

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 and the Commonwealth Home Support Program (CHSP) 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 and the Commonwealth Home Support Program (CHSP).
- 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 and Commonwealth Home Support Program (CHSP).

Definitions

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| 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 or Commonwealth Home Support 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. |



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| Hardship Application | The process by which a participant applies for reduced contributions due to financial hardship, SaH assessed by Services Australia and CHSP assessed by Wintringham. |
| 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 or Commonwealth Home Support Program (CHSP). |
| 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 for Support at Home program. |

Responsibilities

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| Participant | <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • Provide clear information to participants about contributions and available payment options. • Issue written information about individual arrangements, including for SaH participants 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. |

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| Finance | <ul style="list-style-type: none"> • Issue invoices and process participant payments. • Maintain accurate financial records for SaH and CHSP contributions. • Support participants and managers with payment queries. |
| Program Managers - SaH | <ul style="list-style-type: none"> • 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) | <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • Oversee financial controls, compliance and reporting for SaH and CHSP participant contributions. • Approve policy updates and major process changes. |

Procedure – Support at Home (SaH) program

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.
- 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.

Procedure – Commonwealth Home Support Programme (CHSP)

1. Contribution Framework Principles

Consistency: All participants who can afford to contribute to the cost of their care should do so.

Transparency: Participant contribution policy will be made available in an accessible format and publicly available.

Information on participant contribution fees will be provided to participants in writing on an annual basis and contained within the Service Agreement completed with the participant prior to commencement of services.

Hardship: For participants who are unable to pay the requested contribution due to hardship, a fee review will be offered as outlined in section 5 below. Participants will not be denied access to services due to an inability to pay.

Reporting: Wintringham will report the dollar amount collected from participant contributions, as required in the CHSP Grant Agreement.

Sustainability: Revenue from participant contributions will be used to support ongoing service delivery.

2. Fees and Contribution

All participants must sign a Service Agreement before service commencement. This agreement outlines the scope of services, the participant's financial contribution, available hardship provisions, and includes a schedule of applicable fees to ensure full transparency and understanding of all costs.

3. Payment and Collection

Contributions are collected using agreed payment methods (e.g., Centrepay, bank transfer).

Participants will receive a monthly invoice, capturing accrued fees, payments made and balance as of the end of the calendar month.

4 Non Payment and Escalation

Where it is identified that a participant is unable to afford their service contribution and a Hardship Application has not yet been lodged, the service will support the participant to complete a hardship application or provide assistance to explore available hardship options.

Where a participant has lodged a Hardship Application but non-payment of the agreed fees is identified, this will trigger a review of the participant's fee arrangements.

The review will consider any changes in the participant's circumstances, and the contribution amount will be adjusted. If payment issues remain unresolved, the matter is escalated to the relevant Program Manager

Participants will not be denied access to services due to an inability to pay.

5 Hardship Provision

Participants experiencing financial hardship may request a review of their fees. A confidential fee reduction/waiver application will be provided to the participant to outline their current financial circumstances.

The completed application will be reviewed by the relevant Coordinator or Manager for consideration and approval.

Any approved fee waiver or reduction will be reassessed at each annual review. If circumstances remain unchanged, the waiver or reduction will continue; if circumstances have changed, the participant's contribution will be recalculated in consultation with them.

6 Feedback and Complaints

Participants are informed of their right to provide feedback or make complaints about fees and charges.

All complaints are recorded and addressed in line with Wintringham's complaints management procedures.

Refer to [Complaints Policy](#) (L_M 3.20)

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 Documents

FIN 2 [Fees and Charges Policy](#)
L_M 3.20 [Complaints Policy](#)
L_M 5.3 [Documentation and Accountability Policy](#)

Authorisation

This policy has been authorised by Chief Financial Officer – April / 2026.

Review Date

April / 2027

