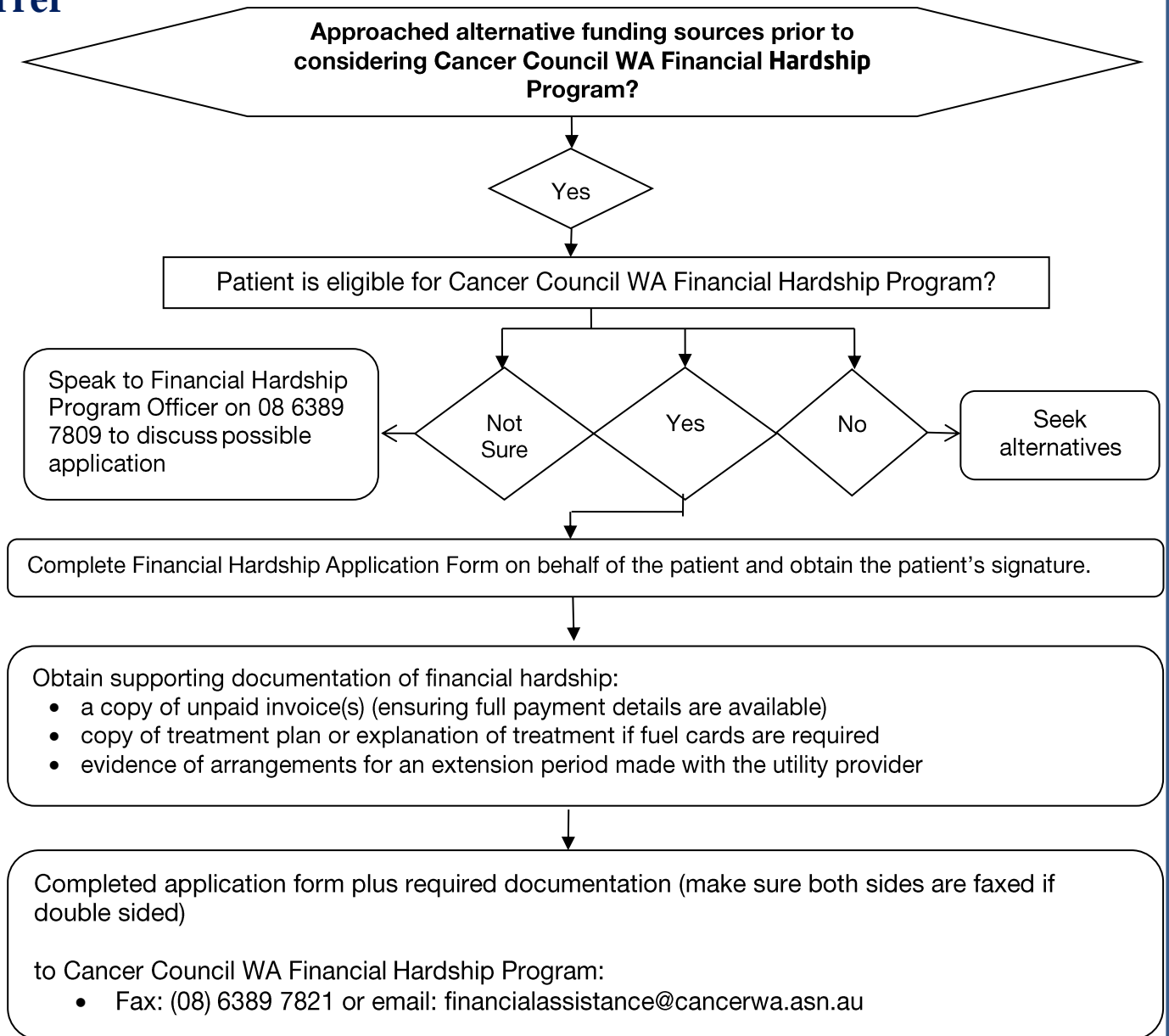


FINANCIAL HARDSHIP APPLICATION PROCESS

Referrer



Cancer Council WA

CCWA staff will:

1. Check client's previous utilisation/documents/eligibility and ensure request meets criteria
2. Process and approve application
3. Pay bill directly to supplier, provide food/fuel cards to client, or post Telstra certificates to Telstra
4. Notify referrer of the outcome of the application within 10 working days. It is expected that the referrer will notify the client of bill payment
5. Notify client directly once the limit has been reached.

Financial Hardship Program Guidelines

What is the Financial Hardship Program?

Cancer Council WA's (CCWA) Financial Hardship Program provides a small amount of funding to people with a current, confirmed cancer diagnosis and who are in significant financial distress as a result of that diagnosis.

The program's purpose is to provide short-term crisis assistance, when **treatment for cancer is having a direct and serious effect on the person's financial situation and an assessment of significant financial hardship has been made**. The program is designed to allow people with an identified need to travel to treatment and stay connected to essential services.

The program provides up to a maximum of \$350 per person. It is available only for eligible services (listed overleaf) that can easily be paid by a third party.

Cancer Council WA's (CCWA) Financial Hardship Program is wholly funded through public donations and fund-raising events and receives no government support. As such referrers are required to be discerning when applying for financial support so that our limited funding is able to assist those who require it most.

