



31 July 2025

Tēnā koe

Official Information Act request

Thank you for your email, dated 6 May 2025, requesting information about the way Special Needs Grants (SNGs) for dental treatment are assessed:

I have considered your request under the Official Information Act 1982 (the Act). Please find my decision on each part of your request set out below.

- 1. Any internal policy documents, guidance notes, decision-making frameworks, or training materials used by case managers or other MSD staff when assessing applications for dental care assistance exceeding the standard \$1000 Special Needs Grant limit.*
- 2. Criteria or thresholds used to determine whether assistance beyond \$1000 is granted on a recoverable or non-recoverable basis.*

Most of this information is available publicly on the Ministry of Social Development's (the Ministry's) Manuals and Procedures (MAP) website, at the following links. More detailed information is also available if you click on the links on the following pages.

Non-recoverable assistance for dental treatment is granted as a SNG. Recoverable assistance for dental assistance may be provided by way of an Advance Payment of Benefit (if the client is in receipt of a benefit) or as a Recoverable Assistance Payment (if the client is a non-beneficiary).

<https://workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/essential-needs.html>

<https://workandincome.govt.nz/map/deskfile/extra-help-information/special-needs-grant-tables/emergency-and-essential-needs-current-01.html>

<https://workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/maximum-payment-for-essential-dental-treatment.html>

<https://workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/essential-dental-treatment-costs-covered.html>

<https://workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/essential-dental-treatment.html>

<https://workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/maximum-payment-for-essential-dental-treatment.html>

<https://workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/exceeding-the-maximum-payment-in-a-52-week-period-for-essential-dental-treatment.html>

<https://workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/exceptional-circumstances-01.html>

<https://workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/exceptional-circumstances-additional-considerations-for-essential-dental-treatment.html>

<https://workandincome.govt.nz/map/income-support/extra-help/advance-payment-of-benefit/dental-treatment-01.html>

<https://workandincome.govt.nz/map/income-support/extra-help/advance-payment-of-benefit/qualifications.html>

<https://www.workandincome.govt.nz/map/income-support/extra-help/recoverable-assistance-payment/index.html>

Please find the following internal documents attached:

- *Introduction to Hardship Assistance Training module*
- *Hardship (one-off assistance) approval and evidence (Doogle page)*
- *CMS Hardship assistance reminders (Doogle page)*

Some information in the Doogle pages have been redacted as the content is out of scope of your request.

3. *Any documentation or protocols outlining the appeals or review process available to clients whose applications for dental funding (exceeding the standard threshold) are declined or only partially granted.*

Please refer to the following publicly available weblinks:

<https://workandincome.govt.nz/map/income-support/core-policy/reviews-and-appeals/reviews-and-appeals.html>

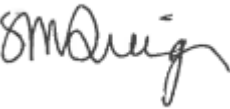
<https://www.workandincome.govt.nz/about-work-and-income/feedback-and-complaints/review-of-decisions.html>

I will be publishing this decision letter, with your personal details deleted, on the Ministry's website in due course.

If you wish to discuss this response with us, please feel free to contact OIA_Requests@msd.govt.nz.

If you are not satisfied with my decision on your request, you have the right to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at www.ombudsman.parliament.nz or 0800 802 602.

Ngā mihi nui

pp. 

Anna Graham
General Manager
Ministerial and Executive Services



Introduction to Hardship Assistance

Nau mai, haere mai and welcome

This is self-directed learning supported by your capability developer. You're required to do your own investigation into qualifications for **Special Needs Grant, Advance Payment of Benefit, and Recoverable Assistance Payment**. You will then need to answer some questions to test your understanding.

Although all three products are to cover an immediate and essential need and have many qualifications in common, there are significant differences.

Learning Objectives

Once you have completed this module you will be able to:

- Explain each of the three products and their differences
- Describe the basic eligibility and entitlement criteria
- Identify if there's more appropriate assistance to grant
- Know where to find further information
- Differentiate between when you can and can't apply discretion

Navigating the module

In this module, you'll be doing your own research using MAP, and answering some questions to check your understanding. If you are unsure of anything or just want

reassurance that you're on the right track, please discuss with your Capability Developer.

- MAP can provide legislation and policy
- We need to consider each whānau circumstances individually
- How we help will depend on the circumstances

As you proceed through the module you will come across hyperlinks that will take you to source information.

You may wish to **bookmark these pages** so that you can return to them with ease when completing processing actions when you've completed your learning.

Helping with empathy and compassion

Supporting our whānau

Special Needs Grant

Advance Payment of Benefit

Recoverable Assistance Payment

Preferred supplier arrangements

Discretion

Manager's approval

Payments

Declining an application

☰ Reflection Point

☰ Conclusion

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Helping with empathy and compassion



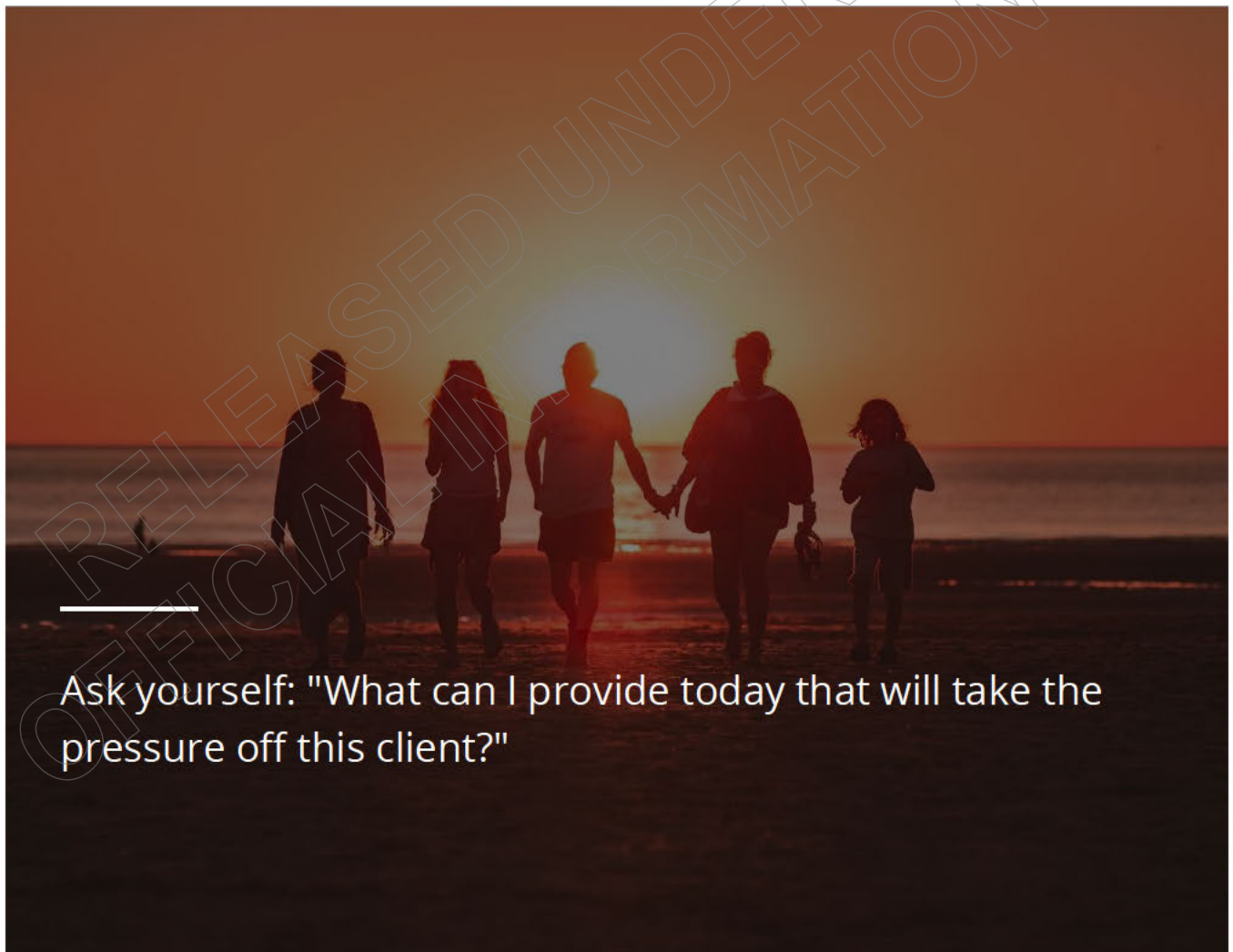
Have you ever been in a situation where something unexpected has happened, your tyre blows out, or the children need new shoes, or your sister says she's stranded in Whakatāne and could you 'lend' her the fare home?

