



Hardship Policy

June 2016

Family Based Care Association North West Inc.

Document Distribution and Control

Numbering Conventions

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Hardship Policy

Revision and issue status

| Issue Number | Revision Number | Date Issued | Changes Made | Changes Made By |
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This policy is issued by the CEO and is reviewed as required. Please ensure that you file this copy correctly and remove previous revisions.



Signature of CEO

(Date)

15 / 06 / 16

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Introduction

1. Family Based Care Association North West Inc.(the *Association*) recognises that our clients may experience times of financial hardship due to changes in circumstances beyond their control. This *Hardship Policy* affirms the *Association's* commitment to helping our clients who have the intent, but not the capacity to make payments in accordance with the terms outlined on customer accounts.
2. This *Hardship Policy* is developed in line with the National Commonwealth Home Support (*CHSP*) program with an aim to promote equity between clients in receipt of similar community care services and, structuring client contribution to the cost of support they receive and their ability to pay. In most cases, fees charged are only a small contribution to the actual cost of providing the support.
3. The *Hardship Policy* is supported by a *Customer Assistance Program* providing a range of payment and assistance options so clients can retain support services provided by the *Association*.

Values Underpinning this Policy

This *Hardship Policy* is based on the following values:

- Our client's financial inability to pay fees will not be used as a basis for refusing support to people who are assessed as requiring support under the *CHSP* program;
- All clients will be treated with dignity and respect;
- All clients will be treated in a non-judgmental way;
- All clients will be assisted to meet their financial commitments to the *Association* in a supportive environment; and
- By our actions we will not add to our client's burden.

Who does this policy aim to help?

1. The *Association* believes there are two time frames for financial hardship; long term and temporary. Depending on the type of hardship being experienced, clients will have different needs requiring different solutions.
2. Clients in long-term financial hardship may need ongoing assistance.
3. Clients who are in temporary financial hardship due to a sudden change in circumstances such as ill health, unemployment or other short term financial difficulty may require one-off assistance such as an extension of time or a flexible payment arrangement.

How are clients or consumers facing financial hardship identified?

1. The *Association* aims to be proactive to ensure financial difficulty is recognised early in the service delivery/payment cycle and extends the *Hardship Policy* to those who are identified either by themselves, by the *Association* or an independent financial counselor.
2. To ensure that clients are aware of the *Hardship Policy* and how to access the *Customer Assistance Program*, details of the policy and contact details will appear on all accounts, reminders and final notices. It will also be a regular feature in *Association* newsletters to clients, appear on the *Association's* website and a brochure

promoting the *Customer Assistance Program* will be provided to all new clients or consumers as part of a new customer pack. The *Hardship Policy* and the *Customer Assistance Program* are outlined in the *Interim Standards of Customer Service* on our website and will be available on request.

3. The *Association* also identifies clients facing financial hardship through its billing process and a client's payment history. It recognises that clients may find it difficult to make the first step to ask for assistance therefore all final notices will be accompanied by a *Customer Assistance Program* brochure. In addition, prior to restriction/withdrawal of support services, the *Association* will endeavor to contact the client to discuss the *Customer Assistance Program* options.
4. The *Association* also accepts referrals from an external body such as an independent accredited financial counselor.

Income Level Information

1. A key task in identifying the most appropriate response to a situation of financial hardship involves undertaking an assessment of a client's capacity to pay through identifying client income.
2. Fees may be reduced where clients are experiencing financial difficulties in paying fees. The aim of the fee reduction process is to ensure that clients are not disadvantaged because of additional costs associated with their ongoing care or with sudden changes in their circumstance. As part of this process, the *Association* will determine whether the fee reduction is temporary (up to 12 weeks) or long term (up to one year)
3. Clients are requested to identify their income level by indicating whether they receive a pension, or are a non-pensioner. On this basis clients are categorized into two levels of income.
4. The two income levels used are consistent with those used to determine eligibility for Centrelink's maximum income to rate for a part Aged pension and, the maximum income to retain a health care card.

