



familybasedcare Tasmania

POLICY - HARDSHIP

ID No: FBCNW-16-302

Version: 4.0

Applies to:	All Clients All Staff
Applicable Standards:	Home Care Standards Tasmanian Home and Community Care Program Manual
Applicable Legislation:	Aged Care Act 1997 Disability Services Act 2011 (Tas)

Family Based Care Tasmania (FBC) recognises that our clients may experience times of financial hardship due to changes in circumstances beyond their control. This 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.

This Policy is developed in line with contractual obligations applying to the various programs undertaken by FBC, with the aim of promoting equity between clients in receipt of similar community care services, in addition to structuring client contributions 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.

FBC recognises that the need for collection activity is greatly reduced when Debtors act promptly and responsibly, and collectors are flexible, fair, and realistic. FBC also recognises that Debtors may default on their debts because of circumstances beyond their control eg unemployment, illness, or family breakdown. While there are cases of fraud and deliberate evasion, most people are honest and want to meet their commitments if given a reasonable opportunity to do so.

Family Based Care Tasmania encourages flexibility on the part of Creditors and collectors. This includes recognising Debtors who are vulnerable and experiencing financial hardship, and recognising that Debtors may have a number of debts owing to different Creditors. A flexible approach involves making meaningful and sustainable payment arrangements that reasonably take into account a Debtor's ongoing living expenses to enable them to live in basic comfort and prevent impoverishment or humiliation.

The Hardship Policy is supported by a Customer Assistance Program providing a range of payment options and assistance and is based on the following principals:

- Inability to pay fees will not be used as a basis for refusing support to people who are assessed as requiring support under any program;
- Open and ongoing communication;
- 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 FBC in a supportive environment;
- By our actions we will not unnecessarily add to our client's burden.

Authorised by:

Date:

18/11/19

President of the Board