The stress is compounded when there is nothing in reserve and you get an unexpected bill, have to pay for something urgently, or have a personal emergency.

Depending on the situation MSD may be able to provide ongoing assistance, or a one-off payment.

What that payment is depends on whether whānau are receiving a benefit and what the costs are.

Sometimes the emergency assistance must be repaid.



Ask yourself: "What can I provide today that will take the pressure off this client?"

Being non-judgemental, being empathetic to the situation, and treating whānau with the respect all of us deserve will make the interaction easier for both them and us.

There are three behaviours we can demonstrate to make whānau more comfortable:

Aroha - Empathy/Compassion

Imagine yourself in their position to really hear what whānau are saying.

- What if you were the client?
- How would you want to feel at the end of the interaction, even if the answer is no?



Manaaki - Acceptance

We may have differing views and values, but we need to be understanding of other's experiences and to create a safe environment where whānau can speak openly.



Pono - Sincerity

Your body language needs to match what you're saying – even when you're on the phone! Whānau need to be shown that what you say is genuine, and that you'll do what you say you'll do.



Understanding how to apply Policy and Legislation in an empathetic and non-judgemental way will assist us in building stronger relationships with whānau, which will allow them to feel valued and heard; encouraging open communication and allowing them to tell us their full story.

Types of hardship assistance

MSD offers many different types of hardship assistance for whānau in need.

Special Needs Grant

Advance Payment of Benefit

Recoverable Assistance Payment

For one-off “we need help now” situations, there are three main types of hardship assistance.

These are similar in that they are a one-off payment to help pay an immediate and essential need or emergency cost if whānau can't pay it another way, but they have different qualifying criteria:

- Special Needs Grant (SNG): may be recoverable or non-recoverable
- Recoverable Assistance Payment (RAP): recoverable (for people not on benefit)
- Advance Payment of Benefit: recoverable (for people on benefit)



Recoverable assistance - Means the client will need to repay the money.

Supporting our whānau



When whānau apply multiple times for a hardship payment, there is an expectation that they take steps to reduce their costs or increase their income.

Whānau may also be asked to attend budgeting before they apply for further help.

Hardship Obligations

All clients and their partner may have hardship obligations

[GO TO MAP](#)

Assessing hardship

Before you can assess entitlement to Hardship Assistance you need to understand whānau circumstances and the underlying needs that may have contributed to their situation.

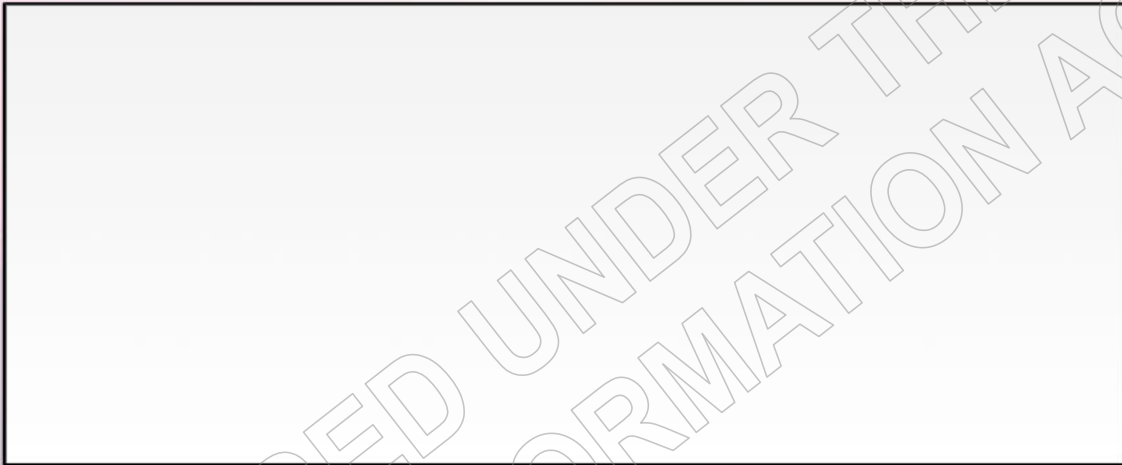
To learn more about the whānau situation and why they've applied for hardship assistance, you need to ask the right questions.



Conversation starters

What three starter questions would you ask to learn more about the whānau situation?

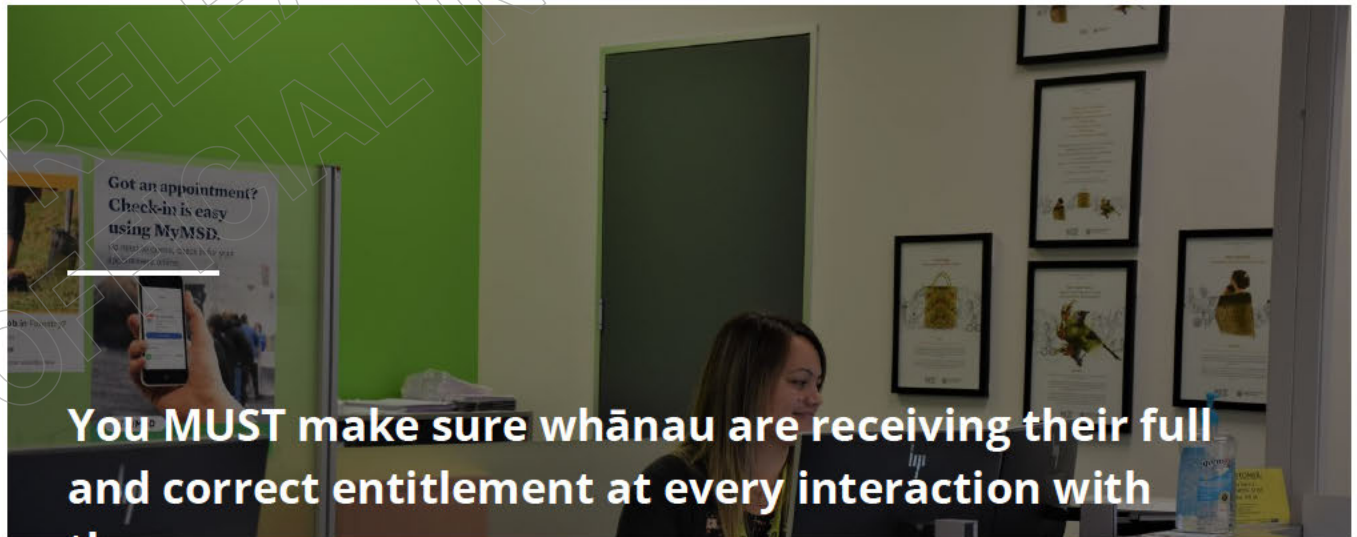
Type your questions here and click submit.

