



Federal Pre-Budget 2018-19 Submission

December 2017

Issue: Older people cannot afford the private health cover they need

The Federal Government should

- approve no change to private health insurance premiums until reforms can address underlying cost factors and deliver savings back into the pockets of consumers
- increase transparency of specialist fees so there is greater adherence to the schedule fee



If private health insurance premiums rise again, 74 per cent of older Australians would cancel or reduce their cover

(National Seniors online poll, August 2017)



86 per cent of anaesthetics services and 53 per cent of operations are charged more than the schedule fee

(Quarterly Medicare Statistics, September 2017)



Average out-of-pocket expenses have increased by three times the rate of inflation over the past 10 years

(Quarterly Medicare Statistics, September 2017; ABS Consumer Price Index, September 2017)

Issue: Regulation of aged care is failing consumers

The Federal Government should

- double the number of home care packages available at level 3 and 4 to ease current shortages
- require that quality surveyors seek the views of ALL consumers or their representatives when accrediting an aged care facility rather than just 10 per cent
- require that aged care service providers publish the direct hours of care received by care recipients



There are 101,508 consumers currently waiting for a home care package that meets their needs, with 77 per cent waiting for higher level 3 and 4 packages

(Home Care Packages Program Data Report, November 2017)



Currently only 10 per cent of consumers or their representatives must be interviewed at aged care site visits

(Quality Agency Principles, 2013)



Around 45 per cent of residential care workers believed they didn't spend enough time with care recipients

(Aged Care Workforce Final Report, 2013)

Issue: Age Pension rules are preventing older people from improving their living standards and wellbeing

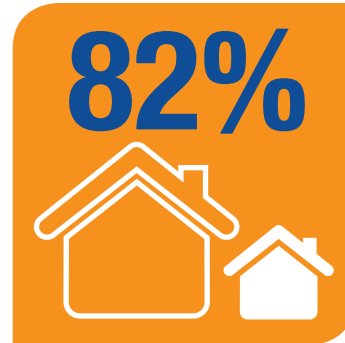
The Federal Government should

- increase the Work Bonus to \$10,000 per annum to enable Age Pensioners to continue working
- implement a 'Rightsizing' program that exempts up to \$250,000 of the home sale proceeds from the Age Pension means test



1 in 3 Age Pensioners said increasing the Work Bonus would enable them to continue in paid employment

(National Seniors Advocacy Survey, November 2017)



82 per cent of older Australians said the government should encourage downsizing by allowing them to sell their family home without some of the proceeds affecting the Age Pension

(National Seniors Advocacy Survey, November 2017)

Issue: Older Australians fear their access to essential services are at risk

The Federal Government should

- retain the energy supplement and accelerate reforms to lower electricity costs
- guarantee older people who need a landline or medical alert device pay no extra and have comparable service quality with the NBN rollout
- reduce Centrelink call waiting times



Between 2007 and 2017, electricity prices had a compound annual growth rate of 8 per cent which was more than twice that for wages (3.1 per cent) and CPI (2.4 per cent)

(ACCC Retail Electricity Pricing Inquiry Preliminary Report, September 2017)



In 2016-17 there was 477,259 abandoned calls to Centrelink's older Australians line

potentially twice as many calls are blocked and never get through because the line is engaged

(Senate Estimates, 1 June 2017)

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