Alwyndor

Community Connections - Hardship Policy

Alwyndor recognises that financial hardship can affect any person or family due to changing personal circumstances, cost of living pressures, illness, loss of income or other unexpected events.
In accordance with the Aged Care Act 2024 and the Strengthened Aged Care Quality Standards, Alwyndor is committed to ensuring that no person experiences unfair disadvantage or barriers to accessing or continuing quality aged care services because they are experiencing financial hardship.
Alwyndor will treat every person with dignity, respect and compassion and will work collaboratively with older people, their representatives and families to identify practical, fair and confidential solutions that support ongoing access to care while recognising individual circumstances.

Purpose

The purpose of this policy is to provide a fair, transparent and consistent approach to identifying and responding to financial hardship experienced by clients. Alwyndor is committed to supporting clients to continue accessing services wherever reasonably possible, while ensuring financial hardship is managed respectfully, in a person-centred and culturally safe manner. This policy also supports compliance with the Aged Care Act 2024 and the Strengthened Aged Care Quality Standards and aims to minimise unnecessary financial stress for clients and their representatives.

Applicability

This policy applies to:

- all clients receiving Alwyndor services through Support at Home and the Commonwealth Home Support program
- authorised representatives acting on behalf of clients
- all Alwyndor employees responsible for administration, finance, customer service and care coordination

Definition

Financial hardship occurs where a client is willing to meet their financial obligations but is temporarily or permanently unable to do so due to circumstances beyond their reasonable control.
Examples of circumstances that may contribute to financial hardship include:

- reduced income
- unexpected medical expenses
- bereavement
- separation or family breakdown
- natural disasters
- elder abuse or financial exploitation
- loss of assets or savings
- increased cost of living
- other significant life events affecting financial capacity

Policy Commitment

Alwyndor recognises that financial circumstances can change unexpectedly and is committed to ensuring clients experiencing financial hardship are treated fairly, respectfully and without discrimination.
Alwyndor is committed to:

- treating every person equitably regardless of their financial circumstances

- ensuring discussions regarding financial hardship occur respectfully, privately and without judgement
- collecting only the financial information necessary to assess a request for assistance and managing that information confidentially
- actively involving clients in decisions regarding payment arrangements
- considering reasonable adjustments before debt recovery processes commence
- informing clients of available government assistance, concessions and independent financial counselling services where appropriate
- supporting clients to continue receiving services wherever reasonably possible

Financial hardship assistance does not remove a client's responsibility to pay fees that are payable under legislation. However, Alwyndor acknowledges that payment arrangements may need to be adjusted according to an individual's circumstances.

Alwyndor is also committed to supporting clients to make their own decisions wherever possible in accordance with the Aged Care Act 2024. Where appropriate, supporters, substitute decision-makers or authorised representatives will be involved at the client's request or where legally required. Information will be provided in accessible formats to ensure clients understand their available options before making decisions.

Clients will not be disadvantaged for requesting financial hardship assistance or for making a complaint regarding any decision made under this policy.

Process Guidance

Eligibility

Clients may request financial hardship assistance at any time.

When assessing an application, Alwyndor may consider one or more of the following factors:

- receipt of the Age Pension or other Centrelink income support
- possession of a Pensioner Concession Card or Low-Income Health Care Card
- eligibility for South Australian Government concessions
- referral from an accredited financial counsellor, advocacy organisation, or welfare agency
- previous applications for emergency relief
- evidence of difficulty meeting previous payment obligations
- self-identification of financial hardship
- unexpected illness or hospitalisation
- changes in household income
- family or caring responsibilities
- evidence of financial abuse
- any other relevant personal circumstances the client wishes to disclose.

No single criterion determines eligibility. Every application will be assessed individually, considering the client's overall circumstances.