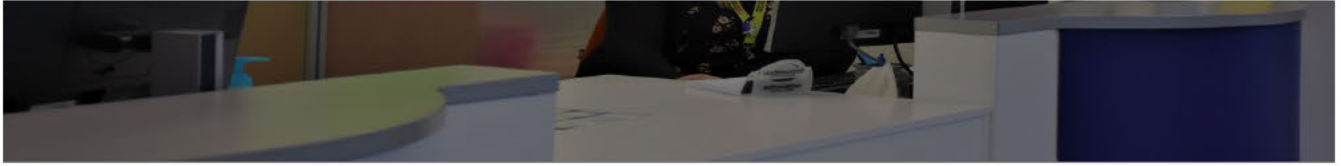


If you want to discuss or check your thoughts with your manager or CD, hit the print button.

Print

SUBMIT





When whānau contact us needing help to pay an essential or emergency cost, we need to support them as best we can.

This may mean having more exploratory and in-depth conversations, especially with whānau who may have more complex needs than others, to ensure they are getting all the assistance that we can help them with, or that they are entitled to (Full and Correct Entitlement)



To assess if whānau are entitled to additional assistance, a good starting point is to use the Date Rate Entitlement Wizard (DREW). If the DREW calculation indicates they may qualify for Accommodation Supplement, Disability Allowance, Temporary Additional Support or other financial assistance, advise the client of this and encourage them to apply.

Note: DREW will not show all products so additional research will be needed e.g. DREW won't suggest Child Disability Allowance.

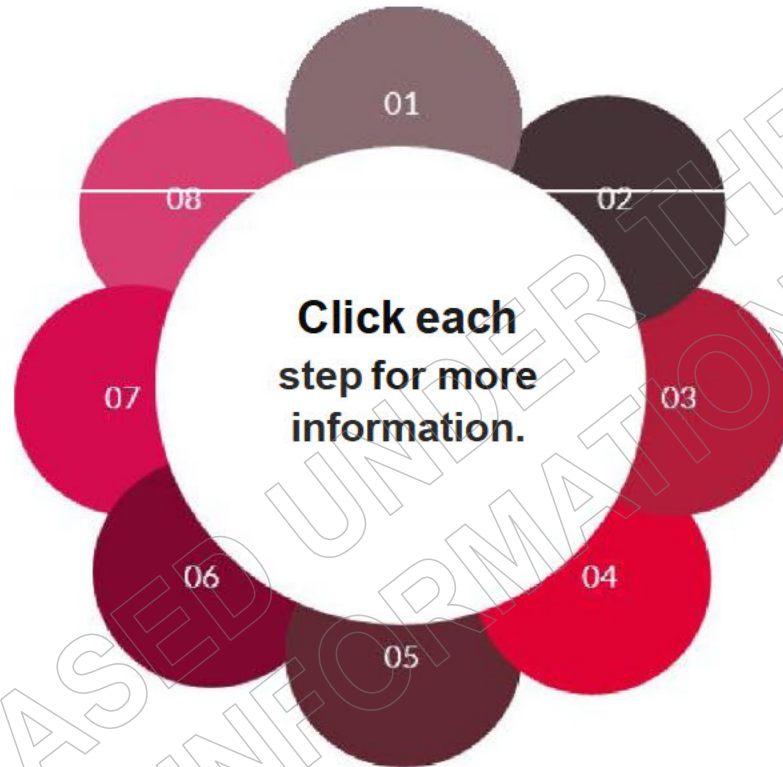
Example:

Tane is currently receiving Jobseeker Support with a medical deferral and Accommodation Supplement. He's finding it tough to manage on the assistance he's receiving, and makes an appointment to ask for help with an outstanding medical bill.

During the conversation with his case manager, Jan, Tane reveals that he has high ongoing medication costs, and has to travel some distance to his specialist appointments.


Jan immediately suggests that Tane apply for Disability Allowance. She also tests his eligibility for Temporary Additional Support to ensure he's getting his full and correct entitlement.

Before considering entitlement to Hardship Assistance, have a conversation about their current situation and circumstances.



1. What's their current income and expenses? Do they meet the income limit?
2. Do they have any assets? Do they meet the asset limit?
3. Do they have other debt with us? Will repayments put more pressure on the family budget?
4. Is there help available from other agencies? Do they know about the Family Services Directory?
5. Do they have accommodation costs? Do they qualify for Accommodation Supplement?
6. Do they qualify for Temporary Additional Support?
7. Is there anyone in the family with a long-term disability or health issue? Do they qualify for Disability Allowance?
8. Do they have a Community Services Card?

Special Needs Grant



Special Needs Grants are usually non-recoverable. They are a way to help whānau in an emergency without adding the stress of having to repay.



As always, there are exceptions which you will need to be familiar with.

It can, at times, be difficult to identify whether whānau have entitlement to a Special Needs Grant.

MAP should be your first resource. It outlines specific situations that you might only encounter once a year or so.

Special Needs Grants are paid for a variety of reasons and are available to non-beneficiaries as well as beneficiaries. If a Special Needs Grant doesn't cover the full cost to meet whānau need, the balance may be paid under other recoverable assistance.



Special Needs Grant - Food Example

Let's take a look at Mario and Lisa. When whānau are living from week-to-week, stretching their income as far as they can, there's no excess to save as a back-up for unexpected expenses.

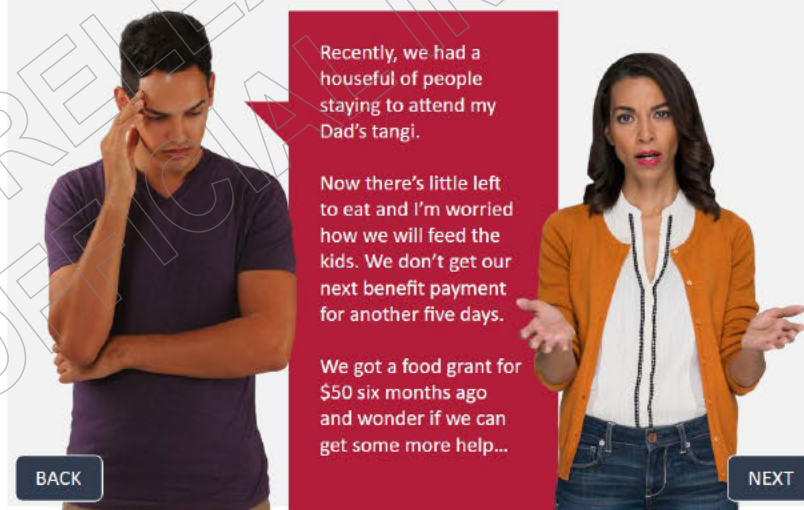
When they ask for help, and are entitled to it, we need to respect their mana and dignity and make the process as easy and non-intrusive as we can.

This is Mario and Lisa's story...


Meet Mario and Lisa



Meet Mario and Lisa



Meet Mario and Lisa




BACK

Lisa rings Work and Income.


She speaks to a Customer Service Representative. They ask her more about her circumstances so they can understand her situation.

Lisa is approved a Special Needs Grant of \$150 for food which is loaded onto her payment card.



NEXT

Lisa



BACK

She can now go to the supermarket and pay with her payment card at the checkout just like an EFTPOS card.

Congratulations you have completed this example.

Information in MAP will help you familiarise yourself with entitlements and obligations that need to be met. You will need to click on all the links.

