



INTE-AGE-COM-CAR-POL-10

CLIENT CONTRIBUTION POLICY

1. Introduction

- 1.1. This Client Contribution Policy outlines how Woden Community Service (WCS) and its subsidiaries (e.g., Northside Community Service (NCS)), also referred to as the Approved Providers in this policy, manage client contributions (fees) under the Commonwealth Home Support Program (CHSP) and Support at Home program. It ensures transparency, fairness, and accountability while supporting the sustainability of services in compliance with the *Aged Care Act 2024 (the Act)*, the *CHSP Manual 2025-27*, the *National CHSP Client Contribution Framework*, and the *Support at Home Program Manual*.

2. Purpose

- 2.1. To establish a consistent, equitable, and transparent approach to client contributions across all Aged Care programs, while meeting the specific requirements of each program.
- 2.2. Client Contribution Policy includes the following key components:
 - 2.2.1. [Principles](#);
 - 2.2.2. [Client Rights](#);
 - 2.2.3. [Contribution Structure](#);
 - 2.2.3.1. [CHSP](#);
 - 2.2.3.2. [Support at Home](#);

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- 2.2.4. [Service Agreement Compliance](#);
- 2.2.5. [Payment of Fees](#);
- 2.2.6. [Financial Hardship](#);
- 2.2.7. [Reporting and Compliance](#);
- 2.2.8. [Our Ongoing Commitment](#); and
- 2.2.9. [Contact Us](#).

3. Scope

- 3.1. This policy applies to all clients and customers receiving services under CHSP and/or Support at Home, as well as all employees and non-employees delivering services involved in administering client contributions.

4. Policy Owner and Review Requirements

4.1. Policy Owner

- 4.1.1. The policy owner for the Client Contribution Policy is the Executive Manager Community and Commercial Services.

4.2. Review Requirements

- 4.2.1. This policy is to be reviewed annually or sooner if there are changes to legislation, program guidelines, or organisational requirements.

5. Policy Statements

5.1. Principles

- 5.1.1. Contributions are applied fairly, considering each client's financial circumstances and capacity to pay.
- 5.1.2. Clients will be clearly informed of fees, payment processes, and hardship provisions before services commence.
- 5.1.3. No eligible client will be refused or withdrawn from services due to genuine inability to pay; however, ongoing services require agreed contributions, with hardship support offered and due process followed before pausing or ceasing non-essential services.

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- 5.1.4. Contribution practices will be applied uniformly across all services, ensuring fairness and compliance with national guidelines.
- 5.1.5. Revenue from contributions is used to support ongoing service delivery and service sustainability.
- 5.1.6. This policy will be publicly available on the Approved Provider websites and be made available to clients during intake.

5.2. Client Rights

- 5.2.1. The Approved Providers uphold the Statement of Rights under the *Aged Care Act 2024*, including:
 - 5.2.1.1. Right to equitable access and informed choice;
 - 5.2.1.2. Right to independence, autonomy, and freedom from discrimination; and
 - 5.2.1.3. Right to safe, quality services delivered with dignity and respect.

5.3. Contribution Structure

5.3.1. CHSP

- 5.3.1.1. Contributions apply to all available services such as domestic assistance, transport, personal care, and social support.
- 5.3.1.2. Fees are set according to service type, cost of delivery, and determined in line with the *National CHSP Client Contribution Framework* and Appendix E of the *CHSP Manual*.
- 5.3.1.3. CHSP contributions are not means-tested and must not exceed the actual cost of service provision.
- 5.3.1.4. Fees are reviewed annually and published in a clear schedule accessible to all clients.
- 5.3.1.5. Exemptions: Hoarding & Squalor Assistance services are exempt from contributions.
- 5.3.1.6. Hardship provisions and appeals processes are available in line with program rules and our organisational policy.

5.3.2. Support at Home

- 5.3.2.1. Client contributions under Support at Home are governed by the *Support at Home Program Manual*.

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- 5.3.2.2. Some services are fully funded by the Australian Government and do not require a client contribution. This is determined by the Australian Government and is subject to change based on policy and legislation.
- 5.3.2.3. Clinical services do not require a contribution. Independence and everyday living support require a contribution. The Approved Provider cannot alter or waive these contribution rates.
- 5.3.2.4. Contribution rates are calculated based on client's income and assets as assessed by Services Australia.
- 5.3.2.5. Clients transitioning from a Home Care Package are protected by the "no worse off" principle, meaning their contribution rates do not change during the transition to Support at Home. This is determined by the Federal Government and cannot be altered or adjusted by the Approved Provider.
- 5.3.2.6. Hardship provisions and appeals processes are available in line with program rules and our organisational policy.
- 5.3.2.7. If a participant is unable to meet their contribution obligations, they may apply for hardship assistance through Service Australia. The Approved Provider will assist participants by explaining the process but do not assess or approve hardship applications.
- 5.3.2.8. The Approved Provider may offer flexible payment options (such as payment plans) to support participants in meeting their obligations.
- 5.3.2.9. The Approve Providers **Support at Home Price Schedule** is available on their website (as applicable), which details the price of available services.

