AGED CARE INDUSTRY
ASSOCIATION

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ONLINE

DEBT RECOVERY AND CREDIT MANAGEMENT IN AGED CARE

Mitigating the Risks of Debt Accumulation in the Aged Care Sector

Date: Thursday 12 November 2026
Time: 1pm to 2.30pm SA | 1.30pm to 3pm VIC, NSW, TAS, ACT | 10.30am to 12pm WA | 12pm to 1.30pm NT | 12.30pm to 2pm QLD
Audience: CEO's, Executive Managers, Board Members, Team Leaders, Finance Officers, Managers and Coordinators in the Support at Home Program (Home Care), Residential Care and the Commonwealth Home Support Program (CHSP) business operations, Admissions teams.
Presented by: Johanna Heaven, Senior Associate, Russell Kennedy Lawyers and Mitch Watkins, Senior Associate, Russell Kennedy Lawyers

Rising consumer debts and mitigating the Risks of Debt Accumulation in the Aged Care Sector

As regulatory scrutiny intensifies and financial pressures grow across the sector, aged care providers are facing increasingly complex challenges in recovering unpaid fees while maintaining compliance and consumer rights.

Rising living costs, increased co contribution requirements under the Support at Home Program, and higher resident fees in residential aged care are likely to heighten providers' exposure to accumulating debt over time as well as supporting the increase of hardship applications.

In the Australian aged care System, hardship refers to situations where a client is unable to meet the cost of their care or service contributions due to financial, health, personal, or social circumstances. Hardship is not just about "not paying." It is about a client's capacity to pay and whether their circumstances create a barrier to maintaining their care safely.

Furthermore, the Commonwealth Home Support Programme providers must follow the Client Contribution Framework, which designed to ensure no CHSP client is denied services because they cannot afford to pay.

In this webinar we will explore:

- Practical strategies to minimise bad debts
- Strengthening process in admitting residents and onboarding participants

- Provider implications when hardship applications are rejected by the Services Australia and debt recovery
- The use of Guarantees, caveats and debt recovery tools
- Managing accruing debts
- Tribunal applications, enforcements and litigation considerations
- How to prevent long term debt accumulation and considerations on credit management
- Q&A

Presented by Johanna Heaven - Senior Associate, Russell Kennedy Lawyers

Johanna is a lawyer in aged care team who focuses on delivering quality and practical advice to her clients. She assists aged care providers in both Home and Community Care and residential care to comply with their responsibilities under the Aged Care Act 2024 and its Rules including the Aged Care Quality Standards as well as other relevant laws.

Johanna regularly assists aged care providers in responding to the Department of Health, Disability & Aged Care and Aged Care Quality and Safety Commission. She assists providers in managing resident/client complaints and guardianship issues, and delivers training to aged care boards, executives, facilities managers and staff. Johanna also assists with debt recovery for her aged care clients as well as drafting aged care agreements.

Presented by Mitch Watkins - Senior Associate, Russell Kennedy Lawyers

Mitch has experience in acting for both Plaintiff and Defendant litigants within the Victorian and Western Australian jurisdiction. He practices primarily in the area of insurance litigation (including large volume motor vehicle recoveries), advising on liability, quantum and risk. He also provides clients with advice regarding enforcement.

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Email registration form to enquiry@acia.asn.au

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* Email address of **participant** is required for the online link

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