

# CHSP Co-Contribution Fee increase July 2019 Frequently Asked Questions

### **Background**

The Commonwealth Home Support Programme (CHSP) is an entry level funded programme to support the wellbeing and reablement of people over the age of 65 by working with them to remain active in community life and to continue to live independently at home. Services that can be provided by the City of Adelaide with a referral from My Aged Care include:

- Domestic Assistance (short and long term)
- Personal Care (short term whilst recovering from illness)
- Home Maintenance (such as replacing light globes, cleaning gutters/windows/garden maintenance)
- Home Modifications (grab rails, key safes, ramps)
- Transport to medical appointments
- Social programmes such as exercise classes and Central Market shopping bus

All residents who have been referred for this type of support are required to pay a cocontribution towards the cost of the service. The Federal Government pays the remainder of the invoiced service through the funding to City of Adelaide which supports residents of City of Adelaide council area.

#### My Aged Care Assessment

Since 2015 services can only be delivered to residents who have been assessed by My Aged Care as *requiring* basic support to remain living independently at home in their community. This should not be confused with residents who would *like* to have a cleaner or gardening services.

The program is also designed to 'work with'; as opposed to 'working for' the consumer and should not replace tasks that the resident is able to do. The objective is for residents to retain their independence and ability to look after themselves, with a small amount of support.

#### Q: How are the fees set?

In October 2015, a principles-based Client Contribution Framework (the Framework) was introduced by the Australian Government for the Commonwealth Home Support Programme. CHSP service providers <u>must</u> adhere to this principles-based approach to the charging, collecting and reporting of client contributions.

The Framework outlines the principles service providers should adopt in setting and implementing their own client contribution policy with a view to ensuring that those who can afford to contribute to the cost of their care do so, whilst protecting those most vulnerable. It is designed to support the financial sustainability of the CHSP whilst creating fairness and consistency in the way both new and existing clients contribute to the cost of their care. The client contribution principles are:



- Consistency: All clients who can afford to contribute to the cost of their care should do so. Client contributions should not exceed the actual cost of service provision.
- Transparency: Client contribution policies should include information in an
  accessible format and be publicly available, given to, and explained to, all new
  and existing clients.
- 3. **Hardship:** Individual policies should include arrangements for those who are unable to pay the requested contribution.
- 4. **Reporting:** Grant agreement obligations include a requirement for service providers to report the dollar amount collected from client contributions.
- Fairness: The Client Contribution Framework should take into account the client's capacity to pay and should not exceed the actual cost to deliver the services. In administering this, service providers need to take into account partnered clients, clients in receipt of compensation payments and bundling of services.
- 6. **Sustainability:** Revenue from client contributions should be used to support ongoing service delivery and expand the services providers are currently funded to deliver.

CHSP services are subsidised by the Australian Government. The cost of the service is funded through the CHSP program (i.e. a typical DA service fee is approximately \$45 per hour and the consumer (City or North Adelaide resident) pays a portion of the service cost (co-contribution).

## Q: Why have co-contributions increased?

When My Aged Care was introduced in 2015, City of Adelaide kept their existing cocontribution framework to minimize the impact of the changes to our residents. The cocontributions have not increased for in excess of five years.

#### Q: Why has the CHSP co-contribution changed from per service to per hour?

Until now City of Adelaide CHSP co-contributions were charged per service which means that there is an equity issue where service times differ between clients i.e. someone receiving a one-hour service was paying the same as someone receiving a two-hour service. The co contributions have been adjusted so that it is fairer and people pay for the amount of support they receive.

# Q: Why do I need to pay a co-contribution?

It is a requirement within our funding agreement with the Australian Government that all clients that can afford to contribute to the cost of their care should do so. It is also a requirement that all co-contributions are put back into the funding to provide additional services to Adelaide residents. All co-contributions go back towards directly funding more services for more clients.

