

I have sent the following submission to Aged Care Review particularly adversely impacting o Support at Home Program

Dear Sir / Madam,

I am sending my submission on Support at Home Program Funding proposal.

My concerns are mainly on the following

My concerns

According to drafts I have seen there are two categories where a contribution of 50% for Independence category and 80% for Everyday Living category.

It is not clear if the 50% and 80% are in addition to the Income Tested Fee and Basic Daily Fee now being charged for Self Funded Retirees. When these two additional charges are included in addition to the Package Management Fees charged by the Service Providers, there is hardly any benefit to be received by the Self Funded Retirees.

If this is the case, can the Self Funded Retirees opt out of the Independence and Everyday Living components and use only Clinical Care component for a reduces other fees?

Many of the self funded retirees fall into the category of "Commonwealth Seniors Health Card" receivers. Are they considered for the part pensioner category or self funded category.

If self funded retirees receiving Commonwealth Seniors Health Card is not included in the second category, this needs to be clearly stated.

Income tested fees

With the changes to people receiving Home Care Package benefits categorised as Pensioners, Part Pensioners and Commonwealth Seniors Health Card receivers and Self Funded Retirees I see no reason to have Income Tested Fees. Am I correct?

Basic Daily Fee

Is there a continuing Basic Daily Fee under every Home Care Package? If so, the amount payable by those receiving Home Care Packages must be adjusted, particularly for those paying higher fees - Self Funded Retirees receiving Everyday Living component. Otherwise, these people receive no dollars in that category.

Inflated Fees by some suppliers

The suppliers working for Home Care Package customers do charge higher fees than ordinary customers. This must be taken into consideration in deciding on fees structure.

For example, a Service Provider transporting elderly for social gatherings locally charge \$10 from elderly having no HCP. Those on HCP they charge \$65.

Same applies for most other services.

No worse off rule

This needs clarification.

Does it mean

- a) No reduction in package fees after the implementation of new procedures
- b) Will they be using same basis as in the past after the implementation of new procedures (Basic Daily Fee and Income Tested Fees)
- c) Will they not be categorised into the new 3 categories Pensioners, Part Pensioner and CSHC holders and Self Funded Retirees

Which of these apply under no worse off rule

Further Clarification of Self Funded Retiree category

Some Self Funded Retirees are holders of Commonwealth Seniors Health Card due to their low income. As such, the third category "Self Funded Retiree" must be renamed "Self Funded Retirees - not on CSHC)"

Long term view

With the high cost of housing, almost 99% of people will be either Full or Part Time Pensioners within 10 to 15 years. At that stage, this funding proposal will work, but there could be a short fall in money available.

Best Way forward

Aged Care Commission has recommended a levy to pay for retirement benefits.

Currently people who work do not pay a contribution for retirement. Those who earn big and spend big receive Pension and all Home Care Package Benefits while those who save mostly miss out of Pension as well as most of the Home Care Package benefits.

This is not fair treatment.

Best way is for all working class people to make a contribution and then give equal treatment in Pensions and Home Care Package to those in need of such benefits.

If in future, if the retirement levy becomes insufficient, the percentage of levy can be increased to meet the demand

Thank you for your consideration.