5.4. Service Agreement Compliance

- 5.4.1. All contribution amounts and payment terms must be agreed in writing and documented in the client's Service Agreement for CHSP and Support at Home.
- 5.4.2. Service Agreements must state:
 - 5.4.2.1. The contribution amount or method for determining it;
 - 5.4.2.2. Payment frequency and method; and
 - 5.4.2.3. Hardship provisions and the cancellation Policy.
- 5.4.3. Clients must receive a copy of the signed Service Agreement when practical.

5.5. Payment of Fees

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- 5.5.1. Clients receive a monthly invoice that details services provided.
- 5.5.2. The Approved Providers use electronic payment methods. Our preferred payment option is GoCardless.
- 5.5.3. Non-payment does not automatically result in service withdrawal. The Approved Providers will seek to resolve payment issues in good faith and apply hardship provisions where appropriate. However, if a client misses two consecutive payments without resolution, the Approved Providers may **pause or reduce non-essential services** and refer the client back to My Aged Care for alternative provider options. Essential care will be maintained during notice periods, and all actions will comply with program requirements for dispute resolution, reasonable notice (usually 14 days), and client referral.

5.6. Financial Hardship

- 5.6.1. Clients experiencing financial hardship may apply for a reduction or exemption to contributions.
- 5.6.2. Applications are confidential and assessed based on evidence (e.g., income statements, pension card) and consistent principles for decision-making.
- 5.6.3. No client is refused services due to inability to contribute. The Approved Providers will apply hardship provisions and seek resolution in good faith, ensuring essential services are maintained throughout the process. However, if two consecutive payments are missed without resolution, services may be ceased and the client referred to My Aged Care for alternative provider options, following due process and program requirements.
- 5.6.4. This section must be read together with our **Package and Fee Management Policy** and the **Financial Hardship Guideline**, which set out organisational governance for hardship decisions, approvals, and record keeping.

5.7. Reporting and Compliance

- 5.7.1. The Approved Provider will meet all reporting obligations for client contributions under CHSP and Support at Home, including mandatory reporting to government systems and compliance with program agreements.

5.8. Our Ongoing Commitment

- 5.8.1. The Approved Providers are committed to ensuring services meet client needs and respect their rights, and will maintain open communication with clients and their representatives.

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5.9. Contact Us

- 5.9.1. If you have questions about your contribution or are experiencing difficulty with payment, please contact:
 - 5.9.1.1. For Northside Community Service Clients, please contact: 02 6171 8000 or aged.care@northside.asn.au; or
 - 5.9.1.2. For Woden Community Service Clients, please contact: 02 6282 2644 or AgedCare@wcs.org.au.
- 5.9.2. For information about government-funded aged care services, contact My Aged Care on 1800 200 422.

6. Breaches and Penalties

6.1. Breaches

- 6.1.1. Breaches of this policy must be reported immediately to the Chief Executive Officer (CEO) (or nominee). Confidentiality will be maintained where appropriate.

6.2. Penalties

- 6.2.1. If the Approved Provider believes that unethical or illegal activities, or activities inconsistent with the Approved Provider's purpose or mission have occurred, these processes will be followed:
 - 6.2.1.1. An investigation will take place to determine potential breaches;
 - 6.2.1.2. Where an employee has breached this Policy, and the offence is judged to be serious, the procedures outlined in the **Grievance Policies** will be followed; and
 - 6.2.1.3. Where a breach involves illegal activities, Northside has an obligation to report these to the relevant external law enforcement agencies, and individuals may be subject to prosecution.

7. Audits

- 7.1. All records will be subject to ongoing assurance and audits. All records belong to the Approved Providers. In most cases, these are admissible as evidence and are subject to relevant Territory and Federal Laws.

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- 7.2. The Executive Manager Quality and Compliance is responsible for the development of the audit plan.
- 7.3. The Executive Manager Quality and Compliance is to provide a report to the CEO in relation to the results of audits undertaken during the period.