Income Description

| Income Level | Description |
|--------------|--|
| Level One | <ul style="list-style-type: none"> • People receiving full pension or equivalent pension eligibility income • People with a health care card • A single person or a couple who face additional costs (due to disability, health conditions or other factors) which reduces their income to this level • People receiving a part-pension or equivalent pension eligibility income • A single person or a couple who face additional costs (due to disability, health conditions or other factors) which reduces their income to this level |
| Level 2 | Non-pensioner |

The Association's commitment to its clients or consumers experiencing financial hardship

1. Any client experiencing financial hardship will:
 - a. Be treated respectfully, sensitively and without judgment;
 - b. Have their case individually considered and their circumstances kept confidential;
 - c. Receive prompt information on options for alternative payment arrangements, concessions and other financial assistance programs;
 - d. Nominate an amount they can afford to pay on an arrangement plan;
 - e. Choose from various payment methods and receive written confirmation of the agreed payment arrangement within 14 days;
 - f. Re-negotiate the amount of their installment if there is a change in their circumstances;
 - g. Receive information about free, independent and accredited financial counselling services;
 - h. Have access to a language interpreter service at no cost;
 - i. Be shielded from legal action and additional debt recovery costs by the *Association* whilst they continue to make payments in accordance with the agreed schedule, or an agreed altered schedule of payments;
 - j. Speak directly with the *Association* in order to re-negotiate the payment arrangement if a payment is missed or likely to be missed;
 - k. Be advised of their right to lodge a complaint with the *Association* if the affordability issue is not resolved. Further, if the customer is not satisfied with the way the complaint has been handled they will be provided with information about external dispute resolution forums such as the Tasmanian Ombudsman.
2. The *Association* will provide its staff dealing with clients in hardship with ongoing training about the *Hardship Policy* to ensure they are aware of the policy values, able to engage with clients sensitively and are informed about the options available under the *Customer Assistance Program* so that they can assist clients to stay connected to their customer services.

Fee Reduction Process

1. The *Hardship Policy* is developed with the aim of achieving consistency and fairness for clients paying a fee by ensuring that all clients' capacities to pay are identified in the same way.
2. Firstly, clients who are experiencing financial hardship (self-identifying or identifying through other means) are requested to indicate their capacity to pay fees according to their income level (level 1 or level 2).
3. Once the support/care plan is developed and prior to service delivery, fees for support are identified.

4. If clients cannot afford to contribute to the cost of their support in line with standard fees, they will be required to complete a Confidential Client Fee Reduction Form.
5. FBC will provide a Confidential Client Fee Reduction Form for the client to complete and will then negotiate how much of the fees are reduced, and the form and timing of payment method.
6. There are a number of factors that can impact on the client's ability to pay. Many clients incur additional costs, both one off and ongoing, associated with their circumstances – these circumstances will impact on their ability for support from FBC. These additional costs may be related to some or all of these areas:
 - a. Health related costs;
 - b. Location related costs; and
 - c. Fee related costs.
7. The Confidential Client Fee Reduction Form provides information on how to assess the additional costs and other factors when reducing assessed fees.

