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| Policy area | Care Services |
| Title | Financial Hardship Policy (effective July 1st 2023) |
| Purpose | To explain provisions for all clients to access prescribed Bloomhill care services when experiencing financial hardship. |

Relevant forms / documents

[Financial hardship assessment](#) (electronic form)

Policy

Bloomhill Cancer Care understands the experience of a cancer diagnosis has more impacts than just the physical, mental and emotional challenges. Financial hardship is a real experience for many of Bloomhill's clients.

Bloomhill provides subsidised services for all oncology clients and their carers through a tier-based payment schedule. We also offer an additional 'concession' level fee schedule for concession card holders.

This policy is designed for those who tell us they cannot afford, or do not currently have available funds to afford, these subsidised fees.

Bloomhill aims to remain affordable, but also sustainable to continue our mission in providing support for those touched by cancer into the future. The aim of this policy is to provide a transparent, objective assessment process for management to make decisions about additional subsidies or payment plan arrangements.

This assessment process does require the provision of some information, and may require evidence of this information to substantiate a request. Any financial hardship payment agreement will be time-bound and reviewed as per the agreement, for example a few weeks before it is due to conclude.

Definition of hardship

Whilst every person has different circumstances, for the purposes of transparency, Bloomhill has established some parameters and applicants will need to fill out an initial online form which is used to determine your eligibility.

The assessment will ask some basic questions regarding your access to assistance schemes, a little about your financial reserves and some information about your housing expenses.

If you have completed a financial hardship assessment for Centrelink or other government entity in the last 24 months, we can accept this for the same purpose in determining how we might be able to assist in your specific circumstances.

Options to explore prior to making an application

Before making an application, please consider exploring other options below to avoid any duplication of effort.

- Apply for government benefits through Centrelink
- Access superannuation, or associated insurance policies

- Inquire with your private health fund as several Bloomhill services are covered by many funds.
- Talk to your GP about health rebates that may apply to you, e.g. via a Mental Health Care Plan or Chronic Disease Management Plan

Options for relief from Bloomhill

Any additional financial relief Bloomhill can assist with, above our already subsidised activities, is in the following activities:

- Exercise Physiology assessments
- Lymphoedema treatments
- Group activity subscriptions

Any other activity provided by Bloomhill or by other practitioners or organisations on our behalf, is not subject to additional financial relief by Bloomhill Cancer Care.

Should an assessment be approved for a payment agreement, Bloomhill is able to offer the following options:

1. Payment plan
2. Delay payments until release of available funds (e.g. insurance claim)
3. Further discount on subsidised fees

Process for new requests for financial hardship

To make any application please complete our online [Financial hardship assessment](#) form.

We will contact you shortly afterwards to review your application.