8. Roles and Responsibilities

- 8.1. The Approved Providers are responsible for:
 - 8.1.1. Maintaining clear, publicly available contribution information for CHSP and Support at Home;
 - 8.1.2. Ensuring contribution practices and hardship decisions comply with program rules and internal governance;
 - 8.1.3. Providing employees training on this policy;
 - 8.1.4. Ensuring Aged Care services are delivered lawfully, efficiently, and ethically;
 - 8.1.5. Ensuring all policies and procedures are subject to regular review; and
 - 8.1.6. Ensuring this policy is available to clients, including upon request.
- 8.2. The Executive Managers are responsible for:
 - 8.2.1. Oversight of financial governance for contributions;
 - 8.2.2. Approving hardship waivers and reductions;
 - 8.2.3. Ensuring systems support accurate invoicing and reporting;
 - 8.2.4. Ensuring that breaches of this policy are referred to the CEO so that action can be taken when required and reports are made to regulatory bodies when necessary;
 - 8.2.5. Ensuring accurate system records are maintained and that records are monitored and archived as appropriate;
 - 8.2.6. Assisting with any audit, including audits conducted by other agencies and/or regulatory bodies (with the approval of the CEO) in investigating suspected breaches or conducting scheduled audits or inspections;
 - 8.2.7. Ensuring all employees and, where appropriate clients, are notified of any changes to policies and procedures;
 - 8.2.8. Ensuring policies and procedures are kept available and accessible;
 - 8.2.9. Ensuring employees are made aware of policies and procedures; and
 - 8.2.10. Ensuring employees follow policies and procedures.
- 8.3. Managers are responsible for:
 - 8.3.1. Ensuring service agreements include contribution terms;

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- 8.3.2. Monitoring compliance with this policy; and
- 8.3.3. Supporting employees to communicate contributions and hardship options.

8.4. Employees are responsible for:

- 8.4.1. Providing clients with accurate information about contributions and hardship support;
- 8.4.2. Documenting contribution discussions and hardship applications;
- 8.4.3. Following policies and procedures;
- 8.4.4. Participating in development opportunities;
- 8.4.5. Treating clients with dignity and respect at all times;
- 8.4.6. Working to maintain an environment that is culturally safe;
- 8.4.7. Supporting clients to make informed choices; and
- 8.4.8. Ensuring the privacy and confidentiality of clients.

8.5. Clients and/or their representatives are responsible for:

- 8.5.1. Informing the Approved Provider about their decisions and of any questions they may have in relation to their situation;
- 8.5.2. Ensuring that they adhere to this policy at all times; and
- 8.5.3. Letting the Approved Provider know when they feel they have not been treated with dignity and respect.

9. Associated Documents

9.1. Associated Internal Documents

- 9.1.1. Package and Fee Management Policy
- 9.1.2. Financial Hardship Guideline
- 9.1.3. CHSP Service Agreement
- 9.1.4. Support at Home Program Service Agreement
- 9.1.5. Support at Home Price Schedule
- 9.1.6. NCS Grievance Policy
- 9.1.7. WCS Workplace Grievance and Complaints Policy and Procedures

9.2. Additional Associated Documents

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- 9.2.1. Support at Home Program Manual
- 9.2.2. Aged Care Act 2024
- 9.2.3. CHSP Manual 2025-27
- 9.2.4. National CHSP Client Contribution Framework

10. Definitions

- 10.1. **The Approved Provider(s):** Northside Community Service/Woden Community Service, including all Services operated by Community Programs, Community and Commercial Services and Children’s Services business units.
- 10.2. **Employee:** means a person who is hired to perform work for the Approved Providers either on a full-time, part-time, or casual basis in exchange for payment.
- 10.3. **Non-employee delivering services:** Contractors, sub-contractors and consultants employed by the Approved Providers, apprentice or trainee, student gaining work experience, and volunteer, whilst they are on the Approved Provider’s property or engage on their business.
- 10.4. **Client contributions:** The fee paid by a client towards the cost of their care and services.
- 10.5. **Existing clients (Transition):** Clients transitioning from previous government-funded in-home aged care programs (such as CHSP or Home Care Packages) to the Support at Home program. These clients are protected by the “no-worse-off” principle, meaning they will not pay more for their care during the transition than they did under their previous arrangements.
- 10.6. **Financial hardship:** A situation where a client is unable to pay the required contribution due to financial or personal circumstances.
- 10.7. **Support at Home:** The Australian Government’s new program for in-home aged care, commencing 1 July 2025.
- 10.8. **CHSP:** Commonwealth Home Support Program, an entry-level aged care program for older Australians.

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