POL5.03 - Financial Hardship Policy

Applies to: Coast and Country Community Service	Version: 1.2
Specific responsibility: **Adherence to the policy** – All Workers (including contractors) **Position Responsible** – CEO	**Date approved: 11/11/25** Next review date: 1/11/28

1. Policy Statement

Coast and Country Community Services Ltd (CCCS) is committed to ensuring that no eligible client is denied access to CHSP services due to an inability to pay.

CCCS recognise that clients may experience financial hardship from time to time and is committed to responding in a fair, consistent, and compassionate manner.

This policy provides clear principles, eligibility criteria, and procedures to guide staff when responding to financial hardship situations. The intent is to ensure consistent decision-making across all services, remove individual bias or emotional pressure, and support staff with clear guidance and direction.

2. Scope

This policy applies to all CCCS services, with eligibility for hardship concessions determined by funding rules and program requirements.

This policy aligns with the CHSP 2025–27 Manual and the National Guide to the CHSP Client Contribution Framework, where applicable.

3. Principles

CCCS applies the following principles when managing financial hardship:

- **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.
- **Dignity and Respect** – All discussions are conducted without judgement, pressure, or bias.

4. Eligibility

4.1 Services Eligible for Financial Hardship Consideration

- Commonwealth Home Support Program (CHSP)
- Community Transport Program (CTP)

4.2 Services Not Eligible for Financial Hardship Concessions

- National Disability Insurance Scheme (NDIS)
- Assisted School Transport Program (ASTP)
- Health Related Transport (HRT)
- Support at Home (SAH)

Where a service is not eligible, staff must clearly explain funding requirements to the client and document the discussion.

5. Financial Hardship Response Process (Guidelines for Staff)

When a client indicates they are unable to pay the standard contribution, Support Services Manager will follow the steps below to ensure consistency and fairness:

1. Ask the client what they are able to pay
2. If less than 50%, ask whether they can pay 50% of the contribution
3. If not, ask whether they can make a gold coin donation
4. If not, the service may be provided free of charge

This process ensures clients are supported without pressure while maintaining transparency and accountability.

5. 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.

6. 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).

7.0 Decision Making

Following assessment of a financial hardship request, a decision will be made to determine the most appropriate support arrangement. Possible outcomes include:

- approval of the hardship request,
- approval of a reduced fee,
- approval of a fee waiver or free service, or
- agreement on alternative service arrangements that reduce or remove financial burden.

Services will not be declined or refused due to a person's inability to pay.

The organisation does not means-test individuals or require evidence of financial hardship. A person's self-declaration that they are unable to pay is sufficient to access hardship support, including free services where required.

8.0 Client Notification

The outcome of the hardship application must be communicated verbally to the client in a clear, respectful, and culturally appropriate manner.

Where practicable, verbal advice should be followed by written confirmation (e.g. letter, email, or case note summary).

9.0 Record Keeping

All decisions and agreed arrangements must be documented in the client file.

The client's profile must be updated to reflect the hardship status, decision outcome, review date, and any conditions applied.

Documentation must comply with privacy and record-keeping requirements.

Review of Hardship Arrangements

Hardship arrangements must be reviewed:

- at least annually, or
- earlier if the client's financial or personal circumstances change.

Reviews must confirm whether the arrangement remains appropriate, requires amendment, or should cease.

10. Appeals

1. Right to Appeal

- Clients have the right to appeal a financial hardship decision if they believe the decision is unfair or does not adequately consider their circumstances.

2. Lodging an Appeal
    - Appeals may be made by contacting the Chief Executive Officer (CEO) or a nominated senior manager.
    - Appeals should be lodged within a reasonable timeframe following notification of the original decision.
3. Independent Review
    - Appeals must be reviewed independently of the original decision-maker.
    - The reviewer may request additional information or clarification from the client where required.

4. Outcome of Appeal
    - The final decision will be provided to the client in writing in a clear and respectful manner.
    - All appeal outcomes must be recorded in the client management system, including the decision, rationale, and date of determination.

5. Finality of Decision
    - The decision following the appeal process is final and concludes the internal review process.

11. Confidentiality and Record Keeping

- All information provided by clients is treated as private and confidential, in accordance with privacy legislation and CCCS'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.

12. Review and Reporting

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

13. 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