

Support at Home

Occupational Therapy

CHSP Outstanding Payments Recovery Process

1. Purpose

- 1.1. This document outlines the process by which Support at Home Occupational Therapy manages and attempts to recover outstanding client contributions for services provided under the Commonwealth Home Support Programme (CHSP).

2. Scope

- 2.1. This process applies to all CHSP services where client contributions are expected.
- 2.2. It covers unpaid fees, invoicing, communication with clients or carers, and escalation protocols.

3. Principles

- 3.1. The process is guided by the following principles:
 - 3.1.1. Fairness and equity
 - 3.1.2. Respect for client circumstances
 - 3.1.3. Transparency in communication
- 3.2. Compliance with the CHSP Manual and relevant financial management standards

4. Definitions

- 4.1. *Outstanding Payment*: Any client contribution that remains unpaid 28 days after the due date
- 4.2. *Client Contribution*: The agreed amount a client pays toward the cost of their CHSP-funded service, in line with their means and the organisation's contribution policy
- 4.3. *Hardship Consideration*: Assessment of a client's capacity to pay based on financial or personal circumstances

5. Recovery Procedure

- 5.1. **Step 1 – Invoice Issuance**
 - 5.1.1. Invoices are issued, itemising services delivered and applicable client contributions

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5.1.2. Standard payment terms: 28 days from date of invoice

5.1.3. Clients are informed at intake and service commencement of their payment responsibilities

5.2. **Step 2** – Initial Reminder (After 28 Days Overdue)

5.2.1. A polite written reminder (email or post) is sent, including:

- Copy of original invoice
- Details on how to make payment
- Contact information for queries or hardship requests

5.3. **Step 3** – Second Reminder and Phone Contact

5.3.1. A second written reminder may be sent

5.3.2. CHSP Finance or Intake Officer attempts to contact the client or their authorised contact via phone to:

- Confirm receipt of invoice
- Discuss any barriers to payment
- Offer a payment plan if appropriate

5.4. **Step 4** – Payment Plan or Hardship Consideration

5.4.1. If a client voices financial difficulty or hardship, staff will:

- Offer to reduce the standard \$45 client contribution; or
- Waive the fee entirely where appropriate

5.4.2. This decision will be made in consultation with the CHSP Intake Officer or Operations Manager

5.4.3. No formal means testing is required; client self-report is sufficient

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5.4.4. Any agreed fee reduction or waiver must be:

- Clearly documented in the client's record
- Reviewed annually or if the client's financial situation changes

5.4.5. Service provision will continue during the hardship period without penalty

5.5. **Step 5** – Final Notice

5.6. A final notice is issued, clearly stating:

5.6.1. The amount owing

5.6.2. That non-payment may result in temporary suspension of non-essential services

5.6.3. Options to discuss payment arrangements

6. **Step 6** – Management Review and Discretion

6.1. Cases with unpaid invoices older than 90 days are escalated to the Operations Manager or Director.

6.2. A decision is made to:

6.2.1. Write off the debt (if low value or client is unable to pay)

6.2.2. Refer the matter to a third-party debt recovery agent (as a last resort and only with management approval)

6.2.3. Maintain service provision in cases of vulnerability or essential need, with documentation

7. **Communication and Record Keeping**

7.1. All communications with clients and their representatives are respectful, documented, and logged in the client record

7.2. Templates for reminders and notices are used to ensure consistency



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- 7.3. Staff must not pressure clients or make threats regarding service cessation unless formally authorised

8. Review

- 8.1. This process is reviewed annually or following any update to CHSP program guidelines or organisational fee policies.

This policy is effective from 1 September 2025.

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