Special Needs Grant - Qualifications

Click on each number for more information:



1. **Income limits and cash asset test.** A client cannot get a Special Needs Grant if their income and their partner's (if any) income exceeds the appropriate Income limit. Cash assets of the client and their partner (if any) applying for a Special Needs Grant must not exceed the appropriate asset limit.
2. **Residency.** Be a New Zealand citizen or permanent resident (i.e. not be in New Zealand unlawfully, here or on a temporary entry visa or a temporary permit. Refer to MAP for exceptions.
3. **Deciding ordinarily resident.** Generally, a client must be ordinarily resident in New Zealand to receive a Special Needs Grant. Ordinarily resident means someone who is normally and lawfully in New Zealand and intends to stay here, that is, they consider New Zealand to be their home.
4. **Other sources of assistance.** Before approving a Special Needs Grant, discuss with the client other options that they may not have considered. For more information refer to MAP.
5. **Essential need.** Before granting assistance for an essential need you must establish that the client has an immediate need for this assistance.
6. **Emergency need.** Emergency Special Needs Grants may be made only when an emergency situation exists which has given rise to an immediate need. For more

information refer to MAP.

7. **Payments to people in specific circumstances.** A client may be able to get a Special Needs Grant in specific circumstances. Refer to People in specific circumstances – MAP.
8. **Hardship obligations.** Clients and their partners who apply for a Special Needs Grant may have the following obligations:
 - A reasonable steps obligation and/or
 - A budgeting activity obligation.

Generally, clients must meet any hardship obligations that have been applied to them before they can get additional hardship assistance.

Special Needs Grant - Qualifications

[GO TO MAP](#)

Special Needs Grant - Dental scenario

Huria is currently receiving Supported Living Payment and has no income or cash assets recorded on her file. She has never applied for hardship assistance.

She's come into the office today in severe pain from an abscessed tooth. She's provided the Work and Income Dental Treatment Information form, and the dentist has noted the following information:

- The treatment is immediate and essential and not covered by ACC
- The total cost is \$550 and includes the cost of the consultation and treatment of the infection.

Know edge Check - Dental One

Based on this information, does Huria met the qualifications for a Special Needs Grant?



Yes, she qualifies for a Special Needs Grant



No, this is not a qualifying need



It will depend on whether she can pay it off with the dentist

SUBMIT



 Not quite right

Continue

It will depend on whether she can pay it

off with the dentist

Correct answer is yes. Huria meets the income and asset test for essential dental treatment and has not used the annual maximum amount.

Knowledge Check – Dental Two

Will Huria need to repay this money?



Yes this is a recoverable SNG



No this is a non-recoverable SNG



We need more information about her situation

SUBMIT



We need more information about her situation

Not quite right

Continue

Correct answer is No. Special Needs Grant for Essential Dental Treatment are non recoverable

Knowledge Check Three

Huria returns to the office a month later, she is having problems with another tooth which needs to be extracted. She asks if we can help with this.

What is the amount of Special Needs Grant Huria can access?



Nil, as she has already received a payment in the last 52 weeks



Up to \$450.00 non recoverable Special Needs Grant



Up to \$1000 non recoverable Special Needs Grant

SUBMIT



Not quite right

Scenario completed.

Up to \$1000 non recoverable Special Needs Grant

Huria can access up to \$450.00 non recoverable Special Needs Grant, remember to assess her entitlement to recoverable assistance if her cost exceed \$450.00.

Special Needs Grant - Drivers Licence

Robert is 28 years old and has rung the contact centre for help with a restricted drivers licence. He currently has his learners licence. Robert says he wants to get his restricted as it will give him more job opportunities.

Robert works 40 hours per week and earns \$38.00 per hour, he advised he is single and has no dependent children. He says that after his rent, Child Support and other payments come out he is left with \$100 per week for food and cannot afford to pay for the licence himself.

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Knowledge Check Two – Drivers Licence

Is Robert eligible for a recoverable Special Needs Grant for his Drivers Licence?

- ☐ Only if he meets the residency requirements
- ☐ Yes, he needs this for employment reasons
- ☐ No, he does not meet the qualifications
- ☐ He would need to apply for a main benefit first

Submit

That's not quite right

Robert does not qualify for a Special Needs Grant as his income is over the limit allowed.

We only consider his gross income from wages, we do not take any of his other payments into account.

Special Needs Grant summary

A Special Needs Grant is a one-off payment to help whānau pay an essential or emergency cost if they can't pay it any other way.

- The payment is usually non-recoverable
- There are exceptions you need to be familiar with
- MAP should be your first resource if you're unsure
- The grants are available to beneficiaries and non-beneficiaries
- If the grant doesn't cover the full cost to meet whānau need, consider if the balance can be paid under other recoverable assistance

-

Advance Payment of Benefit



People receiving a main benefit, Orphans or Unsupported Childs Benefit, NZ Superannuation or Veteran's Pension may get an advance of up to 6 weeks of their current benefit entitlement if they have an immediate or essential need; for example, whiteware, glasses, power, or school uniforms.

Learn more about payment categories for advances

[GO TO MAP](#)

Is an advance the best option?

Advances are recoverable. This means that repayments will be deducted from the client's benefit each week. You will need to have an in-depth discussion with whānau to confirm they understand how an Advance Payment of Benefit will affect them in the long-term and how these extra repayments will affect their ability to provide for their family.

Things to think about



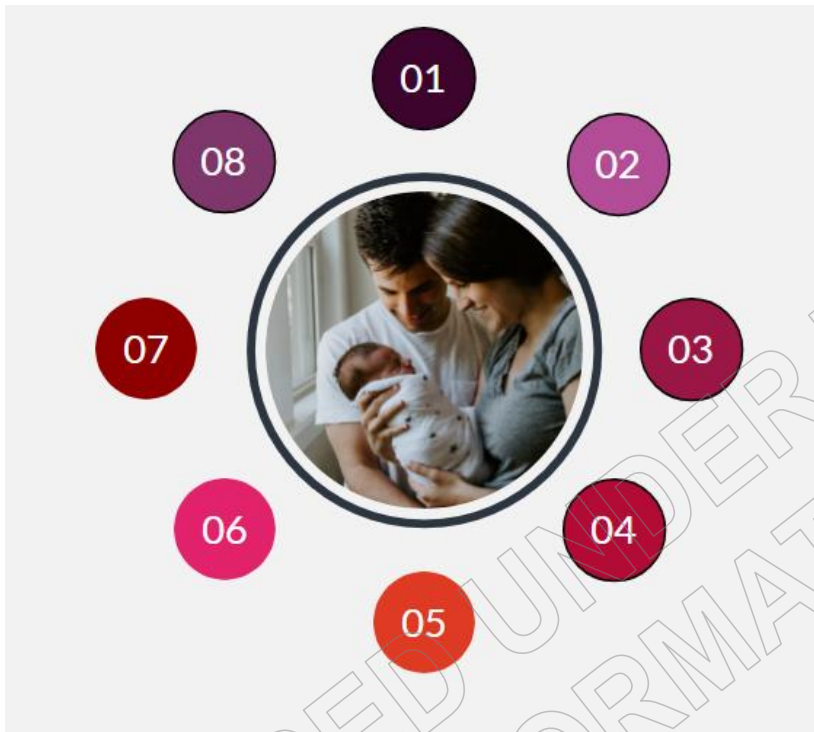
Some things to think about when you're discussing the application with whānau:

- What is most important to the whānau?
- What other assistance, if any, is available to meet this immediate need?
- What is their existing level of debt?
- Could the whānau reasonably be expected to have paid for the need themselves?
- Will there be enough Benefit payable to cover living expenses and other debt repayments?

