

33. Participant Money and Property Policy and Procedure

Approval Date: 20 Jan 2020	Review date: 20 Jan 2021	Version: 1.0
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Purpose

The purpose of this policy is to:

- Maximise each participant's control of their funding and finances
- Provide participants the opportunity to manage their NDIS funding personally
- Ensure that financial management of NDIS services, and any government programs, are undertaken in an orderly manner, as per appropriate legislation and regulations
- Support participants to access and spend their own money as they determine
- Inform participants of costs and the payment process for all services provided
- Provide participants with technical assistance to increase their capacity to direct their own support and teach them how to self-manage.

Scope

To ensure that our Staff do not give financial advice or information other than that would be required under a participant's plan. If Skymac Staff are involved with handling a participant's money, strict procedures contained in this policy will always be followed to protect the participant from financial abuse.

Policy

We will ensure that all financial transactions and procedures are implemented in a manner that meets the requirements of all legislation and contracts. To safeguard all participants and our Staff, the procedures outlined in this policy will be strictly followed.

The participant's money, or other property, is only used with the consent of the participant and for the purposed intended by the participant.

A Staff must not give financial advice or information.

All participants requiring financial assistance must approve the arrangement and sign a Service Agreement and Consent Form. The participant's family or advocate must also sign the agreement. All documents will be kept on file and included in the Participant Support Plan.

We will undertake annual audits and provide required documentation. We will ensure the business is financially viable and inform participants of costs and payment procedures.

Procedure

Home visits

Staff must only use and touch the participant's property to deliver a service, i.e. the use of equipment in completion of tasks, e.g. sweeping, assisting to dress. A record of the participant's property that is to be used should be listed in the Participant Support Plan.

Staff must not access the participant's money. If the participant requests the purchase of an item, then the Director must be informed and records kept in the notes in the participant's records.

If a participant asks for financial assistance, the Director is to be informed.

The Service Agreement must identify details of any money handling being undertaken, on behalf of the participant.

Financial management guidelines

At times, participants may require assistance with their finances, e.g. paying bills, banking or shopping. Staff must follow guidelines and procedures outlined below when financially assisting a participant:

- Staff are at no time allowed access to a participant's personal identification number (PIN) or use an automatic teller machine (ATM) on the participant's behalf.
- Financial assistance may only be offered if it is documented in the participant's care plan.
- If a participant requests financial assistance, and it is not documented in their care plan, Staff must contact the Director for approval.
- Transaction receipts must be obtained and given to the participant for the following:
 - Money received
 - Money spent
 - Money returned
- The Staff member must be sure to count the money in front of the participant on receipt and return.
- Staff must record all financial transactions carried out for a participant in the Financial Transaction Register (FTR) (if in use) and in the participant's progress notes. Records must be documented clearly, accurately and immediately.
- Staff must not give financial advice to participants or their companions, or act as a witness for any legal documents.
- Staff must not accept money or gifts from participants.

Staff procedure

1. The Staff member is to immediately record the amount of money received from the participant (cash, cheque, voucher) in the FTR, or record details in the participant's progress notes.
2. The Staff member must count any cash carefully in front of the participant.
3. Both the Staff member and participant are to sign the entry; confirming the correct details have been recorded.
4. The Staff member is to complete the transaction and obtain transaction receipts.
5. Staff must carefully count out and return any money to the participant and provide all transaction receipts to the participant.

Financial assistance procedure

If the participant makes a request for financial assistance, and there is no record of a financial assistance agreement in the participant's support plan, the following steps are taken:

1. If the service is conducted on behalf of another agency, approval must first be sought from the on-call coordinator for the agency.
2. If there are no other agencies involved, then the request must be considered based on the:
 - a. Participant agreement
 - b. Need/urgency
 - c. Participant safety
 - d. Time available.
3. All details of the participant's request and final decisions must be documented in the participant's notes and service agreement.

Suspected financial abuse

Staff are trained to look for signs of financial abuse when working with participants. Staff are also trained to discuss preventative measures with participants, including:

- Ensuring they are aware of their rights to confidentiality and privacy
- Encouraging them to have networks beyond their family circle
- Informing them not to relinquish control of their finances, if they can manage them themselves
- Advising them not to make significant financial decisions following a major event, e.g. loss of a partner
- Ensuring that they are aware of their right to refuse people access to their funds
- Encouraging them to make plans in advance, while they are still independent

- Encouraging them to ask for help if they are overwhelmed, confused, or feel they are being taken advantage of.

If any Staff member suspects that a participant is being financially abused, then the following steps are to be taken:

1. Staff member to gather evidence and record in participant's notes.
2. Staff member to contact Director to discuss evidence gathered.
3. Director will gather the details of the abuse and author a report of the situation.
4. Director will inform the relevant authorities and obtain support for the participant.

Participant fees and payments

Payments and pricing (NDIS)

- Skymac must adhere to the NDIS Price Guide or any other agency pricing arrangements and guidelines, as in force from time to time.
- Skymac must declare relevant prices, any notice periods or cancellation terms, to participants before delivering a service. Participants are not bound to engage the services of Skymac after their prices have been disclosed.
- Skymac can make a payment request once a support has been delivered or provided.
- No other charges are to be added to the cost of the support (including credit card surcharges) or any additional fees including any 'gap' fees, late payment fees or cancellation fees. These requirements apply to all participants, whether the participant self-manages their funding or whether funding is managed by a plan manager, or by the agency.
- A claim for payment is to be submitted within a reasonable time (and no later than sixty (60) days from the end of the service booking) to the participant or the NDIS.
- Skymac will not charge cancellation fees, except when provided explicitly in the NDIS Price Guide.
- Skymac and participants (except for those that are self-managing) cannot contract out of the Price Guide. Where there are any inconsistencies between the Service Agreement and the Price Guide, the Price Guide prevails.
- Where required, Skymac will obtain a quote for services and have this approved by the participant.

Monitoring, evaluating and reporting

Skymac exhibits a continuous improvement culture to facilitate the refinement of our services and processes. Stakeholder's input is pursued and, when received, reviewed immediately.

All Skymac's policies are reviewed annually and consider the input from all stakeholders. Policy reviews also consider the results attained through monitoring and evaluation and changes in legislation.

Related documents

- Consent Form
- Financial Transaction Register
- NDIS Price Guide
- Participant Service Agreement
- Participant Support Plan

References

- [Corporations Act 2001](#)
- [Terms of Business for Registered Providers NDIS](#)
- [NDIS Practice Standards and Quality Indicators 2020 – Version 3](#)
- [Privacy Act \(1988\)](#)
- [Work Health and Safety Act 2011 \(QLD\)](#)