Purpose

To ensure clients experiencing financial hardship are able to access services and receive fair consideration of their individual circumstances.

Scope

This policy applies to all clients receiving services from Mt Gravatt Community Centre Inc. (MGCCI) where a contribution or fee may apply.

Relevant Standard **(Strengthened Aged Care Quality Standards August 2025)**

ACQS Standard 1: The Individual

ACQS Standard 2: The Organisation

ACQS Standard 3: The Care and Services

Policy Statement

Mt Gravatt Community Centre Inc. (MGCCI) recognises that some clients may experience financial hardship that affects their ability to pay service contributions or fees.

MGCCI is committed to ensuring that financial circumstances do not create unnecessary barriers to accessing essential services and supports.

Definition of Financial Hardship

Financial hardship occurs when a client experiences difficulty meeting the cost of service contributions or fees due to their financial circumstances and where payment may adversely affect their ability to meet essential living expenses or access necessary services.

Hardship Assessment Principles

MGCCI will assess hardship requests based on the individual circumstances of each client.

When considering a request, MGCCI may take into account:

- The client's capacity to pay.
- Exceptional or unforeseen circumstances affecting the client's financial situation.
- The impact of fees or contributions on the client's ability to access essential services.
- Any other relevant information provided by the client.

Hardship Assistance Options

Where financial hardship is identified, MGCCI may offer one or more of the following:

- Reduced contributions or fees.
- Extended payment arrangements.
- Alternative payment arrangements.
- Temporary fee waivers.
- Other reasonable measures appropriate to the client's circumstances.

Confidentiality

Information provided by clients in support of a hardship request will be handled confidentially and managed in accordance with MGCCI's Privacy and Confidentiality Policy.

Client Responsibilities

Clients requesting hardship assistance are expected to:

- Provide information relevant to their circumstances when requested.
- Notify MGCCI if their circumstances change.
- Work collaboratively with MGCCI to establish appropriate arrangements where required.

Policy Implementation

- Clients may request a review of their contribution or fee arrangements at any time.
- All hardship requests will be assessed and determined by an authorised delegate of MGCCI and documented appropriately.
- Decisions relating to hardship arrangements will be communicated to the client in a timely manner.
- Hardship arrangements will be reviewed periodically to ensure they continue to meet the client's needs.
- Records relating to hardship requests and decisions will be maintained in accordance with organisational record-keeping requirements.
- MGCCI will maintain a Financial Hardship Procedure and associated forms which outline the process for requesting, assessing, approving, documenting and reviewing financial hardship arrangements.

Review and Complaints

Clients who are dissatisfied with a hardship decision have the right to seek a review of the decision or raise their concerns through MGCCI's Complaints and Feedback process.

Policy Review

This policy will be reviewed every two years, or earlier if required due to changes in legislation, funding requirements or organisational requirements.

Related Documents

- Financial Hardship Procedure to be developed
- Client Contributions Policy CC_POL30_CHSP_Client_Contribution_Policy.docx
- Client Services Agreement (Alayacare)
- Complaints and Feedback Policy QM_PRO4_Complaints.docx
- Privacy and Confidentiality Policy QM_PRO8_Privacy_and_Confidentiality.docx
- Records Management Policy CC_POL16_Data_Protection_and_Records_Management.docx

NOTE: Stakeholders includes clients, board members, employees, contractors, volunteers and any other related parties.

Approved by	Jane Webster
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