Financial Hardship Policy (External)

About this policy

This policy outlines how we support customers who may be experiencing financial hardship and are unable to pay their agreed contribution for services under the Commonwealth Home Support Program (CHSP) or Support at Home (SAH).

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

Our approach to financial hardship is guided by the following principles:

Equity: Customers will be treated fairly and consistently, with individual circumstances considered.

Confidentiality: All personal and financial information will be handled sensitively and securely.

Accessibility: Customers will be supported to understand their rights and available options.

For Commonwealth Home Support Program (CHSP) Customers:

If you are experiencing financial hardship or your financial circumstances have changed and you are concerned about your ability to pay your CHSP service contribution, please let us know as soon as possible.

We will review your situation on a case-by-case basis to ensure you can continue receiving the care and support you need. While your CHSP customer contribution review is being conducted:

- **Existing customers** are asked to continue paying their current contribution amount; and
- **New customers** may choose to pay their contribution on an interim basis or delay the commencement of services until the review is finalised.

Financial hardship applications are assessed and approved by the General Manager – Service Delivery. If approved, you will be offered a reduced contribution rate in line with the current CHSP Pricing Schedule. A copy of our **CHSP Pricing Schedule** can be requested by contacting Australian Unity on **1300 160 170**.

We may need to collect information about your personal circumstances to assess your eligibility for financial hardship. All information provided will be treated confidentially.

Customer circumstances will be reviewed at least once every 12 months, to ensure arrangements remain appropriate and that no customer is disadvantaged due to financial hardship.

For Support at Home Customers:

If you are experiencing financial hardship or are concerned about your ability to meet your Support at Home contributions, you may be eligible to apply for a fee reduction supplement through Services Australia by completing the following form, accessible through the My Aged Care Website (https://www.myagedcare.gov.au/financial-hardship-assistance).

If you apply via Services Australia for a fee reduction supplement:

- while the application is processing, we will not charge you any contributions;
- if your application is approved, we will continue to reduce or waive your service contributions in line with the fee reduction supplement determined by Services Australia, for as long as the supplement applies to you;
- if it is decided that you are not entitled to a fee reduction supplement, we will collect your unpaid contributions for the period beginning on the day your application was made.

If approved, financial hardship assistance through Services Australia is generally provided for a limited period and is not automatically extended. If your current assistance period is ending, you will need to proactively reapply through Services Australia to continue receiving financial assistance.

We are here to help

Contact Australian Unity on **1300 160 170** if you have any questions, require support or would like to apply for CHSP financial hardship.

Glossary

Word or term	Description
CHSP	Commonwealth Home Support Program.
Financial hardship	Having trouble paying the contribution amount for home care services.
Contribution	The amount that is required to be paid by the customer to the cost of their home care services.