

# ACT BUDGET SUBMISSION 2019-20

October 2018

## Introduction

National Seniors is leading consumer lobby group for older Australians and the fourth largest organisation of its type in the world.

This submission contains recommendations to the ACT government on issues of concern for ACT seniors. The recommendations were formulated by the ACT Policy Advisory Group, based on consultations with members of National Seniors' ACT branch members.

National Seniors' ACT Policy Advisory Group plays a key role in identifying important topics and emerging issues affecting the over-50s throughout the State/Territory. It acts on behalf of National Seniors Australia as a conduit between our ACT based members and the ACT government.

Aside from regular contributions to the ACT Budget process, National Seniors has regularly engaged in consultations, such as the recent Housing Choices consultation, and has provided feedback to government to inform legislative review processes, such as the Review of Retirement Villages Act 2012.

## Key Recommendations

### Health

1. Fund a significant reduction in waiting times for both elective surgery and in-patient services.
2. Attract more specialists to Canberra to reduce appointment fees and reduce out-of-pocket expenses for private health

### Cost of Essential Services

3. Provide greater clarity on any current and future cost increases
4. Maintain and increase concessions for pensioners and low-income seniors
5. Reduce rates costs for units

### Social inclusion

6. Fund an increase in the scope and geographic coverage of community bus and transport services for seniors.
7. Redesign bus services to better service aged care centres, retirement villages and over 50's developments.
8. Develop a plan to assist community organisations providing support for seniors
9. Retain the current community contributions scheme
10. Educate its public servants to eliminate age-based discrimination from the public sector

### Housing

11. Implement models that increase the supply of affordable and appropriate housing for older ACT residents.
12. Provide a substantial funding boost for low income and homeless seniors to access suitable housing.
13. Make changes to zoning laws to promote housing options which are more suitable for older people.

### End-of-Life care

14. Fund additional hospices in Tuggeranong and Gungahlin.

## Substantive Issues

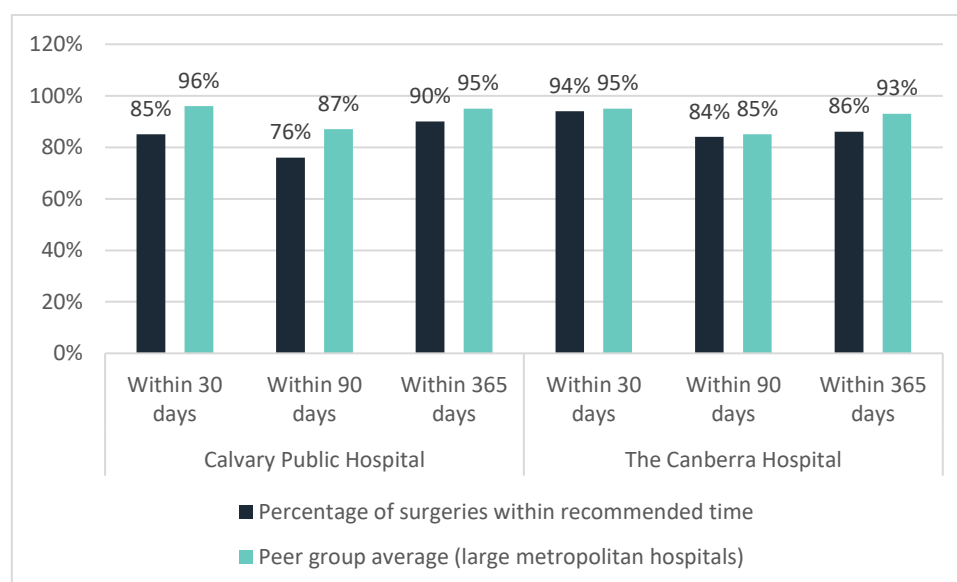
### Health

- 1. Fund a significant reduction in waiting times for both elective surgery and in-patient services.**
- 2. Attract more specialists to Canberra to reduce appointment fees and reduce out-of-pocket expenses for private health**

Health is the number one concern for National Seniors members in the ACT. National Seniors members continue to be frustrated by problems within the hospital and health care system, namely waiting times in the public system and the high costs of specialists.

The health care system is not meeting increasing needs. Waiting times for elective surgery remain too long. As Figure 1 below shows, the percentage of surgeries performed within the recommended time, for both Calvary Public Hospital and Canberra Public Hospital, was less than the peer group average across all categories in 2016-17. Access to in-patient services is also difficult with many of our members reporting long waiting times.

Figure 1: Percentage of elective surgeries performed within the recommended time by hospital and urgency category compared to peer group average, 2016–17. Source: AIHW 2018<sup>1</sup>



National Seniors believes that there is limited competition in the market for medical specialist services in the ACT, and that government should proactively implement strategies

<sup>1</sup> <https://www.myhospitals.gov.au/our-reports/elective-surgery-waiting-times/december-2017/overview>

that at least maintain and preferably boost the number of specialists in the ACT. Our members are concerned that the current situation is leading to appointment fees and higher out-of-pocket costs.

