

Submission to Senate Standing Committees on Community Affairs, Department of the Senate
Hearing in Pt Lincoln – 800km from home!

Thank you for the opportunity to speak and, hopefully, be heard.

Great expense to be here - travel, accommodation, meals – not funded by the taxpayer, funded by our youngest son because he realises just how important this issue is to not just me and my husband Don, but to all elderly people.

Is the Senate aware there is a **cost of living crisis**?

The main issues with this Bill as I and many others see it are:

The restrictions on hours of cleaning and gardening. It is not clear if these restrictions will also apply to social support and maintenance.

The Bill mandates a maximum of 52 hours of cleaning per year. **That is one hour per week!** I don't know about you, but even in the fittest days of my youth – and I was extremely fit! – there was no way I could clean my house in one hour.

Cleaning involves sweeping and washing floors, vaccuming, dusting window sills, cleaning the bathroom and toilet (this in itself can take almost an hour to do it properly), dusting skirting boards.

And what about cleaning windows? Will that still be allowed out of our packages? A deep or Spring Clean, something so necessary to keep a home clean and liveable!

What about people who have asthma, COPD? How will they cope? They won't!

And then there are the **Copayments!** Again, I ask, is the Senate aware there is a **cost of living crisis?! We will be expected to contribute 17.5% out of our below-poverty line Aged Pensions for cleaning and gardening. We will be expected to contribute 5% towards the cost of having a shower! This is outrageous. It is unjust, unfair and disgusting.**

Minister for Aged Care, Anika Wells keeps saying people have to pay from their savings. But they have to maintain their homes at the same time. People run out of money.

Professor Kathy Eager stated this: Fact: 80% of people who die aged 60+ have no superannuation left 4 years before death. Fact: By age 85, only 20% of superannuants have balances of \$50,000 or more. So many women of this generation received next to no superannuation because it had not started.

[REDACTED]

[REDACTED]

[REDACTED]

Gardening: we will be limited to 18 hours **per year!** Can you imagine the state of our gardens with so little help? In the northern parts of Australia, grass becomes overgrown in a week! At least in South Australia, it takes two weeks!

When we go home, I will go out into my lovely garden and sit amongst the roses – my place of calm, of wellbeing and solace – while I can still enjoy it, because the way things are shaping up, come July next year, I won't be able to do that anymore. It won't take long to become an overgrowth, weed-infested, snake-haven jungle.

Minister Wells, on her Facebook group in answer to a comment about the unfairness of these new restrictions, said,



The Minister's reply (or that of Team Wells, as appeared on other replies) was repeated over and over, like a mantra – perhaps if we say it often enough, it will be true!

Every month, our Provider, [REDACTED], sends out a statement, so I know exactly what

funds are available. They even have a portal where I can see funds and invoices in real time! How dare the Minister say she is trying to ensure we have sufficient funds for clinical care.

Every recipient of a HCP has a Care Partner [REDACTED] The Care Partner's role is to work with recipients or their advocates to manage the funds. Together, we work out a Care Plan and work out what services we need and what will fit within our budget. For the Minister to try to tell us how to suck eggs is disingenuous – I would bet I know more about managing a HCP than she!

The Minister, although denying it, has slowly but surely started eroding what we can have included in our packages. For instance, we used to be allowed to claim for vitamin supplements – they are expensive, but can be life-changing and life-saving. The Minister ruled they were no longer allowable. Her answer to me in response to questioning why was 'Non-PBS medicines have never been claimable on the HCP. I know that! We all know that. That was not my question. Politicians are very good at answering the question they wished they were asked, rather than answering the actual question they WERE asked!

[REDACTED]

[REDACTED]

[REDACTED] remedial massage as it's no longer covered. People who suffer terribly with painful fluid build up because of Lymphodema and Lypodema are no longer covered because it's deemed as 'remedial massage'.

Where was the consultation for this proposed Bill? I attended a workshop facilitated by Craig Gear of OPAN, webinars, and read many documents and not once was there any mention of any of these proposals. This is not true consultation!

Some bureaucrat in Canberra came up with these 'bright' ideas – I would bet that bureaucrat is young, fit and healthy, goes to the gym, brings in a huge wage and has barista coffee and smashed avo on sourdough, and obviously does not have aged parents or grandparents – or if they do, they must be wealthy. That bureaucrat expects us to pay out of our pensions for cleaning and gardening, showering and other 'non-clinical' services. Do Senators believe this is fair, equitable, doable? Shame on you if you do!

Many of us do not need clinical care, but in order to stay in our own homes, we need gardening and cleaning support. 18 hours per year of gardening and one hour per week of cleaning is totally inadequate. We will be living in squalor and unable to go outside into our

gardens as they will be overgrown, present trip hazards and, in our case, as we live adjacent to rural land and a creek, be snake infested. [REDACTED]

Carers will be the most affected by this Bill. Carers save the government millions of dollars a year, and many carers are themselves elderly. They will be forced to take up the slack. Can you imagine what it's like to care for someone with dementia 24/7? Cleaning up faeces and urine that's gone all down the hallway or in the bed every night! – **they** will have to do the washing! They can't afford copayments and cleaning will be limited to one hour per week. Sorry, do it yourself or rot in filth.