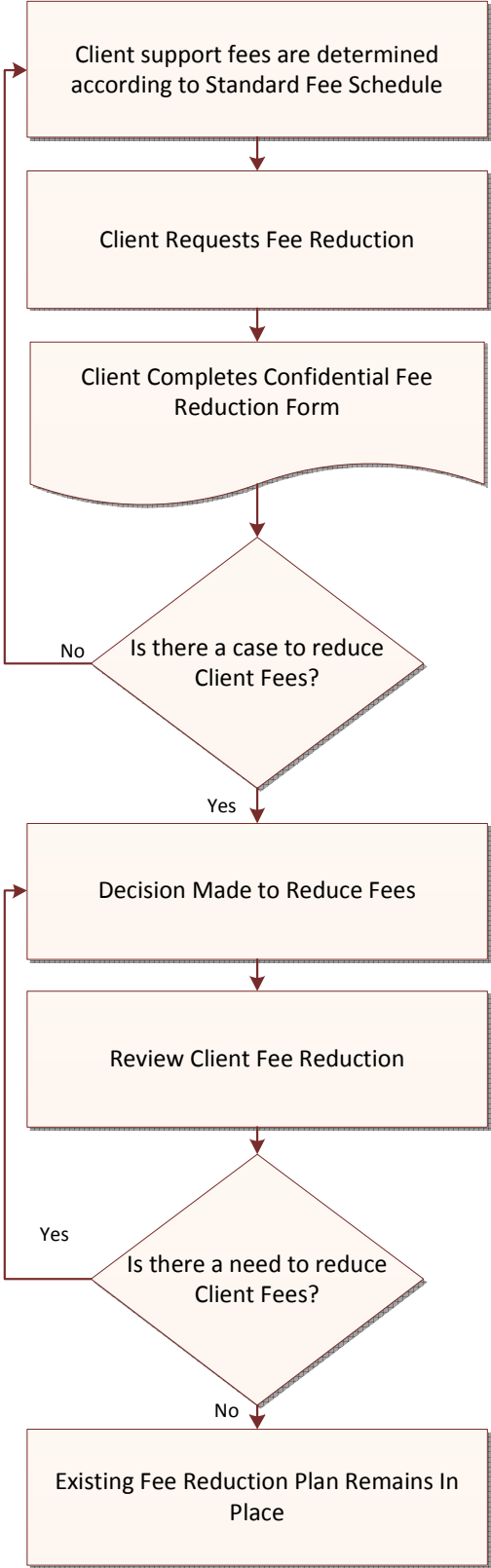
Outcomes of Fee Reductions

1. The outcomes of the fee reduction process may include offering a fee reduction to the next lowest rate (eg from level 2 to level 1) or from a higher band in level 1 to a lower band.
2. It may also include changing the frequency and nature of the fee payment schedule or, even, in severe cases, waiving the fee in its entirety.

Appraising the Fee Reduction

1. Fee reduction for clients is not intended to be automatic or permanent.
2. Monitoring client's ability to pay fees is part of the formal (scheduled) or informal (eg monitoring payment behaviors) review process undertaken by the *Association* with the client.
3. Clients or the *Association* can initiate a review of fees (up or down).
4. If fees are reduced, FBC will continue to provide support that is the same as the support provided for full fee paying clients.
5. Clients have the right to appeal against any determination by the *Association* regarding fee reductions. The *Association* has a formal complaints/appeal process in place for this.
6. The fee reduction process is outlined in the following flowchart.

Process for Reducing Fees



Non Payment of Fees

1. If the *Association* becomes aware that fees for support services have not been paid then the *Association* will contact the client with a view to identifying the issue. This may mean a review of the client's capacity to pay fees.
2. If, through this review process, the *Association* forms a view that, although the client has the capacity to pay fees, they choose not to, then the *Association* has recourse to a number of actions including:
 - a. Reducing the support provided to the client by the *Association*;
 - b. Terminating the support provided to the client by the *Association*;
 - c. Referring the client to another provider of support services; or,
 - d. Reserving the option to take any legal action to recover unpaid fees as recommended by its legal advisers.

Customer Assistance Program

The *Association* offers a range of assistance methods and programs including:

1. Payment options
2. Advice on concessions and other government assistance
3. A referral service so that clients or consumers may access further help.

Payment options

1. *Flexible Payment Options* - An agreed, affordable payment plan worked out in conjunction with the *Association* that allows clients to spread out payment of the support fees to suit individual needs that are temporary (up to 12 weeks) or long term (up to one year).
2. *Installment plans* - Clients may negotiate to pay support fees by affordable installments. Options include Centrepay or a direct debit arrangement from a bank account that allows convenient payment on an account in full or by installments.
3. *Payment extension* - Clients may apply for a payment extension of an agreed amount of time before the payment-in-full falls due.
4. *Deferment* – Deferment of the due date for support fee payment is an option available when a client has a short-term financial problem, that may be resolved in the near future but the client is considered to be in necessitous circumstances e.g. where the client has reduced income but will be addressed shortly.
5. *Waivers* – a waiver may be made in special cases. Any relief through waiving support fees either in full or in part, when a client is suffering financial hardship, must be in the interest of the reasonable financial management of the client and to enable the client to meet the *Association's* support fees in the future. Waivers of arrears may be applied as:
 - a. A single one-off amount, or
 - b. As an incentive, matching payment/s made by the client e.g. if a payment arrangement is in place and five installment payments are received by the agreed due dates then the amount of one installment may be waived from the outstanding amount.
6. *Fee Reductions* – a reduction identified within the Client Fee Reduction Process may be made in accordance with that process.