The amount of any advance approved should be the least amount required to cover the immediate need.

Advance Payment of Benefit - Qualifications

Click on each number for more information:



1. **Main benefit.** Be getting a main benefit, Orphans Benefit, Unsupported Childs Benefit, New Zealand Superannuation or Veterans Pension.
2. **Income limits and cash asset test.** Except where exceptional circumstances exist a client and partner (if any) cannot get an Advance Payment of Benefit if their income exceeds the appropriate income limits and cash asset limits.
3. **Residency.** Be a New Zealand citizen or permanent resident (i.e. not be in New Zealand unlawfully, here or on a temporary entry visa or a temporary permit). Refer to MAP for exceptions.
4. **Deciding ordinarily resident.** Generally, a client must be ordinarily resident in New Zealand to receive an Advance Payment of Benefit. Ordinarily resident means someone who is normally and lawfully in New Zealand and intends to stay here, that is, they consider New Zealand to be their home.
5. **Immediate and essential need.** In order for a client to be considered for an Advance Payment of Benefit they must be able to identify a particular immediate need for an essential item or service.
6. **Other sources Of Assistance.** Before making an Advance Payment of Benefit, discuss with the client other options they may not have considered. Refer to MAP for examples.
7. **Preferred supplier.** A client must purchase goods and services from a preferred supplier when there is an arrangement in place.

- 8. Hardship obligations.** Clients and their partners who apply for a Advance Payment of Benefit may have the following hardship obligations.

Borrowing from the future

Generally advances have to be repaid within 24 months, however you will need to consider how the repayment will affect the whanau's circumstances.

Recovery of payment

[GO TO MAP](#)

Advance Payment of Benefit - Power Example

Let's take a look at Mario and Lisa. They struggle from week-to-week, and now have a very large outstanding power bill. We need to have an in-depth discussion with them and consider all their circumstances. Is an advance of benefit the best or only option?

This is Mario and Lisa's story...

Meet Mario and Lisa



Mario and Lisa have three children and are receiving:

- Jobseeker Support
- Accommodation Supplement
- Temporary Additional Support
- Family Tax Credit



NEXT

Meet Mario and Lisa



They still find it difficult to make ends meet and are repaying a Work and Income debt at \$10 a week.

They've asked for an advance of \$1040 for an outstanding power bill.

This will increase their repayments by another \$10 a week.



BACK

NEXT

Meet Mario and Lisa



BACK

As their repayments will increase, we need to consider the impact of taking \$20 a week out of the family budget.

We may need to negotiate a lower repayment amount.



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Knowledge check - Advance Payment of Benefit

Using MAP, decide whether the following costs maybe eligible or not eligible to be paid under an Advance Payment of Benefit. Click on the radio buttons...

	Maybe Eligible	Not Eligible
Dentures	<input type="radio"/>	<input type="radio"/>
Orthodontist bill for braces	<input type="radio"/>	<input type="radio"/>
Groceries	<input type="radio"/>	<input type="radio"/>
Fridge	<input type="radio"/>	<input type="radio"/>
Dental treatment where the person has already accessed \$1000 SNG non recoverable	<input type="radio"/>	<input type="radio"/>
Clothing	<input type="radio"/>	<input type="radio"/>
Rent and bond	<input type="radio"/>	<input type="radio"/>
Warrant of fitness	<input type="radio"/>	<input type="radio"/>
Outstanding power account	<input type="radio"/>	<input type="radio"/>

[Check Answers](#)

Knowledge check two - Power

Carmen and Willi currently receive Jobseeker Support and Accommodation Supplement. Their daughter, Greta, has severe respiratory problems and it's essential that the house is kept warm and dry. It's been a struggle to keep up with the power bills over winter, and Carmen has now received a warning letter from her power company.

Carmen and Willi have no other income or cash assets and Carmen has now applied for an Advance Payment of Benefit.

You agree that Carmen is eligible for an Advance.

Advance Payment of Benefit - Power

When making a hardship payment, it is important we take a holistic approach to the whānau's circumstances. Thinking about Carmen's situation, what other options would you consider discussing with her?

Type your thoughts here and click submit.

If you want to discuss or check your thoughts with you manager or CD, hit the print button.

Print

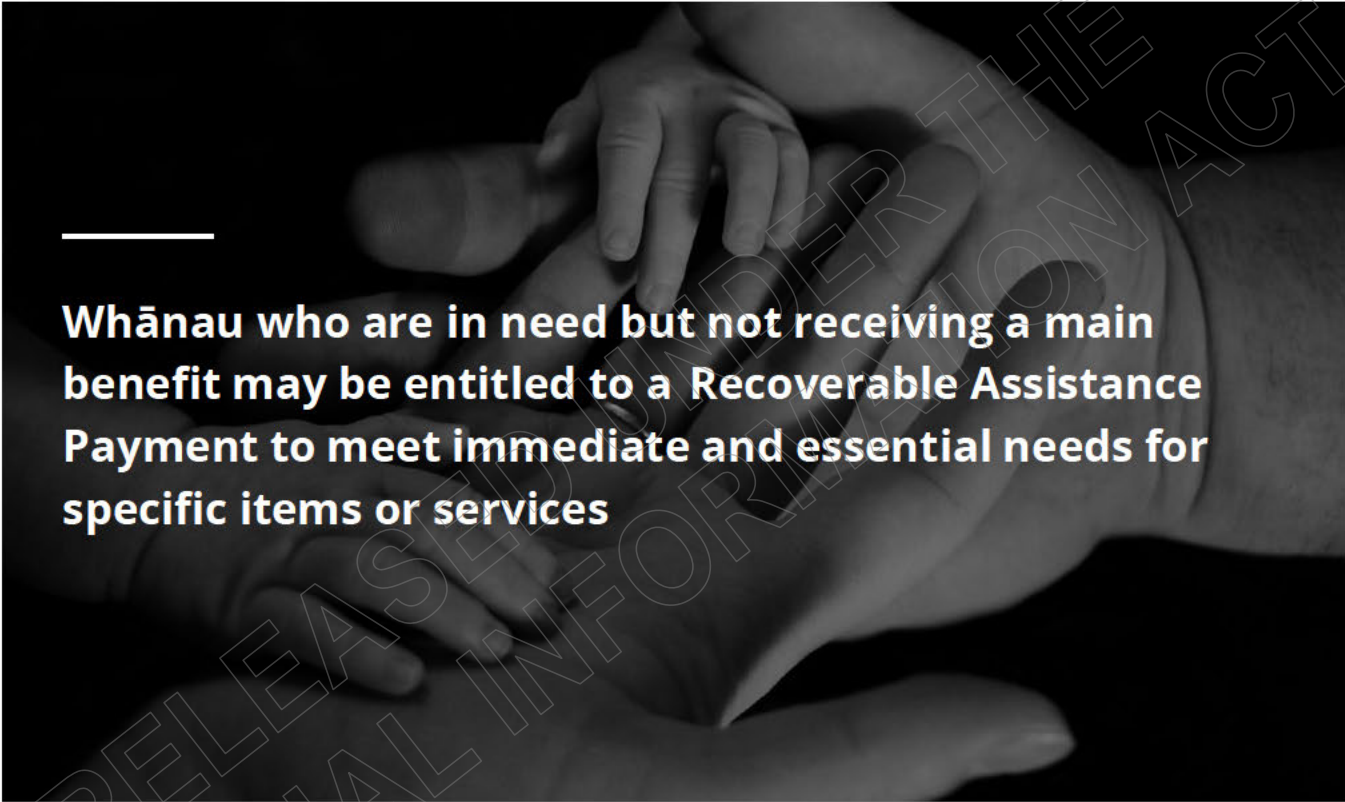
SUBMIT

Advance Payment of Benefit summary

To qualify for an Advance, whānau need to be getting a main benefit, a pension or Orphan's or Unsupported Child's Benefit. Things to think about when you discuss an advance with whānau:

- Is there other assistance available to whānau
- Could they have been reasonably expected to have paid for the need
- themselves An advance is **always** recoverable
- Ensure whānau understand the effect of repayments on future benefit

Recoverable Assistance Payment



Whānau who are in need but not receiving a main benefit may be entitled to a Recoverable Assistance Payment to meet immediate and essential needs for specific items or services

This includes whānau who are receiving other ongoing assistance such as Non-beneficiary Accommodation Supplement or Disability Allowance.

