

Customer Contribution Policy – Commonwealth Home Support Program (CHSP) (External)

About this policy

This policy outlines our approach to setting, collecting and managing customer contributions under the Commonwealth Home Support Program (CHSP), which aligns with the principles in relation to calculating customer contributions as set out in the Aged Care Act and the Aged Care Rules.

Legislation and Standards



Aged Care Quality Standard 1: The Individual



Aged Care Quality Standard 2: The Organisation



Aged Care Act 2024



Aged Care Rules 2025

Guiding principles

All customer contributions will be managed according to the following principles:



Transparency: Customers receive clear written and verbal information about contribution amounts, fee structures, payment methods and hardship options.



Dignity and Choice: Customers are treated fairly and respectfully and are supported to make informed decisions about their contributions.



Accountability and Consistency: Australian Unity will record and report on the contributions collected from customers. It is a requirement that all customers who can afford to contribute to the cost of their services do so.

Transparency:

As a Registered Provider delivering CHSP services, Australian Unity is committed to ensuring that all CHSP customers are fully informed about the costs of the services they receive through:

1. Clear communication

Customer contribution amounts and fee structures will be clearly communicated to customers in plain language, both verbally and in writing. We have three contribution levels based on a customer's income source. Customer contributions for each contribution level are set out in our **CHSP Pricing Schedule** and set out in our CHSP Service Agreement. A copy of our CHSP Pricing Schedule can be requested by contacting Australian Unity on **1300 160 170**.

2. Invoices and payment methods

Customers will receive monthly invoices that are clear, accurate and easy to understand, and any changes to payments or fees will be communicated to the customer or their registered supporter/s.

Our preferred payment method is direct debit, under the terms of the Direct Debit Service Agreement. We may also accept payment via BPAY and credit/debit card over the phone using our automated system.

Where a payment is overdue, Australian Unity's debt recovery process will be initiated. If any customer contributions or fees payable under our CHSP Service Agreement are not paid on the due date, we may charge default interest on the outstanding amount at the Default Interest Rate in the Service Agreement, accruing daily and compounding monthly.

3. Support in financial hardship

Australian Unity recognises that some customers may experience temporary or ongoing financial difficulties that may affect their ability to pay their contribution amount.

We have a review process for CHSP customers experiencing financial hardship which includes an application for a review of the contribution amount for the current services they are receiving.

A copy of our **Financial Hardship Policy** can be requested by contacting Australian Unity on **1300 160 170**.

Dignity and Choice

Australian Unity is committed to treating all customers, their family, carers and supporters respectfully. Customers are supported to make informed decisions about their CHSP contributions and services through:

1. Fair and respectful treatment

We will consider the customer's capacity to pay and the specific circumstances of each customer when discussing contributions or service arrangements. Customers in the same circumstances will be treated equitably and we will ensure a customer is not disadvantaged based on their capacity to pay their contribution amount.

2. Supports

Practical supports, such as interpreters, translators or advocates, will be engaged to assist customers with understanding their obligations under this CHSP Contributions Policy and their Service Agreement.

Accountability and Consistency

1. Australian Unity

The customer contribution payable for the CHSP services and supports will be determined and varied in accordance with the requirements of the CHSP and this Customer Contribution Policy.

Australian Unity will:

- Report the amounts received through customer contributions for CHSP services to the Department of Health, Disability and Ageing.
- Review and adjust the customer contributions:
 - annually, to reflect the percentage change in CPI for the prior period (if a positive amount); and/or
 - by an amount we reasonably determine to be necessary to recover any additional tax, duty, costs and/or expenses directly or indirectly payable or incurred by us in connection with the Services Agreement,noting any adjusted customer contributions will not exceed any maximum contribution amount specified in the Aged Care Act or the Aged Care Rules.
- Provide a minimum 14 days' written notice of proposed changes to our customer contributions.

2. Customer

It is the customer's responsibility to pay the agreed contribution amount as per the CHSP Service Agreement or advise Australian Unity if they have a change in circumstances or are experiencing financial hardship. When a customer receives CHSP services, they will not be asked to cover the full cost of the services.

In addition to customer contributions, from time-to-time customers may request, and we may agree, to provide additional services. If a customer requests additional services, we will come to an agreement on the scope of the additional services including the duration and the relevant fees. Details of the additional services, including the fees for additional services will be included in the customer care plan.

3. Late Cancellations and No Shows

We may charge customer contributions for late cancellations or no shows in accordance with our Cancellation Policy, which we will provide and is available in our [CHSP Pricing Schedule](#).

Exclusions

We will not seek customer Contributions for the following CHSP activities and services:

- Assistance with Care and Housing (ACH) Hoarding & Squalor; or
- Sector Support and Development (SSD) activities.

We are here to help

Contact Australian Unity on **1300 160 170** if you have any questions or need assistance with this policy.

Glossary

Word or term	Description
Cancellation Policy	Our cancellation policy contained in our CHSP Pricing Schedule which sets out our position in relation to fees that may be payable for Late Cancellations and No Shows, in accordance with the requirements of the Aged Care Act and Aged Care Rules.
CHSP	Commonwealth Home Support Program.
Contribution	The amount that is required to be paid by the customer to the cost of their home care services.
CPI	Consumer Price Index
Financial hardship	Having trouble paying the contribution amount for home care services.
Late Cancellation	When you provide less than 48 hours' notice of a cancellation of a scheduled service.
No Show	You were required to be present for a scheduled service, you were not present at the agreed place or time, and you did not cancel the scheduled service.