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HOME SUPPORT – PARTICIPANT CONTRIBUTIONS

POLICY

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Purpose	The purpose of this policy is to outline how participant financial contributions are determined, communicated and managed under the Support at Home (SaH) program at Wintringham. The policy covers assessment, payment, hardship and feedback processes, supporting fair access to services.
Policy Statement	Contributions are determined in line with legislative requirements, participants receive information about their rights and options, and support is provided for those experiencing financial hardship.
Background and Context	This policy reflects Commonwealth guidelines for participant contributions, financial assessment, hardship support, and feedback processes. It is underpinned by the requirements of the Aged Care Act 2024 and the Strengthened Aged Care Quality Standards 2025.

Commitment

Wintringham is committed to:

- Apply Commonwealth guidelines and sector practice for participant contributions under the Support at Home (SaH) program.
- Provide clear information about contributions to participants.
- Support participants experiencing financial hardship.
- Respond to feedback and complaints about fees and charges.

Scope

This policy applies to all participants receiving services under the Support at Home program.

Definitions

Clinical Supports	Support at Home service category for which no participant contributions are charged.
Contribution	The financial amount a participant pays towards their Support at Home services, as determined by Commonwealth guidelines.
Financial Hardship	A situation where a participant is unable to meet required contributions due to limited financial capacity; may result from debts, reduced income, or essential living expenses.
Grandfathered Participant	A participant who received a Home Care Package prior to 12 September 2024 and is protected under transitional arrangements ("no worse off" principle). Grandfathered participants will not pay higher fees or contributions than they would have under their previous arrangement. Written information outlining individual transitional arrangements will be provided to each grandfathered participant so they are not disadvantaged by these changes.
Hardship Application	The process by which a participant applies for reduced contributions due to financial hardship, assessed by Services Australia.





Independence and Everyday Living Services	Categories of Support at Home services to which contributions apply.
Means Not Disclosed	When income and asset information has not been provided to Services Australia; the participant is charged the maximum contribution rate.
Participant	An individual receiving services under the Support at Home (SaH) program.
Registered Supporter	An individual authorised to support a participant in their aged care journey, including decision-making and financial matters.
Service Agreement	The written agreement between Wintringham and the participant outlining services, contributions and rights.
Services Australia	The government agency responsible for assessing participant income and assets and determining contribution rates.

Responsibilities

Participant	 Provide accurate financial information for assessment. Pay contributions as outlined in the service agreement. Communicate with Wintringham about payment issues or financial hardship. Submit hardship applications if required.
Home Support Staff	 Provide clear information to participants about contributions and available payment options. Issue written information about individual arrangements, including any transitional protections for grandfathered participants. Offer support to participants experiencing financial hardship, including information about how to apply for assistance. Respond to participant questions, feedback, or complaints about fees and charges. Review contribution arrangements when there are changes to Commonwealth guidelines or participant circumstances.
Finance	 Issue invoices and process participant payments. Maintain accurate financial records for SaH contributions. Support participants and managers with payment queries.
Program Managers - SaH	 Communicate contribution arrangements and updates to participants.





	 Escalate payment issues, hardship applications and participant exits to GM HS. Maintain records of participant communications and decisions.
General Manager – Home Support (GM HS)	 Review and approve participant exits due to non-payment or other issues. Monitor and support resolution of escalated contribution or hardship cases. Stay informed of hardship applications and their progress.
CFO	 Oversee financial controls, compliance and reporting for SaH participant contributions. Approve policy updates and major process changes.

Procedure

1. Fees and Contributions

- 1.1 Financial capacity is assessed using income and asset information provided to Services Australia or the Department of Veterans Affairs (DVA).
- 1.2 Contribution rates are determined in line with Commonwealth guidelines.
- 1.3 Participants classified as 'means not disclosed' (where income and asset information has not been provided to Services Australia) will be charged the maximum contribution rate.
- 1.4 Contribution arrangements are documented in the participant's service agreement.

2. Payment Collection

- 2.1 Contributions are collected using agreed payment methods (e.g., Centrepay, bank transfer, credit card).
- 2.2 Participants will receive written information about their payment options.

3. Non-Payment and Escalation

- 3.1 Where a participant is unable to pay their contribution and does not have financial hardship provisions in place, Home Support staff will contact the participant, their registered supporter or administrator to discuss the situation, explain the reasons for collection and outline possible outcomes.
- 3.2 All conversations and agreed actions regarding non-payment will be documented in the participant's case notes.

Refer to Documentation and Accountability Policy (L M 5.3)





- 3.3 If payment issues remain unresolved, the matter is escalated to the relevant Program Manager and GM HS for review.
- 3.4 Services will continue without interruption, unless the participant, for a reason within their control, has not paid the contribution as per their service agreement, has not negotiated an alternative payment arrangement and does not have a hardship application in place or lodged.

4. Income Assessment

- 4.1 Participants receiving a means-tested pension do not need to lodge an income assessment form; Services Australia or DVA will use existing information.
- 4.2 Participants with pensions that are not means-tested, or self-funded retirees, must lodge the required form with Services Australia or DVA.
- 4.3 Where a participant does not complete an income assessment, they are classified as 'means not disclosed' and the maximum contribution rate applies.

5. Financial Hardship Applications

5.1 Participants who are unable to meet required contributions may apply for financial hardship assistance through Services Australia.

Refer to Hardship Application Guidelines (TBC)

- 5.2 Contributions are not charged while a hardship application is under assessment.
- 5.3 Reduced contributions apply if hardship is approved; standard rates apply if hardship is declined.
- 5.4 Should a hardship application be declined, contributions will be backdated to the date the application was lodged and must be paid by the participant.
- 5.5 All communications and decisions regarding hardship are to be documented.

Refer to Documentation and Accountability Policy (L M 5.3)

6. Feedback and Complaints

- 6.1 Participants are informed of their right to provide feedback or make complaints about fees and charges.
- 6.2 All complaints are recorded and addressed in line with Wintringham's complaints management procedures.

Refer to Complaints Policy (L M 3.20)

7. Review and Updates

7.1 Contribution arrangements and procedures are reviewed in line with updates to Commonwealth guidelines and organisational policy.





Legislation & Standards	Aged Care Act 2024 Aged Care Quality Standards 2025 Aged Care Financial and Prudential Standards 2025
	Corporations Act 2001
	Privacy Act 1988
Resources	Centrelink Aged Care Fees Income Assessment Form Centrelink Aged Care Fees Income Assessment Form.pdf
	Aged Care Fees Income Assessment – Information Booklet Aged Care Fees Income Assessment - Information Booklet (Centrelink).pdf
Related	FIN 2 <u>Fees and Charges Policy</u> FIN 2.20 Hardship Application Guidelines
Documents	L_M 3.20 Complaints Policy
	L_M 5.3 Documentation and Accountability Policy
Authorisation	This policy has been authorised by Chief Financial Officer – October / 2025.
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