



“Roy”

Hume Community Hub Client

INTAKE



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Roy was referred by a social worker at Goulburn Valley Health to VincentCare Victoria's Financial Counselling and Capability Program in Shepparton, initially seeking support to complete paperwork for the Victorian Civil and Administrative Tribunal (VCAT).

Roy is a 71 year old gay man who struggles with reading and writing, who had been appointed guardian and administrator by VCAT for his partner Norm. Previously Norm would handle necessary and relevant paperwork for both himself and Roy until Norm was recently diagnosed with dementia and had to enter a residential aged care facility.

Financial Counsellor, Michele Padbury, met with Roy to assist him with completion of the VCAT Financial Statement and Plan, thinking that was the only matter that Roy required assistance with. What followed was 7 months of supporting Roy to navigate Centrelink and the aged care system as well as other service response processes.

INTERVENTIONS

While assisting Roy to complete the VCAT paperwork, Michele noticed that Norm was being charged 'tax file number withholding tax' by his bank. Michele advised Roy to take Norm's tax file number to the bank.

Michele also noticed that fees charged at the residential aged care facility seemed too high for Norm's situation. With consent, Michele contacted the residential aged care facility, who agreed to only charge for the daily care fee whilst Norm and Roy's situation was being resolved.

Michele was able to determine that when Norm entered residential aged care, Centrelink had dropped payments for both Roy and Norm to partnered rate. Both Roy and Norm were open about their relationship with Centrelink, and in a situation where one of a couple enters aged care, both individuals are assessed from partnered rate to single rate, but the reverse appeared to have happened in this case.

Michele ascertained that the Centrelink Assets and Income Assessment form had been submitted and subsequently assisted Roy with completion of a Mod P form (information about a partner if you are claiming or receiving an income support payment) which was forwarded to Centrelink and which would reverse the current situation. A significant number of calls to Centrelink and other government agencies were facilitated by Michele over many months, with numerous activities required to be undertaken by Roy before re-assessment of their current situation was queued for priority processing.

During the period of support to Roy, and while awaiting priority processing outcomes, Michele also advocated for Roy in relation to: (i) a chemist account that did not apply a concession; (ii) a water rights issue; and (iii) an electricity pole on private land issue, all with satisfactory outcomes for Roy.



- Norm's 'tax file number withholding tax' with his bank was remedied.
- Roy and Norm's paperwork with the aged care facility was finally assessed at \$0 per day accommodation fee payable, a decrease from \$196.00 per day accommodation fee payable.
- Norm's debt with the aged care facility was reduced from \$28,422.00 to \$1,426.
- Both Roy and Norm's Income and assets information has been re-assessed and stands accurate. Unfortunately, as a result of the re-assessment, both Roy and Norm received letters from Centrelink to repay a debt (as payments were previously assessed on single rates, rather than a partnered rate for 9 years), accordingly the accumulated combined debt owing by Roy and Norm to Centrelink totalled \$92,576.00. Debt repayments were subsequently put on hold while Michele appealed the debt result. This process took about 6 weeks with the decision made to reduce the debt to \$0.

Client voice

Roy said he found the assistance he received *"caring and concerned"*. *"Michele was willing to help. I got respect from Michele; she didn't put me down as I can't read and write"*.

ABOUT THE FINANCIAL COUNSELLING AND CAPABILITY PROGRAM:

- This case study is provided by the Financial Counselling and Capability Program at VincentCare Victoria's Hume Community Hub in Shepparton.
- The Program is funded by the federal Department of Social Services, currently servicing the City of Greater Shepparton with outreach to Kyabram, Yarrawonga, Benalla, and Wangaratta.
- The Financial Counselling and Capability team provide free, confidential and a non-judgement service; supporting and teaching strategies to manage finances and build financial capability; explores options (debts and creditors); and provides emergency relief where applicable.
- The Financial Counselling and Capability team currently consists of 2 x full time Financial Counsellors, 1 x part time Senior Financial Counsellor, and 1 x part time Financial Capability Worker.
- On average, the team assists over 470 clients each year.

Photo is a stock photograph used for illustrative purposes only. It is not an image of the actual client referred to in this case study. The client has provided consent for their story to be shared.

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