life care

Shaping positive ageing lifestyles

OUR FINANCIAL HARDSHIP POLICY

CHURCHES OF CHRIST
LIFE CARE LIMITED

Introduction
The Financial Hardship policy outlines how Life Care responds to financial hardship ensuring clients are treated with respect and provided options to help them maintain access to services.

Source of Obligation
The Commonwealth Home Support Program requires providers to have a hardship policy.

Policy Purpose
The purpose of this policy is to outline how Life Care supports clients who are experiencing financial hardship and may not be able to meet their financial obligations. This policy ensures that all hardship requests are handled fairly and consistently while maintaining the financial sustainability of Life Care.

Policy Statement
Life Care recognises that clients may at times experience financial difficulty. Life Care is committed to working collaboratively with clients to assess their situation and where appropriate provide temporary or ongoing relief.

The policy applies to services provided by Life Care under the Commonwealth Home Support Program (CHSP) and Fee for Service (FFS).

Support At Home Client Co-Contributions are specifically excluded from this policy, clients must follow the process outlined by Services Australia if they are seeking hardship under these circumstances.

Principles

Fairness and respect
Each application will be considered individually and confidentially.

Sustainability
Hardship arrangements will balance client support with the organisations ability to continue providing services

Accessibility
Clients will be provided with clear information on how to apply for hardship support

Client needs
If financial hardship is approved Case Managers will work with clients to ensure services are provided in line with their care plan

Scope
The policy applies to all Life Care employees engaged in client management involving fees.

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Roles and Responsibilities

Role	Responsibility
Chief Financial Officer	Support with the implementation of the policy
Clinic Manager	Approve in-clinic hardship arrangements. Review of hardship applications on a 6 monthly basis Escalation of disputes to COO
Clinic Customer Care Team	Discussing In-Clinic CHSP contributions with clients. Support clients that are having difficulty with underpayment Working with the client to ensure they maximise the services that are in line with their support plan Escalate hardship requests to the Clinic Manager
Case Manager	Discussing In-home CHSP contributions with clients. Support clients that are having difficulty with underpayment Working with the client to ensure they maximise the services in line with their support plan Escalate hardship requests to the Case Manager Team Leader
Case Management Team Leader	Approve In home hardship arrangements Review of hardship applications on a 6 monthly basis Escalation of disputes to COO
Chief Operating Officer (COO)	Assist in resolution of disputes that have been escalated.

Definitions

Financial Hardship occurs when a client is unable, due to circumstances beyond their control, to pay their fees when they are due without experiencing financial strain.

Fee for Service is where fees are charged for Services provided by Life Care for which there is no government funding. This may occur when a client also exceeds funding under Support at Home or seeks a service at the Clinic.

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Procedure

Application process
If a client indicates they are unable to pay their fees they must complete the Financial Calculation form and Hardship Application form.

Review period
All hardship applications will be reviewed every 6 months by Life Care.

If circumstances change prior to the 6 month review period, clients are to advise Life Care as soon as possible.

Cap on services
Management retains the right to establish limits on the total amount of fees that may be waived. In setting these limits, consideration will be given to the principles outlined in the policy. If a service is cancelled with less than 24 hours notice, the fee will be treated as charged and counted toward the limit.

Financial Support
Free resources are available to those experiencing hardship and can be found at: Financial support and advice | My Aged Care

Dispute Resolution
In the event the client does not agree with the hardship outcome they are to raise their concern within 7 days of receiving the outcome. Disputes will be escalated to the COO for resolution.

If the client remains dissatisfied after the dispute resolution process they may refer to the Life Care Feedback and Complaints policy available on the Life Care website .

Policy Effective 13 November 2025

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