[REDACTED]

Also, if we want physio, we must prove it is age-related! [REDACTED]
[REDACTED] He wants to know when 'old age' cuts in and how – and who – will determine what is and isn't age related. It is the same for so many other things. We can only have services and aids where we can prove these requirements are 'age related'.

But wait! Last year the government mandated we employ support workers for a minimum of two hours per session. How will that work with one hour of cleaning per week? Will we have to pay fully for the second hour? Or, if we look at it another way, it would mean a total of nine gardening sessions per year. Three minutes per day, on average, for outdoor work and eight and a half minutes a day for housework. If you get help with the washing, you may have to wait a fortnight for them to come back and get it off the washing line!

Are you with me yet?

Where was the true consultation for this new Bill?

Quick maths.

Over \$500,000 (many will be \$750,000) for full time residential care for each elderly per year.

Or

Level 4 package plus pension under \$90,000 per year and level 1 package plus pension under \$40,000 per year.

The maths doesn't lie, why would the government make it so much harder for the elderly to stay home?

Why make it harder for us to stay in our own homes? Surely it is cheaper for government instead of subsidizing private, profit driven business entities to provide sub-standard care (Royal Commission findings bear this out). Care 'homes' are any thing but homely.

I suggest you go to Minister Wells' Facebook page and go to the post where she is shown with a Tea Trolley, and read the almost 300 comments. Not one of them supports these

changes. People are afraid, they are depressed, they are not sleeping and they fear they will be forced into a RCF.

[REDACTED]

Will this be Labor's Robodebt in another form? Have we learnt nothing in recent years?

The proposed Bill amounts to Elder Abuse by the Government!

Where is the transparency in the decision to cap cleaning and gardening?

The frail and elderly cannot do these tasks themselves. HCPs are designed, under the Act, to enable the elderly to stay in their own homes as long as possible.

Under the new Bill, we will not be able to do that, we will be forced to go into nursing homes – a horrendous thought for most of us, especially those of us who had parents go through that system – like my poor mother spending an horrendous final 12 months of her life in a nursing home where we, the family, were made to feel an imposition if we wanted to visit.

I could write a whole new submission on that topic alone. And don't get me started on the farce of the Star Rating!

What about those who are vision impaired? Who have manual dexterity issues? How could anyone with any knowledge of caring for the elderly believe that one hour of cleaning per week or 18 hours of gardening per year is ok? Most of us can shower ourselves, but we can't manage cleaning or gardening.

Labor and the LNP are determined to bulldoze this Bill through before Christmas – why else were we given only days to make a submission? Why else is there no Public Hearing in Metro Adelaide or Hobart?

We are being shafted. We are being cast aside. We are being age-discriminated against.

The NDIS is not means tested, yet aged care is.

Recipients of the NDIS are allowed to truly self-manage their funds, the aged are not. [REDACTED]

[REDACTED]

[REDACTED]

Why can't we be allowed to truly self-manage our funds ourselves, like those on the NDIS. We are infantilised, we are all treated as though we have dementia and cannot make sensible decisions and must be micromanaged by a Care Partner who is often not trained sufficiently and gets things very wrong. The providers will interact with some businesses but if the

product or service we need is not on their system, we have to pay up front and that is often impossible.

[REDACTED]

Providers are running scared as they will be sanctioned if they do the wrong thing. Already one of the best providers in the business, who truly cared for his clients, has shut his business down. He was sanctioned by the Commission only because he supported his clients. The sanctions included not being allowed to take on more clients (people were clamouring to join his business). Approximately 200 clients were left scrambling to find another provider.

There is also an issue with changing providers. Providers are permitted to keep a client's funds for **72 days** before handing them over to the client's new provider. This causes enormous stress and hardship.

Another huge issue is that everything now requires a Clinical Justification from an Occupational Therapist. Need a \$30 shower chair? Get an OT report at \$600 (or more)! Need a safety hand rail? A walking stick? A pick-up stick? Get an OT report for \$600! It's ridiculous and eating away at our funds for no good reason. It's making OTs wealthy. It's causing the elderly stress and less services.

We need some autonomy! [REDACTED]

We, the elderly have become a commodity, a business, a money-making scheme for providers, both in the HCP and RCF industries.

The Refundable Accommodation Deposit:

How will people afford the proposed \$750,000 RAD, which has already been approved by government?

Even a \$500,000 RAD is out of the question for most people.

What if two people from one household need to go into care? It's untenable, and then, to top it off, providers can take 2% per annum for 5 years of the RAD (the not so refundable RAD!).

[REDACTED]

This is a Death Tax by stealth!

I implore the Senate – I **beg** you! – not to let this Bill pass into legislation! At the very least, please ensure there are amendments in place that will enable the elderly to have as much cleaning, gardening and social support/maintenance as they need and that we are not forced to contribute from our already insufficient pensions.

Thank you for hearing my submission today.