As Figure 2 below shows, ACT has consistently had one of the highest average out-of-pocket expenses for specialist service attendances in Australia. As it shows the difference between the ACT and the other states and territories has grown in recent years. Table 1 below also shows the average out-of-pocket costs for non-hospital Medicare services in the ACT.

Figure 2: MBS Average Patient Contribution (\$) per Service for Specialist Attendances by State/Territory, from 1992-93 to 2017-18 Source: DOHA 2018<sup>2</sup>

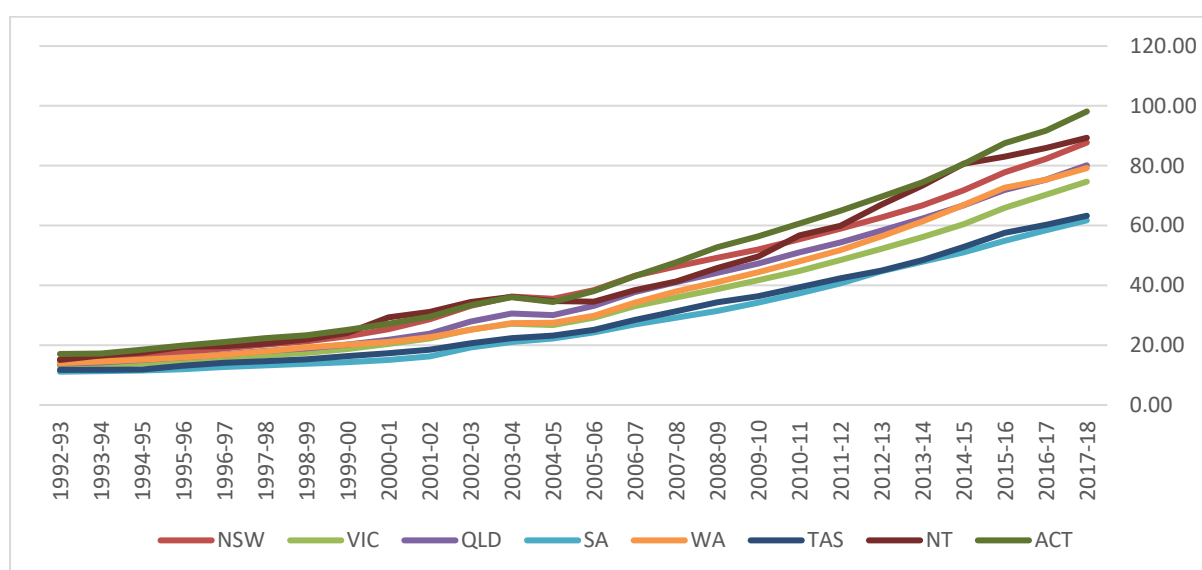


Table 1: Total out-of-pocket cost per patient for non-hospital Medicare services, ACT Primary Health Network, 2016–17. Source: AIHW 2018<sup>3</sup>

|     | Per cent of patients with costs (%) | 25th percentile (\$) | 50th percentile (Median) (\$) | 75th percentile (\$) | 90th percentile (\$) | Average out-of-pocket cost per patient (\$) |
|-----|-------------------------------------|----------------------|-------------------------------|----------------------|----------------------|---|
| ACT | 69.3                                | \$77                 | \$173                         | \$388                | \$726                | \$224                                       |

<sup>2</sup> <http://www.health.gov.au/internet/main/publishing.nsf/content/annual-medicare-statistics>

<sup>3</sup> <https://www.myhealthycommunities.gov.au/explore-the-data#download-data-tab-content>

## Cost of Essential Services

- 3. Provide greater clarity on any current and future cost increases**
- 4. Maintain and increase concessions for pensioners and low-income seniors**
- 5. Reduce rates costs for units**

The cost of essential public services, such as water and sewerage, in the ACT is the second biggest concern for our ACT members. There is a strong belief among members the cost of essential services, are increasing too rapidly, placing seniors under severe cost pressure.

Our ACT members would like to see greater clarity about any increase in the cost of essential services now and in the future. Members feel that not enough has been done to explain these cost changes.

Concessions play an important role in reducing the cost of essential services for low-income households, such as pensioners. Increases in the cost of essential services are not being matched by increases in income from pensions and other sources. There is a need to maintain and increase concessions for pensioners and other low-income seniors. One option for reform is to apply indexation to concessions so they increase in line with the rate of the pension.

National Seniors members have expressed significant concern about the large increase in rates for unit title properties (flats, units, apartments or townhouses). As people age many decide to downsize to smaller premises, which are more manageable and age-friendly. Many choose to downsize from a detached house to a flat, unit, apartment or townhouse.

The large increase in the cost of rates for unit title properties is placing undue pressure on low-income retirees. The ACT Government should review the impact of these changes with a view to reducing the impact on seniors.

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## Social inclusion

- 6. Fund an increase in the scope and geographic coverage of community bus and transport services for seniors.**
- 7. Redesign bus services to better service aged care centres, retirement villages and over 50's developments.**
- 8. Develop a plan to better assist community organisations that provide support for seniors**
- 9. Retain the current community contributions scheme**
- 10. Educate public servants to eliminate age-based discrimination from the public sector.**

Seniors in the ACT increasingly face social and physical isolation and loneliness. According to recent data, 21.8 per cent of people aged 65 and over in the ACT had not had face-to-face contact with a family or friend not living in the same household in the last week<sup>4</sup>.

