

Participant Contribution Policy Commonwealth Home Support Program (CHSP).



Cura Aged Care is an brand under the Multicultural Communities Council Gold Coast (MCCGC). As such, our policies, guidelines, and governance sit under MCCGC's umbrella as our parent organisation.

Cura Aged Care is committed to ensuring that participant contributions for all Commonwealth Home Support Programme (CHSP) services are managed in a fair, transparent, and consistent manner. It supports the sustainability of services while safeguarding access for participants experiencing financial hardship.

The purpose of the Participant Contribution Policy is to:

- Outline how participant contributions are determined, collected, and managed.
- Ensure compliance with the CHSP Participant Contribution Framework.
- Promote equity and transparency in service delivery.
- Protect vulnerable clients from financial exclusion.

This Policy applies to all CHSP-funded services provided by Cura Aged Care, including:

- Domestic assistance
- Social support (individual and group)
- Transport
- Allied health and therapy services
- Meals and food services
- Personal care
- Home maintenance and modifications

Responsibilities and Delegations.

This policy applies to	To all staff involved in the coordination of services delivered to participants accessing the Commonwealth Home Support (CHSP) Program.
Specific responsibilities	The Cura Care Partner team is responsible for the implementation of this policy and ensuring that the policy requirements are embedded in practice. The Senior Care Partner and Cura Service Manager are responsible for oversight of the Care Partner team, monitoring adherence to this policy. The Cura Service Manager and Chief Financial Officer are responsible for decision making around the Financial Hardship Applications. The Finance Team are responsible for the collection of CHSP participant contributions in line with this Policy.
Executive Leadership Team	Executive Leadership Team.

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Policy Context – this Policy Relates to:

Standards	CHSP 2025 – 2027 Manual CHSP Provider Fact Sheet – November 2025 Changes CHSP Service List
Legislation	Aged Care Act 2024 Aged Care and Other Legislation Amendment Bill 2025 Aged Care Rules 2025
Contractual obligations	CHSP Funding Agreement 25/26 CHSP Client Contribution Framework Data Exchange DEX Reporting
Organisation policies	Cura Complaints Policy Tell Us What You Think Form
Forms, record keeping, other documents	Financial Hardship Application CHSP Service Agreement AlayaCare Participant Record CHSP Participant Care Plan Cura CHSP Price List

Procedures.

Fee Contributions.

Cura Aged Care participants are required to contribute towards the cost of the service they receive. All participants who can afford to contribute to the cost of their care will do so through a participant contribution co-payment. The participant contribution co-payment will vary according to the type of service provided as outlined on the Cura CHSP Price List.

Upon initial phone contact with a potential participant, a Cura Care Partner will discuss the participant contribution co-payment relating to the relevant CHSP service/s. If agreed, a home visit will take place and further discussion with the participant and/or representative will occur.

Fee Setting.

Cura participant contribution co-payments are set out in the Cura CHSP Price List. A copy of the price list will be provided at the initial home visit or by email prior to commencement of services.

Cura prices will be subject to regular increases to account for indexation and the cost of delivering services. Cura will review our CHSP Price List at least once a year and will consult with you to outline or explain any pricing amendments in writing 28 days prior, with commencement date of the price increase clearly stipulated. Pricing adjustment can only take place following consultation.

If agreeable, the co-payment amount will be documented in the Cura Commonwealth Home Support (CHSP) Service Agreement, which is then signed prior to service delivery commencement.

Financial Hardship.

Participants who identify indicators of financial hardship and believe that they are unable to contribute to the cost of their service can apply for a fee reduction by completing a Financial Hardship Application.

The Financial Hardship Application will be provided by the Care Partner to the Cura Service Manager or Chief Financial Officer for consideration and an outcome decision. Potential outcomes from applying for a Financial Hardship Application may include –

- Reduced Contribution
- Deferred payment
- Waiver of contribution

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Any Financial Hardship outcome decision resulting in reduced contribution co-payment or fee waiver will be valid for a period of 12 months and re-application must take place during each annual participant review. A Cura Care Partner will support the re-application process for Financial Hardship should it be required during annual reassessment of service provision.

Service Access Equity.

Priority for receipt of a service is determined on the basis of assessed need. Inability to pay cannot be used as a primary basis for refusing a service to participants who are assessed as requiring that service. The Financial Hardship Assessment Form ensures that the procedure for determining and requesting a contribution co-payment is consistent, cost sensitive and fair. Complaint and review mechanisms are promoted and accessible to participants.

Any successful contribution co-payment reduction will be documented in the Cura CHSP Service Agreement and in the Participant Information Management System. This will ensure that the correct contribution co-payment is generated for invoicing.

All CHSP participant contribution co-payments collected are reported through the Data Exchange (DEX) system. Fee arrangements are periodically reviewed to ensure cost alignment, consistency, and equity.

If a participant has received (or is receiving) a compensation payment that is intended to cover some or all the costs of home-based care and services, the full cost of the service/s should be requested.

Increasing Service Needs.

CHSP funded service procedures are focused on individual needs and the ability to pay. It is not the intention for individuals with high and/or multiple service needs to suffer financial hardship due to the imposition of multiple service contribution co-payments. The Cura Care Partner team will support participants in this situation to apply for reassessment for a package of care under the Support at Home Program, with the goal of better meeting care needs through a coordinated suite of services.