

From an HCP client point of view, I have the following simple list of matters that need attention by the Government:

1.HCP providers are ripping off their HCP clients and the Government's subsidies by charging, in my case, \$12,000 a year management fee on a total budget of \$39,276 a year.

This reflects an exorbitant management fee of some 30 per cent whereas a 12 per cent management fee can be considered usurious in Australian law. The loss of this \$12,000 to the client means a loss of vital additional health services and important aids each year. Such an excessive management fee should be whittled down to the normal 5 per cent charged by commercial concerns or 0 per cent charged by domestic home cleaning firms and non-tax organisations. The additional \$76 an hour charged by my HCP provider is perfectly adequate to meet the less than \$30 an hour paid to carers and to cover general administration, and for which a 5 per cent management would be adequate. By contrast, in the case of commercial cleaning concerns, the maximum charge I can find is \$55 an hour, not \$76 as charged by HCP providers and, of course, without that \$12,000 management fee which makes a total cost to my package budget of \$115 an hour, far more than the average hourly income earned by GPs, according to the Australian Institute of Actuaries. One also has to realise that most providers are self-claimed tax free community concerns unlike their commercial competitors.

2.According to official figures, 90 per cent of HCP services rendered with the help of Government subsidies are for simple house cleaning. So why the need for \$115 an hour charge at a level of that levied by top professionals ? The so-called skills of Certificate 3 carers are very seldom needed in HCP work and are not generally displayed by the workers involved.

3.Providers do not follow the existing Aged Care Act re annual health and care plan revisions and the other matters required of them until they hear of a Government inspection of their HCP programmes and licence.

4.Providers must be further prevented from charging an added handling charge where health aids are procured from outside their organisation.

5.As a volunteer voice and leading writer for the elderly people and others in my town, I am constantly hearing from HCP recipients how they feel they are being ripped off financially by their HCP providers and how difficult it is to understand their monthly financial statements. Some even think it is the Government which is ripping them off !

I trust the above may be of some important information use to you. Overall, I sincerely believe that the implementation of a simple HCP legislative plan of action is all that is needed to streamline the Government's association with HCP providers from a clientele point of view. There are obviously other legislative housekeeping matters of concern for the assembly of new laws and regulations but these do not directly concern the elderly at the workplace.

Thanking you for the opportunity to speak up on the HCP issue in the hopes that the HCP management fee costs are in future regulated in the interests of the consumer and not in the interests of overcharging organisations, often allied to money hungry religious groups.

With best wishes in your endeavours, [REDACTED]

Sent from my iPad