- We would also need to consider whether other sources of assistance would best meet the immediate need.
- If the payment is approved, we must negotiate a repayment arrangement. Whānau can repay the amount as a lump sum or weekly at the agreed repayment rate. If repayment isn't negotiated, the payment can't be approved.

Recovery of payment

Repayment options

[GO TO MAP](#)

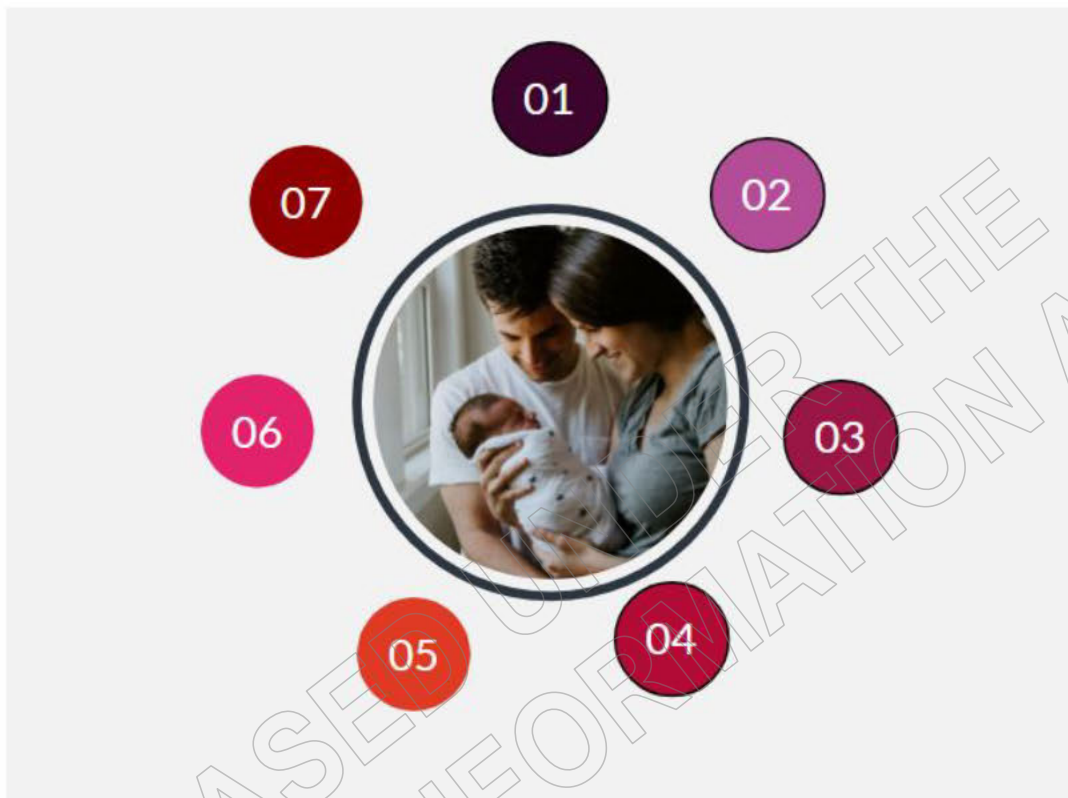
Is there other assistance available?



Whānau who are on low or middle incomes may not realise that in certain circumstances they can still receive ongoing assistance from MSD. They may also be eligible for a Special Needs Grant.

Recoverable Assistance Payment - Qualifications

Click on each number for more information:



Recoverable Assistance Payment Qualifications

GO TO MAP

Recoverable Assistance Payment tables

Asset limits, category limits and Income limits

GO TO MAP

Verification of income and assets

When a non-beneficiary first applies, they provide us with income and asset verification. Clients receiving ongoing assistance have an obligation to advise us of any change in circumstances

If this information hasn't been updated regularly or recently, you will need to ask for income and asset verification before granting.

If whānau aren't receiving ongoing assistance, they need to provide evidence of their income and assets.

Recoverable Assistance Payment - School Uniform Scenario

Leoni is a sole parent and currently receives Accommodation Supplement as a non beneficiary. She earns \$50,000 a year and receives \$150 a week Child Support.

Leoni has moved into the area to start a new job, and her two children are enrolled at the local school and are supposed to start this week. School uniforms are compulsory but Leoni can't afford to pay for them.

She has applied for a Recoverable Assistance Payment. She has no cash assets or Work and Income debt.

Knowledge Check One – School Uniforms

Does Leoni meet the income and asset limit for a Recoverable Assistance Payment to cover the cost of two new school uniforms?

☐ Yes

☐ No

Submit

Recoverable Assistance Payment - Bed Scenario

Mark doesn't currently receive any assistance from Work and Income but has rung the Contact Centre to ask about assistance for a bed.

His 10-year-old son, Denver, has unexpectedly returned to his care and will be living with him for the foreseeable future. He says he has nowhere for his son to sleep and can't afford to purchase a bed himself. His income is \$55,000 per year and he has no cash assets.

Mark says he has a letter from the previous caregiver confirming the new arrangement. He can also provide bank statement and payslips to confirm his income and cash assets, and has a New Zealand passport to prove his ID.

Knowledge Check Two – Bed

Based on the information Mark supplies over the phone, will he meet the **basic qualifications** for a Recoverable Assistance Payment?

☐ Yes

☐ No

Submit



You look online, and at The Warehouse find a cheaper price for a quality king single bed. Mark is happy to accept this.

Recoverable Assistance Payment - Bed

Thinking about Mark's situation, what are some other things you could do to ensure he gets everything he is entitled to?

Type your questions here and click submit.



If you want to discuss or check your thoughts with you manager or CD, hit the print button

Print

SUBMIT

Recoverable Assistance Payment summary

Recoverable Assistance Payment is a one-off payment for people who are not receiving a main benefit.

- Is other assistance available? Whānau not receiving a benefit often don't know that they may be eligible for non-beneficiary assistance such as Accommodation Supplement or Disability Allowance.
- Whānau may be eligible for a Special Needs Grant
- The payment must be recovered; either a lump sum or agreed
- weekly payments If repayment isn't negotiated, the grant can't be approved

Preferred supplier arrangements

Some Advance and Recoverable Assistance Payments like glasses and whiteware are covered by a preferred supplier agreement. This means that MSD will only pay these suppliers.



Part of the obligations for receiving hardship assistance are to purchase goods from a preferred supplier, if we have an agreement in place.

This is to ensure whānau get reliable, high quality goods from reputable suppliers to meet their essential needs.

If a client refuses to purchase from a preferred supplier the payment must be declined. There are specific policies and processes around how these payments are made.

You can find out more about the policy in MAP. Information on how to process the payments is in HIYA.