Available Assistance

Where financial hardship is identified, Alwyndor may offer one or more forms of assistance, including:

- flexible payment arrangements
- negotiated payment plans
- temporary deferral of payments
- extension of payment due dates
- temporary suspension of debt recovery activities
- review of payment frequency
- referral to government assistance programs

- referral to financial counselling or advocacy services
- any other reasonable support considered appropriate

Any assistance provided will be tailored to the client's individual circumstances and reviewed regularly.

Application Process

Clients authorised representatives or advocates may request financial hardship assistance verbally or in writing.

Employees responsible for managing applications will:

- discuss the client's circumstances respectfully and confidentially
- explain the available assistance options
- request only the information necessary to assess the application
- assess the application promptly
- advise the client of the outcome within a reasonable timeframe

Where assistance is approved, a written Financial Hardship Agreement will be developed outlining:

- the agreed payment arrangements
- review dates
- the responsibilities of both parties
- the duration of the arrangement
- circumstances requiring reassessment

Confidentiality

All information relating to financial hardship will be managed in accordance with applicable privacy legislation and Alwyndor's Privacy Policy.

Access to personal financial information will be restricted to employees directly involved in assessing or administering the financial hardship arrangement.

Review of Financial Hardship Arrangements

Financial hardship arrangements will be reviewed:

- at agreed intervals
- where the client's circumstances change
- upon request by the client or their representative
- before the agreement expires

Clients may request a reassessment of their circumstances at any time.

Complaints

Clients who are dissatisfied with the outcome of a financial hardship application may:

- request an internal review of the decision
- lodge a complaint through Alwyndor's Complaints Management System
- seek assistance from an independent aged care advocacy service or the Aged Care Complaints Commissioner, where applicable.

Requests for assistance or complaints will not adversely affect a client's access to services or future applications.

Roles and Responsibilities

Governing Body

The Governing Body is responsible for ensuring that Alwyndor has appropriate systems, policies, and oversight mechanisms in place to support fair and equitable management of financial hardship. This includes:

- ensuring adequate governance arrangements exist to support clients experiencing financial hardship
- monitoring organisational performance and trends relating to financial hardship through regular reporting
- ensuring sufficient resources are available to implement this policy effectively
- overseeing compliance with the Aged Care Act 2024, the Strengthened Aged Care Quality Standards, and other relevant legislative obligations.

Executive Management

Executive Management is responsible for implementing this policy across the organisation and ensuring financial hardship processes are applied consistently and fairly. Responsibilities include:

- approving and overseeing the Financial Hardship Policy
- providing final approval of hardship applications
- ensuring employees understand and comply with this policy
- promoting a respectful, compassionate, and person-centred approach to financial hardship assessment
- ensuring decisions are made consistently and in accordance with organisational procedures
- monitoring the effectiveness of financial hardship arrangements and identifying opportunities for improvement
- ensuring appropriate documentation and record management practices are maintained
- protecting the confidentiality of client information
- ensuring staff have access to appropriate education, resources, and support to fulfil their responsibilities.

Finance Team

The Finance Team is responsible for administering financial hardship applications and approved arrangements in accordance with this policy. Responsibilities include:

- responding promptly and respectfully to requests for financial hardship assistance
- assessing applications based on each client's individual circumstances
- requesting only the information necessary to support an assessment
- developing, documenting, and monitoring Financial Hardship Agreements where assistance is approved
- maintaining accurate records of assessments, decisions, and payment arrangements
- reviewing hardship arrangements at agreed intervals or where circumstances change
- maintaining the confidentiality of financial information
- liaising with clients, representatives, and relevant employees regarding payment arrangements
- referring clients to government assistance programs, advocacy organisations, or financial counselling services where appropriate.

Clients and Authorised Representatives

Clients and their authorised representatives are encouraged to:

- advise Alwyndor as early as possible if they are experiencing financial hardship
- provide accurate and relevant information to support their application
- notify Alwyndor of any significant changes to their financial circumstances
- meet agreed payment arrangements where reasonably able