#### Q: I can't afford to pay the new co-contribution fee

Safety net measures are in place to ensure that financial hardship is not a barrier to receiving services. The City of Adelaide has a Confidential fee reduction/waiver form for residents to complete if they feel that this change will affect their ability to receive



services. No one needs to miss out on receiving services based on their ability to contribute to the cost.

# Q: My circumstances have changed - how do I get my co-contribution fee reviewed?

We recognize that sometimes people experience challenging situations and may need to review their financial situation. We urge residents to contact us to discuss any concerns they may have. No-one will be refused a service due to an inability to pay a fee.

Please note that individual financial circumstances are Confidential and are never discussed or provided to third parties.

### Q: Who can I speak to?

If you would like to discuss this in more detail, please call **8203 7203** and ask to speak to a Healthy Ageing team member all information is kept confidential.

#### In all cases:

- An assessment of a resident's need for service precedes an assessment of the person's capacity to contribute to the cost of the service (the fee).
- No-one will be refused a service due to an inability to pay a fee.
- A fee review process is in place to allow an assessed co-contribution fee to be reduced in individual circumstances.

#### Q: Why are there different fee levels?

Every organisation has a different fee structure, City of Adelaide has different rates for the following financial circumstances:

- Full Age Pension / DVA (\$10 per hour)
- Part Pension / Commonwealth Seniors Health Card (\$15 per hour)
- Self-funded retiree (\$25 per hour)

These fees are listed on our website which is a requirement of the funding. City of Adelaide believes that these fees are fair and reasonable and are comparable to fees set by other similar organisations and councils.

#### Q: Why does my neighbour pay a different rate?

We cannot disclose information about other City of Adelaide CHSP recipients as their information is confidential and their individual circumstances may be different to yours.

It is up to each resident to provide us with correct information regarding their financial status or if their circumstances change.

All residents approved for CHSP services through City of Adelaide pay a co-contribution unless they have already applied and been approved for a fee review due to their current situation.

It is also possible that your neighbor may:

have a different financial circumstance to you.



- receive their service from another CHSP service provider who has a different fee structure.
- be on a home care package which incurs different fees.

The City of Adelaide does not receive funding for home care packages and is not able to comment on the fees of other organisations.

#### Q: Can I appeal the decision?

Residents or their advocates have the right of appeal if they are unhappy with any aspect of income assessment or fee setting. Residents shall be advised of this right and the process of appeal at the time of assessment and subsequent reviews.

The process for appeal endorsed by the City of Adelaide is:

- The resident contacts the Healthy Ageing Team about their concerns.
- The Healthy Ageing Team acknowledges the approach in writing within 7 working days and organises to discuss the situation with the resident in more detail.
- A resident who appeals the level of co-contribution fees charged will receive a
  written statement of the outcome of their appeal within 7 working days of a
  decision being made and advised about any further steps they may take.
- If this process does not resolve the issue the City of Adelaide and/or the resident may refer the matter to an Independent Appeals Tribunal for resolution.
- No person will be disadvantaged or penalised because of lodging an appeal.
- Organisations that can provide support are as below:

# **USEFUL CONTACTS**

# **Aged Care Quality & Safety Commission**

GPO Box 9818 ADELAIDE SA 5001 1800 951 822

Website: <a href="https://www.agedcarequality.gov.au">www.agedcarequality.gov.au</a>

# **Aged Rights Advocacy Service Inc**

16 Hutt Street ADELAIDE SA 5000 Tel: 8232 5377

Email: aras@agedrights.asn.au Website: www.sa.agedrights.asn.au

#### Ombudsman (SA)

Level 5, Westpac House 91 King William Street ADELAIDE SA 5000

Tel: : 8226 8699 Fax: 8226 8602

Email: <a href="mailto:ombudsman.sa.gov.au">ombudsman.sa.gov.au</a>
Website: <a href="mailto:www.ombudsman.sa.gov.au">www.ombudsman.sa.gov.au</a>

#### **Older Persons Advocacy Network**

TEL: 1800 700 600