The payment is not an entitlement and the receipt of cancer treatment is not grounds for automatic approval of applications. Referrers should identify/utilise alternative funding sources prior to considering the Cancer Council WA Financial Hardship Program.

What is the process for referral into the Financial Hardship Program?

Cancer Council WA relies on the referrer to make a complete assessment of the applicant's financial position and to approach CCWA only as an agency of last resort. CCWA is unable to assist the patient and their family with ongoing financial management. The support from this program is not designed to supplement income or relieve chronic indebtedness.

CCWA pays the creditor or agency directly. Bills that have already been paid are not able to be reimbursed. Whilst every endeavour is made to pay accounts before the due date, CCWA is not responsible for any additional fee, disconnection for late payment of accounts, or debt collection. It is expected that the applicant or referrer will have made arrangements for extended payment terms, if required, prior to application.

Referrers should ensure that all submitted invoices clearly outline the payment details so that accounts can be paid in a timely manner. Where extensions have been arranged details should be included.

Once an outstanding account has been referred to a debt collector CCWA is unable to assist.

Who can make a referral?

Applications are made by a health professional responsible for the care of the applicant who has sufficient understanding of the social and financial situation of the client.

Patients are not to be given the form to complete and submit.

Who is Eligible?

A person with a current, confirmed cancer diagnosis and who is in financial distress and they require hardship assistance to meet the cost of basic living expenses. It is the referrer's responsibility to ensure that the client has a confirmed, current diagnosis of cancer.

To be eligible an applicant MUST:

- be a resident of Western Australia;
- and**
- be undergoing current medical investigation or active treatment including surgery, radiotherapy, chemotherapy and immunotherapy; or
 - have recently completed cancer treatment (within the last 6 months); or
 - have a poor prognosis.

How to make an application?

Applications must be made on a current Cancer Council Western Australia Hardship Application Form. Referrers should ensure that they have the current application form before applying. This is available through the Cancer Council WA website (<https://www.cancerwa.asn.au/professionals/>).

A flow chart is provided overleaf. Referrers should call CCWA on 08 6389 7809 for any enquiries relating to the application process.

A new application needs to be submitted each time the referrer requires financial assistance.

Important: Incomplete/illegible forms will be returned to the referrer for amendment before any processing occurs.

What services are covered?

- Unpaid bills will be paid up to a maximum of \$350. However, no payment can be made if the payment amount is less than \$25.
- A list of eligible payments is provided overleaf. A list of ineligible payment is also provided. This will be strictly adhered to and any request for a payment outside the list of eligible payments will be returned to the referrer.
- The funding can be made in one payment or in a series of smaller payments totalling \$350. However, should the total of these smaller payments approach the maximum limit (to the extent that no reasonable or value adding, additional payments can be made e.g. less than \$25) the referrer and client will be notified that no more funding is available. This decision will rest with CCWA staff.
- More than one bill can be submitted in each application, providing the overall total does not exceed \$350.
- Accounts that exceed \$350 will have a payment made towards the total amount owing, where possible to do so.
- Bills that cannot be paid online via a credit card will not be processed.
 - payments require cash or bank transfer (eg. SmartRider) will not be processed
 - bills that require a password for on-line payment or payment via telephone (e.g. Dodo) will also not be processed
- Once paid, or despatched, a payment cannot be rescinded.
- Already paid bills are not eligible for payment.

- Late payment fees will not be covered.
- No other payments will be made. This includes exceptional circumstances or payments after death.

What payments are eligible for the program?

Accepted payments	Not eligible for payment
Electricity or gas for main residence	Payments associated with an additional property
Water rates for main residence	Council/shire rates
Telephone* (landline or mobile) or internet	Pay TV
Car or motorbike registration/repairs/service (for the primary household vehicle - one only)	- Driver's licence - Payments for registration/service/repairs of any vehicle other than the primary mode of travel to treatment
Food vouchers (up to max of \$150 per application)	Food supplements like Ensure and Gevity
Fuel costs for travel to treatment (up to max of \$100 per application) **	Any other travel expenses
***	Rent/mortgage payments or home renovations/equipment/removalists
****	Fines
	Car insurance/Home and contents insurance
	Taxes
	Capital/equipment costs
	Services and equipment that are covered under the Federal or State Health System, or private organisations
	Funeral costs
	Ambulance
	Treatment costs (either medical or alternative)
	Any other item not covered in the accepted payments list

Notes:

* CCWA accesses the Telstra Bill Assistance Program. These certificates are mailed to Telstra and processing can take up to 10-14 days to complete.

** Assistance with fuel costs is for travel to and from treatment only and requires description of treatment or submission of a copy of the treatment plan.

*** Requirement for vouchers in smaller denominations should be stated when application submitted.

**** Food and fuel vouchers with values of \$25, \$50 and \$100 will be available.

Important: If an invoice is close to the due date or overdue, it is the responsibility of the referrer or patient to obtain an extension to the due date, prior to submitting the application. CCWA will not take responsibility for actions taken by a service provider because of delays in payment.