Affordable and accessible public transport is a key tool to decreasing social isolation. Without ready access to public transport services older people will likely find it difficult to attend social activities and access essential services, which can contribute to social inclusion. National Seniors wants greater funding made available to increase the scope and geographic coverage of public transport services. Bus services should be redesigned to service locations where older people live, such as retirement villages.

National Seniors urges the ACT Government to develop a comprehensive plan to assist community organisations that are involved with seniors to provide better quality and accessible services and support to seniors. Community organisations are best placed to develop programs and interventions that enable older Canberrans to access services and social activities that reduce social isolation.

National Seniors members in the ACT do not support changing the community contributions scheme. Local clubs aid a range of groups servicing the needs of seniors. This includes National Seniors, Probus, View, Rotary, cards groups such as bridge, mah-jong, euchre, craft groups, bowling, crochet, golf clubs and many others.

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<sup>4</sup> Steering Committee for the Review of Government Service Provision data, *Report on Government Services 2018*. Based on data from ABS (unpublished) Survey of Disability, Ageing and Carers 2015, Cat. no. 4430.0

Another issue requiring attention is the education and training of public servants. National Seniors members are concerned that too many public servants are not equipped to deal appropriately with older residents, leading to discrimination.



## Housing

- 11. Implement models that increase the supply of affordable and appropriate housing for older ACT residents.**
- 12. Provide a substantial funding boost for low income and homeless seniors to access suitable housing.**
- 13. Make changes to zoning laws to promote housing options which are more suitable for older people.**

National Seniors is concerned that housing is becoming too expensive for seniors with a limited number of affordable housing options for those unable to meet the costs of the private market. Despite talk of a slowdown in the housing market housing costs continue to increase in the ACT. According to CPI data, rents increased by 2.7 percent, well above the national increase of 0.6 per cent in the year to June 2018<sup>5</sup>.

The supply of private housing for people on low incomes is limited. A recent Anglicare Australia report has shown, for example, that for single people on the Aged Pension there was just over one percent of properties that were affordable and suitable from a sample of 67,000 available across Australia<sup>6</sup>.

Demand for homeless services for seniors will increase as the population ages and living costs rise. Innovative solutions for new seniors housing are needed to meet this demand. We suggest that the old Belconnen Community Health building adjacent to Margaret Timpson Park could be redesigned to make it suitable for housing homeless seniors and others.

National Seniors recently made a submission to the Housing Choices consultation calling on government to promote housing options that are more suitable to older people<sup>7</sup>. We raised concerns that seniors wanted different housing options available to the ones that were currently provided. Seniors value a wider choice of downsizing options, that suit their situations. Not every senior downsizing from a larger detached dwelling wants to live in high rise apartment, retirement village or senior's lifestyle village. The ACT Government should encourage the development of single storey dual occupancy in low-density residential areas

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<sup>5</sup> ABS, Consumer Price Index, Australia, June 2018, cat. no. 6401.0, Table 10, CPI: Group, Subgroup and Expenditure Class, Percentage change from corresponding quarter of previous year by Capital City, Data 5, 6, ABS, Canberra, 2018

<sup>6</sup> Anglicare Australia 2018. 'Rental Affordability Snapshot 2018.' Anglicare Australia: Canberra.

<sup>7</sup> National Seniors Australia 2018. *Submission to the ACT Housing Choices consultation*. National Seniors Australia: Brisbane

and mandate the use of universal or accessible housing design principles in all new dwellings.

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## End-of-Life care

### 15. Fund additional hospices in Tuggeranong and Gungahlin.

Seniors are concerned that there is an unacceptable and increasing waiting list for access to palliative care delivered in a hospice setting. As a modern society, we should expect that any pain or discomfort associated with a life-limiting illness is well managed regardless of the specific circumstance of an individual.

While most people express a desire to receive palliative care in their own home, the reality is that many people do not. The issue of pain management is one factor that is of significant concern for patients, family and carers. Studies have found that poor pain management is one of several key factors that inhibit patients from achieving their preferred place of death<sup>8</sup>. Patients are often transferred from home to hospital, for example, because pain is not able to be managed effectively causing significant distress.

As specialist palliative care services, hospices provide an important part of the palliative care system. It is unacceptable if people do not have access to specialised services to effectively manage pain and other symptoms associated with end-of-life. National Seniors calls on the ACT Government to fund additional hospices in Tuggeranong and Gungahlin to ensure that people die with dignity, free of pain and distress.

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<sup>8</sup> Damanhuri, G. 2014. 'What factors influence the terminally ill patient referred to the hospital specialist palliative care team in a NHS hospital, not achieving their preferred place of death? A critical evaluation.' in *BMJ supportive & palliative care*. 4, 1. [http://spcare.bmj.com/content/4/Suppl\\_1/A54.3.short](http://spcare.bmj.com/content/4/Suppl_1/A54.3.short)

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