Preferred supplier arrangement

[GO TO MAP](#)

Preferred supplier arrangement - glasses

[GO TO MAP](#)

Preferred supplier knowledge checks

Knowledge check – Glasses

From the list below, select all that apply to the preferred supplier process for glasses.

- ☐ Payment is loaded onto a payment card
- ☐ The payment includes eye exam, glasses frames and lenses
- ☐ Clients with a high clinical need may access an additional payment
- ☐ Clients must get a quote before applying
- ☐ Clients can top up the payment to buy different frames
- ☐ Clients can choose which preferred supplier they use

Submit

Knowledge check – Whiteware

From the list below, select all that apply to the preferred supplier process for whiteware.

- ☐ Clients can choose to use a different supplier if they find a cheaper one
- ☐ Clients must use Fisher and Paykel for fridge, freezers, washing machines and dryers
- ☐ The purchase price includes delivery, installation and removal of old whiteware
- ☐ Applications for the same item of whiteware within 5 years must be approved by a manager
- ☐ It is important to check the clients address and phone are correct before processing the payment
- ☐ The whiteware comes with a 2 year warranty

Submit

Discretion

When whānau apply for financial assistance any decision we make must align with legislation and operational policy. This is how we assess both eligibility and entitlement. We may feel empathy for whānau, but if they're not entitled to assistance it can't be granted.

However, we can use our own discretion to make some decisions. Discretion involves exercising good judgement based on experience to ensure any decisions are lawful, right and consistent with the purpose and intent of the assistance offered.



For example, we may have determined that whānau meet the eligibility and entitlement qualifications for a food grant. There is no discretion here – if they meet the qualifications, we must grant the assistance.

How much the food grant is, within the limits available, is up to our discretion to decide. Every case should be determined on its own merits. However, there must be consistency of decision-making; we need to be non-judgemental and impartial but within policy intent.

Considerations

Factors you should consider may include (but are not limited to):

- The circumstances of the client and their whānau (if any)
- The effect on the client and whanau (if any) if the assistance was not granted
- How has the situation that has given rise to the need come about
- The extent to which the client has caused or contributed to the need
- The client's ability to meet the need from their own resources

or other sources. If the payment needs to be repaid you should consider:

- The client's existing debt level
- If the repayment of the assistance would put the client in further hardship

It's important to document any use of discretion in your notes, including what informed the decision-making process and the information that was used, so that it is clear, transparent and reviewable. You also need to advise whānau that they can review your decision if they don't agree with it.

Learn more about MSD's definition of Discretion

MAP

If in doubt, discuss with your Manager or your Capability Developer.

Manager's approval

In some situations, we need to get Manager's sign off or approval for a Hardship payment. The Ministry has different expectations for different payment types. You can always speak to your manager if you are unsure about your decision.

Some payments require manager's sign off, which is noted as an approval code provided by the manager in the hardship grant comments in CMS.

Others may need manager's approval which is where your manager takes the final step to approve or decline the payment.

Hardship (one-off assistance) approval and evidence

[GO TO DOOGLE](#)

Manager's sign off vs Manager's approval

Click on the arrows and select if the actions require manager sign off or approval.

Car repairs

 ▼

Food grants \$400, or higher

 ▼

Health travel and reimbursement

 ▼

Any Hardship payment where primary identification is not held for the client

 ▼

Limited licences

 ▼

Other emergency grant

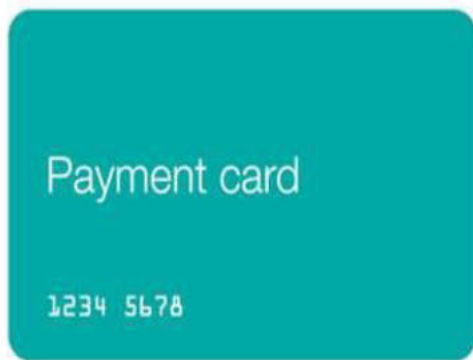
 ▼

Car Impound fees

 ▼

Submit

Payments



Depending on the assistance granted payment may be made by direct credit to the supplier or loaded onto a payment card.

Payment cards allow whānau to purchase goods and services from providers who are registered with MSD as a supplier, and who have an EFTPOS terminal.



When whānau already have a payment card, some applications such as food grants can be applied for through MyMSD or approved over the phone.

Payment cards

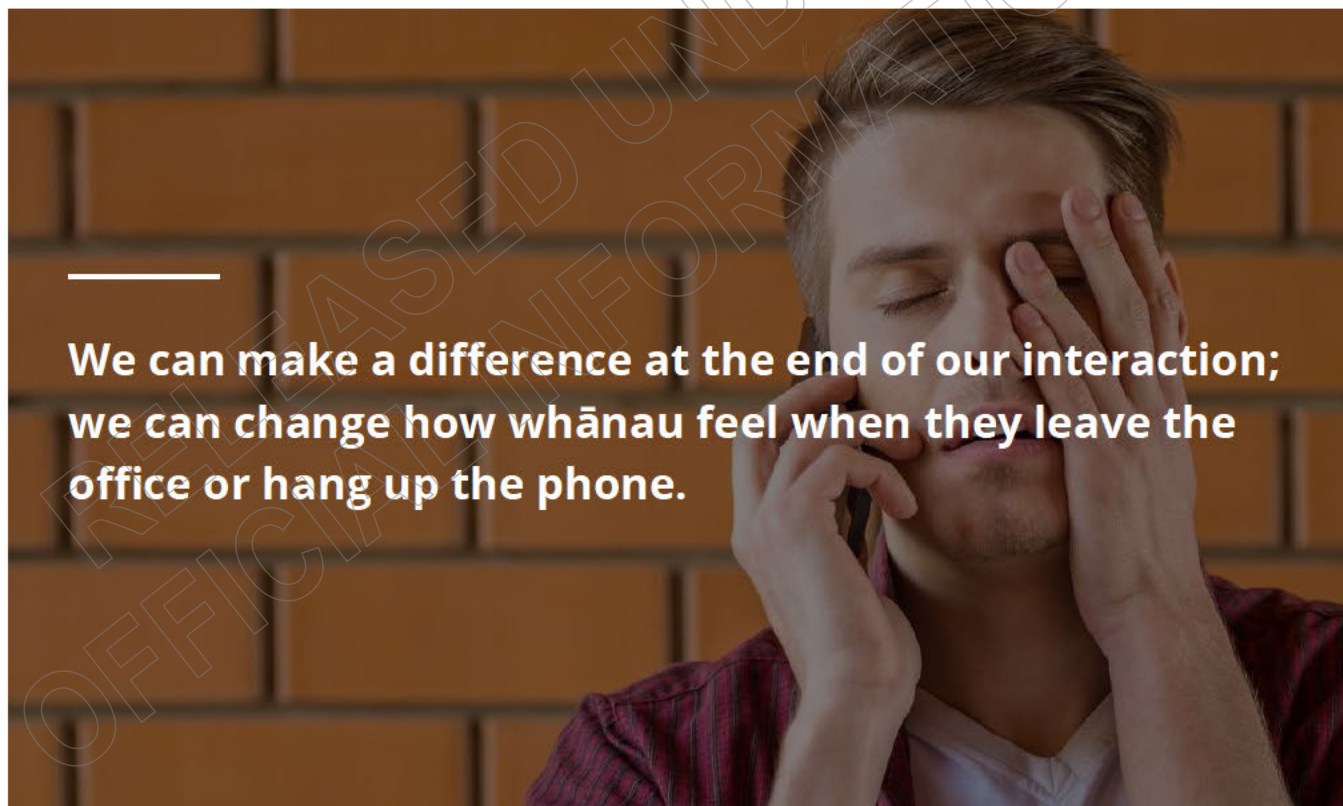
Learn more about MSD payment cards on the Work and Income website

[GO TO WEBSITE](#)

Declining an application

It's not easy telling whānau they don't meet the required qualifications for assistance. They've shared very personal information with us; we understand their need and have done the best we can, but the answer is still no.

