

Hardship Policy – Commonwealth Home Support Programme (CHSP)

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1. Purpose

This policy sets out how Carers Victoria supports carers who are unable to pay their contribution towards their Commonwealth Home Support Programme (CHSP) Home and Community Respite services due to financial hardship.

2. Scope

This policy applies to:

- all CHSP Home and Community Respite services delivered by Carers Victoria (including in-home respite, community-based and group respite)
- all contributions charged for these services
- staff involved in intake, carer support, and invoicing for CHSP respite.
- requests for fee reduction, deferral, or waiver due to hardship

3. Definitions

Term	Meaning
Contribution / fee	An amount paid by a carer toward the cost of aged care respite services, consistent with CHSP Manual 2025-2027 and Carers Victoria's fee schedule.
Financial hardship	A situation where paying the required contribution would be unreasonable because it would compromise the person's ability (or their household's ability) to meet essential living costs.
Respite	Time-limited support that provides a break for carers from their caring role and/or supports the client to remain safely at home and in the community.
Waiver	No fees for a defined period.
Reduction	Decrease of the client contribution amount for a defined period.

4. What is Hardship?

Financial hardship occurs when paying the contribution would compromise a carers or household's ability to meet essential living costs such as:

- food and groceries
- utilities
- rent or mortgage payments
- medical or pharmacy expenses
- transport or other essential costs

5. Our Commitment

Carers Victoria will not refuse access to CHSP Home and Community Respite solely because a carer cannot pay. We will:

- consider hardship requests sensitively and confidentially
- make decisions consistently and in line with CHSP guidelines
- ensure hardship approvals are fair, reasonable and time-limited
- collect only the minimum information needed
- always protect carers' privacy

6. Types of Hardship Assistance

Depending on individual circumstances, hardship support may include:

- full waiver of the client contribution
- partial reduction
- payment plans
- referral to additional supports (e.g., financial counselling, Centrelink, carer support services)

7. How to Request Hardship Support

Carers can request hardship assistance at any time, including:

- during service assessment
- when contribution expectations are discussed
- after receiving an invoice they cannot pay

Requests can be made verbally or in writing.

7.1 The Process

The CHSP team's care advisor will consider the carer's situation holistically, including:

- concessions
- essential living expenses
- unexpected or emergency costs
- caring responsibilities
- health or safety risks
- duration and intensity of respite required

Carers may be asked to provide simple evidence such as concession card details or information about essential expenses.

7.2 Decision and Review

Carers will be informed of the outcome in clear, accessible language. Hardship arrangements include a review date and may be extended if circumstances continue. Carers may request a review of a decision at any time.

8. Privacy and Confidentiality

All hardship information is confidential and handled in accordance with privacy legislation and Carers Victoria's privacy policies.

9. Related documents and references

- CHSP Program Manual 2025-2027
- Carers Victoria Fee Schedule (CHSP)
- Carers Victoria Privacy and Confidentiality Policy
- Carers Victoria Complaints, Compliments & Feedback Procedure
- Client Contribution Policy – CHSP
- Client Contribution & Hardship Procedure CHSP

10. Policy Review and Revision

This organisational policy will be reviewed every two years or earlier if triggered by regulatory, organisational, or operational changes