# Financial Hardship Policy



Commonwealth Home Support Programme

# Financial Hardship Policy

### What this policy is about

This policy explains what to do if you are receiving Commonwealth Home Support Programme aged care services from Silverchain, and you need help with paying your fees.

If you are having problems with paying your fees, you can ask Silverchain to reduce your fees, and to consider your special circumstance.

We will always ensure you receive the highest quality of care, regardless of your ability to pay.

# **Important terms**

- CHSP: Commonwealth Home Support Programme
- Contribution Fee Schedule: This is the price list that Silverchain gives you so that you know how much your fee (financial contribution) will be for each of the CHSP aged care services we provide.
- Financial contribution: The Australian Government asks that you financially contribute to the cost of your aged care services, if you can afford to. This is called your Financial Contribution.
- Financial hardship: This is when you are finding it difficult to have enough money to pay for your everyday needs such as food, electricity, transport, housing, etc.
- Fee waiver: Depending on your situation, you may not have to pay your bill to Silverchain for CHSP aged care services.
- **Fee reduction:** This is where Silverchain may consider reducing your fee contribution for CHSP services.





## How to apply for a fee waiver or fee reduction

Go to our website to download the Fee Waiver Form: <u>silverchain.org.au/getting-started/how-to-get-support-at-home/fees-and-charges</u>.

You will need to choose the right Fee Waiver Form for your location:

- Client Contribution Fee Waiver Assessment Form: VIC, QLD, ACT, TAS and SA
- Client Contribution Fee Waiver Assessment Form: WA
- Client Contribution Fee Waiver Assessment Form: RDNS (SA)

You can also ask your Silverchain Care Partner / Coordinator to give you a Fee Waiver Form.

### What we will do

We will consider your financial situation, including your income and expenses, and if you have a Health Care Card, and/or Pensioner Concession Card. We will then write to tell you about our decision.

If you are approved for a fee waiver or fee reduction of your CHSP contributions, this will be for a period of 12 months (1 year).

### For more information

Contact us today for more information on our range of in home health and aged care services and how to access them.

- 1300 650 803
- info@silverchain.org.au
- silverchain.org.au