We can make a difference at the end of our interaction; we can change how whānau feel when they leave the office or hang up the phone.



Demonstrate manaakitanga by treating whānau with kindness and respect, by encouraging and supporting them.

Do they fully understand why we've had to decline their application? Is there another type of assistance they may be entitled to? Can they go somewhere else for help?

- Clearly explain the reasons we are unable to provide the hardship assistance
- Check whānau understand, and rephrase if needed
- Is there another service provider in the Family Services Directory you can refer them to?
- Your hardship notes must clearly document your decline decision and other options you've discussed
- Explain that whānau have the right to review the decision if they disagree, and that they have three months from today to do so. Your notes are crucial to any review
- Assure them that you will be sending them a letter to explain why the application was declined and information about reviewing the decision
- Check that they are receiving their full and correct entitlement
EG: Accommodation Supplement, Disability Allowance or Temporary additional support

Reflection Point

Take a moment...

Think about what you have learnt so far.

- What do you need, or what can you do, to help you remain focused, calm and empathic when working with whānau?
- How would you feel if you had an immediate and essential need but no funds to pay for it?
- What can you do to ensure you are fully understanding the whānau situation, so you can ensure they are getting all the help that may be available to them?
- How might you put whānau at ease when they are stressed and in need of immediate assistance?

Conclusion

Whānau are at the centre of everything we do. You should now be better equipped with the tools and resources available to assist whānau in the way they need it most when assessing eligibility to Special Needs Grant, Advance Payment of Benefit, and Recoverable Assistance Payment.



There are many things to think about and to discuss with whānau to identify qualifying eligibility and entitlement.

Among things we may consider are whether there are special circumstances, if there's more appropriate assistance to grant, and if you need to apply discretion when making a decision.

Some applications are straight-forward; others are more complicated to navigate and will take time and patience. But the process can be made easier for all by demonstrating the three behaviours:

- ◆ Aroha - Empathy/Compassion Manaaki -
- ◆ Acceptance
- ◆ Pono - Sincerity



Involve whānau in the decision-making. No-one knows their personal situation better than themselves. But sometimes an outside perspective, some guidance and financial assistance when we most need it, can help us see a clearer way ahead and give us hope for a brighter future.

And remember, if you're still unsure of the correct decision when you've checked all your resources including MAP, speak with your manager. Discussions in the mahi not only help you keep whānau at the centre of your decision-making – you're more likely to remember the scenario and the resolution when you have a similar situation in the future.

Tika me to pono - do the right
thing with integrity

Congratulations.
You have now completed this module

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Hardship (one-off assistance) approval and evidence

In some situations, we need to get a manager's approval for a Hardship payment, or Centralised Services to authenticate a payment. We may require evidence of a cost (e.g. a quote) from a client or supplier. This is because we require it by law or when we need to be satisfied that a cost is reasonable.

On this Page:

Out of scope

What is Manager approval (sign-off) and when is it required?

The Ministry has different expectations for different payment types – no matter what required steps exist below, you can always speak to your manager if you are concerned with a decision. From 11 December 2023, more hardship payments will require a conversation and agreement by your manager that the payment can be made.

The difference between sign-off and approval is that for three payments (car repairs; impound fees and limited licences) your manager is the person who will take the final processing step (grant or decline the payment in CMS Hardship):

Manager sign off	Manager approval via CMS	Authentication via S2P
<p>You must speak with your manager (not delegated authority) about your decision, explaining why you want to make the payment.</p> <p>Managers must check the clients circumstances (previous grants; client ID; that the payment category is correct) and confirm the decision and approve the payment in writing by leaving a approval code in CMS Hardship Notes screen.</p>	<p>In addition to the requirements for manager sign-off - your manager must complete the approval or decline in CMS - Hardship.</p>	<p>After your managers approval is received - the payment must be sent to Centralised Services for Authentication via S2P.</p>

When checking to see if manager sign off, approval or authentication is required, please use the table below:

Payment type/client circumstances	Needs manager sign off?	Needs manager approval?	Needs Authentication?
All payments under hardship categories:			
Other Emergency Payment	Y	N	N
Other Emergency Grant			

To a supplier where the value is \$1,500
or more
Out of scope

Out of scope

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Unsure about your decision?

In addition to the above, if you are unsure about your decision, you can seek advice from your manager.

When manager sign off is required

Where manager sign-off is required, you will need to:

contact a manager for a decision based on your rationale (this could be a face-to-face conversation or via email/telephone)
explain your rationale behind your decision in a note inside the hardship application.

The manager will then:

check your hardship notes,
advise you of their decision and discuss any follow up actions that might be required, and
add a note to the CMS Hardship screen advising of their approval (or decline).

Remember:

Conversations and approval with your manager needs to happen before the hardship application is approved in CMS, or sent to CPU for authentication

If CMS is unavailable, manager approval should be captured in documentation (Hardship paper applications) – not e-mail.

Out of scope

What you may need to discuss with your manager

When you present a client's hardship payment to your manager, you may want to discuss:

The client's circumstances:

Why do they require the assistance?

Are they receiving full and correct entitlement?

Have other options been considered – can this be met another way?

What other hardship assistance has the client had?

Have we paid this in the last 12 months?

Are they a high-hardship user?

Has the client been referred to other support (i.e. budgeting services) in the past?

If yes, what was the outcome of this referral?

If no, will a referral be made to support your client?

Is the cost required to meet the client's need reasonable?

Is there a more reasonable alternative?

Out of scope

Requesting evidence from clients

Hardship categories where evidence is required

There are some specific instances where, under legislation or policy, clients need to provide evidence to support their application.

Cost	Description	Evidence
Dental Treatment	A client requires immediate and essential dental treatment.	<p>A dentist or health agency must complete the 'Dental Treatment Information' form for the client confirming the treatment is immediate and essential, the breakdown of the costs and the dentist's/health Agency details.</p> <p>You can approve the assistance without seeing this form but only if the client has a good and sufficient reason for not providing it to us (e.g. they cannot upload it into MyMSD, they are already at the Dentist getting the treatment, or they are not in the Service Centre for an appointment). You must verbally confirm the information from the 'Dental Treatment Information' form and record it into the hardship note using the note template.</p>

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CMS Hardship assistance reminders

This page provides you with CMS hardship assistance reminders that may be helpful when you are processing hardship assistance applications.

Out of scope

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Out of scope

Recoverable assistance for non-beneficiary clients for dental treatment

When a non-beneficiary client applies for dental treatment the client may receive a non-recoverable SNG for \$1000.00. Any extra amount over \$1000.00 should be made under the Need 'Other Emergency Payment'. The advance for dental will display as declined in CMS hardship and a reason for decline will need to be added.

There is no RAP category for Dental Treatment as per the MAP guidelines in the link below and so 'other emergency payment' must be used for any amount to be paid over \$1000.00 not covered by the SNG:

Out of scope

Out of scope

Other Emergency Grant vs Other Emergency Payment

An 'Other emergency grant' is a Special Needs Grants and can be recoverable or non-recoverable. NOTE: These payments will default to non-recoverable but can be changed to recoverable.

An 'Other emergency payment' is an Advance Payment of Benefit or Recoverable Assistance Payment (RAP) and is always recoverable.

NOTE: Both are included in the hardship count.

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