Referral assistance

Access to further help includes:

- The *Association* can provide clients with a confidential and independent financial counselling service if needed at no cost; and
- Access to an interpreter service is available at no cost.

Customer Service Centres:

Family Based Care Association North West Inc. has two customer service centres. They are located at:

Devonport: 70 Oldaker Street
DEVONPORT TAS 7310
PH. 03 6424 8461

Burnie: 73 – 75 Mount Street
BURNIE TAS 7320
PH. 03 6431 8411



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 - d. Nominate an amount they can afford to pay on an arrangement plan;
 - e. Choose from various payment methods and receive written confirmation of the agreed payment arrangement within 14 days;
 - f. Re-negotiate the amount of their installment if there is a change in their circumstances;
 - g. Receive information about free, independent and accredited financial counselling services;
 - h. Have access to a language interpreter service at no cost;
 - i. Be shielded from legal action and additional debt recovery costs by the *Association* whilst they continue to make payments in accordance with the agreed schedule, or an agreed altered schedule of payments;
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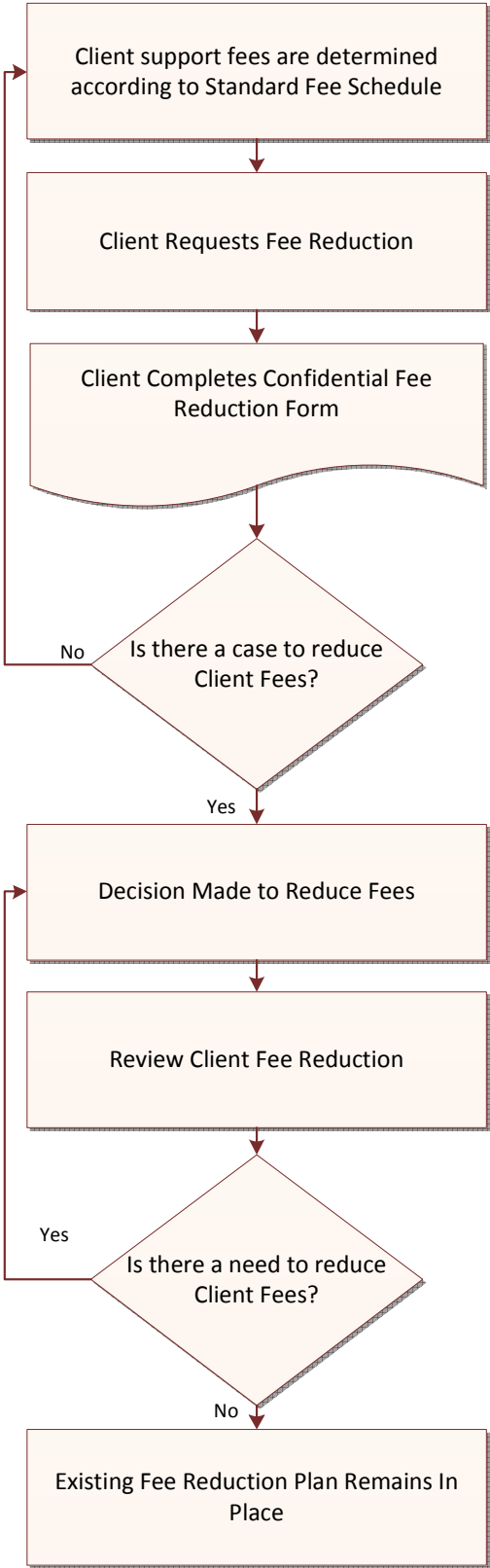
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Non Payment of Fees

1. If the *Association* becomes aware that fees for support services have not been paid then the *Association* will contact the client with a view to identifying the issue. This may mean a review of the client's capacity to pay fees.
2. If, through this review process, the *Association* forms a view that, although the client has the capacity to pay fees, they choose not to, then the *Association* has recourse to a number of actions including:
 - a. Reducing the support provided to the client by the *Association*;
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Referral assistance

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- Access to an interpreter service is available at no cost.

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PH. 03 6424 8461

Burnie: 73 – 75 Mount Street
BURNIE TAS 7320
PH. 03 6431 8411