



COAST+COUNTRY

community services

Financial Hardship Policy – CHSP Service Delivery Pol 3.08

1. Policy Statement

Coast and Country Community Services Ltd (CCCSL) is committed to ensuring that no eligible client is denied access to CHSP services due to an inability to pay. This policy outlines the process for clients to seek a reduction or waiver of their CHSP client contribution on the grounds of financial hardship, in accordance with the CHSP 2025–27 Manual and the National Guide to the CHSP Client Contribution Framework.

2. Principles

- **Equity:** All clients are assessed fairly and confidentially, with respect for their dignity and privacy.
- **Accessibility:** Information about the hardship policy is provided to all clients before service delivery and is available on request.
- **No Means Testing:** There is no formal means testing, but clients are encouraged to discuss their financial circumstances if they are unable to pay the requested contribution.
- **No Penalty:** No client will be refused service or penalised for inability to pay.

3. Eligibility

Any client who is unable to pay the standard CHSP client contribution due to financial hardship is eligible to apply for a reduction or waiver.

PROCEDURES

4. Application Process

- Clients (or their representative) may request a hardship review at any time by contacting CCCS staff.
- Applications may be made verbally or in writing.
- Staff will assist clients to complete any required forms and will treat all information as confidential.

5. Assessment

- Each application is assessed promptly and confidentially by Operations Manager or delegated officer.
- The assessment considers the client's individual circumstances, including income, essential expenses, and any exceptional factors (e.g., medical costs, family situation).
- Supporting documentation may be requested but is not mandatory.

6. Decision and Notification

- The outcome (approval, reduction, or waiver) is communicated to the client verbally and recorded on their client record in the Trips scheduling software.
- Any reduction or waiver is reviewed at least annually or if the client's circumstances change.
- All decisions are recorded in the client management system.

7. Appeals

- Clients may appeal against a decision by contacting the CEO or a nominated senior manager.
- Appeals are reviewed independently, and a final decision is provided in writing.

8. Confidentiality and Record Keeping

- All information provided by clients is treated as private and confidential, in accordance with privacy legislation and CCCSL's privacy policy.
- Records of hardship applications and decisions will be maintained securely in the client's file in accordance with privacy and record management standards.

9. Review and Reporting

- This policy is reviewed annually and whenever there are changes to the CHSP Manual or funding requirements.
- CCCSL reports the total amount of client contributions collected, including those reduced or waived due to hardship, as required by funding agreements.

10. Client Information Statement

"If you are unable to pay the requested client contribution for CHSP services, please let us know. Coast and Country Community Services Ltd has a financial hardship policy and may be able to reduce or waive your fees. You will not be denied services because you are unable to pay. All requests are treated confidentially and fairly."

Related Documents

- CHSP Client Contribution Policy
- Financial Hardship Application Form
- Privacy and Confidentiality Policy
- Complaints and Feedback Policy

References

- Department of Health and Aged Care, CHSP Program Manual (current edition)
- CHSP Client Contribution Framework