits;
- Co-ordinators will monitor contribution data over time to identify trends, inform service planning and ensure sustainability; and
- Any discrepancies identified during reporting will be escalated to senior management for investigation and corrective action.

## **8. Responsibilities**

### **Organisation Responsibilities**

Inverell Community Support is responsible for documenting all contribution arrangements in the individual's service agreement, including any bundling or special arrangements. It must clearly communicate the Consumer Contribution Policy and fee schedules to all new and existing individual contributors. The organisation must apply contribution principles consistently and fairly, taking into account capacity to pay, partnered individuals, compensation payments and bundled services. It is also responsible for maintaining confidentiality of each individual's information in accordance with privacy requirements.

## Individual Responsibilities

Individuals are responsible for providing accurate information when entering into their service agreement. Individuals must notify Inverell Community Support of any changes in financial circumstances that may affect contribution arrangements. Individuals are also responsible for paying agreed contributions unless a waiver or reduction has been approved under the Financial Hardship Policy. Individuals will not be asked to pay for more than one month in advance and refunds will be processed promptly if services cease or the individual passes away.

## 8. 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.

9.

The table below indicates the 2025-26 CHSP National Unit Price Ranges and reasonable client contributions. Please note this does not account for longer regional /remote trips.

CHSP Service Type 2025-26	Unit Price Range 25-26		Client contributions 25-26	
	Lower	Upper	Lower	Upper
Domestic assistance	\$55.91	\$67.81	\$7.06	\$13.40
Home maintenance and repairs	\$61.73	\$83.38	\$9.41	\$22.30
Meals – Meal delivery	\$9.59	\$15.86	\$4.71	\$13.40
Meals – Meal preparation	\$29.11	\$45.58	\$4.71	\$13.40
Social support and community engagement	\$45.42	\$66.71	\$4.71	\$8.90
Social support and community engagement – Group social support	\$19.80	\$30.01	\$2.35	\$4.50
Transport	\$21.16	\$40.41	\$2.35	\$13.50
Personal care	\$59.40	\$75.60	\$7.06	\$13.40
Therapeutic services for independent living	\$110.65	\$138.96	\$5.83	\$16.78
Home or community general respite	\$31.45	\$74.48	\$2.35	\$8.90
Community cottage respite	\$32.61	\$58.92	\$2.35	\$6.75
Nursing care	\$125.56	\$148.66	\$4.71	\$11.15
Allied health and therapy services	\$110.65	\$138.96	\$5.83	\$16.78
Specialised support services	\$88.52	\$131.19	\$3.58	\$13.40
Sector support and development				
Hoarding and squalor assistance				
**Home adjustments				
**Equipment and products				

Note: These prices exclude MMM loadings and the Fair Work Commission (FWC) CHSP Base Funding Grant amounts applied from 1 January 2025. Price ranges and client contributions have been increased in line with the standard program indexation approach. The 10% meals indexation boost came into effect from 1 January 2025 for all Meals providers. The FWC aged care nurses award wage increase came into effect for all Nursing providers from 1 March 2025 and is reflected. \*\*While Home adjustments and Equipment and products are excluded from the CHSP National Unit Price Range, client contributions for these service types are not excluded from the National CHSP Client Contribution Framework.

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*End of document*

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