

NIIS Service Provision in Queensland Community LifeCare & Support Service Proposal

Community LifeCare & Support Service (CLCS)



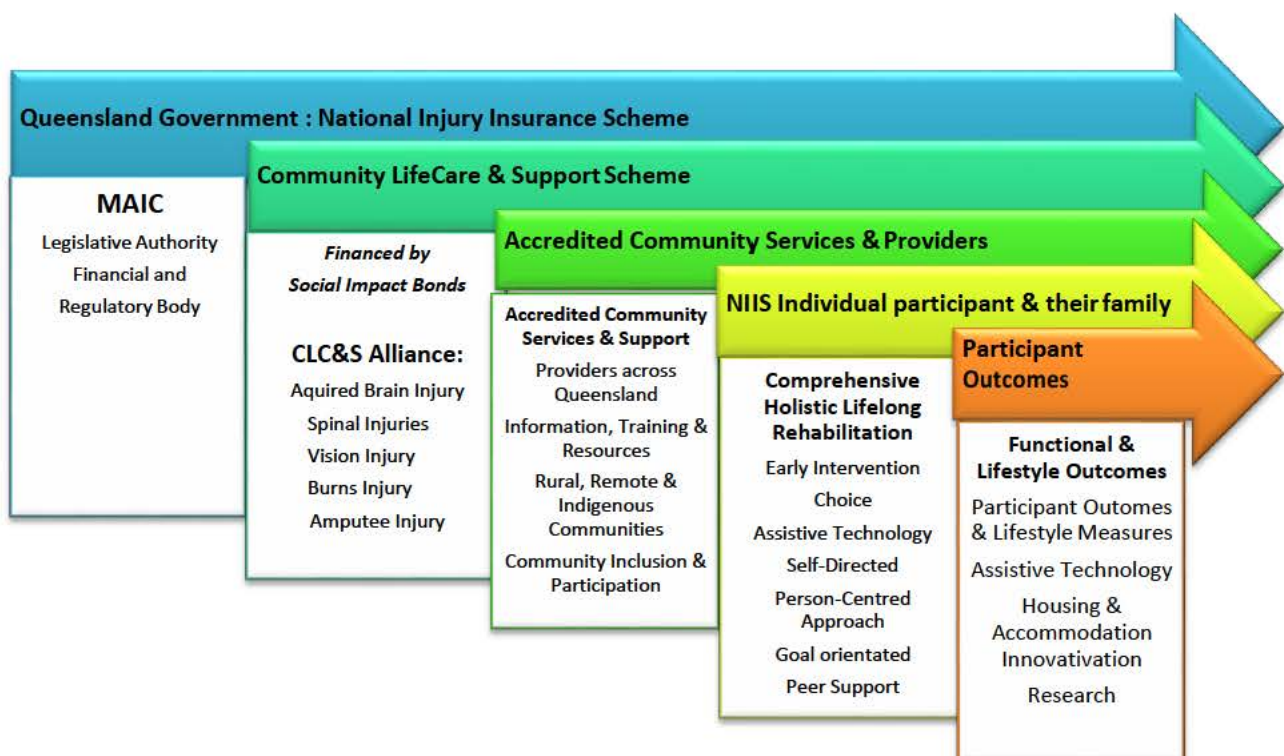
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1. Concept Proposal

Our united Public Benevolent Institutions cohort representative group, Community LifeCare & Support Service (CLCS), are proposing an innovative new concept for the establishment of a Community LifeCare & Support Service to manage and coordinate the delivery of services and supports to individuals who have sustained a catastrophic injury and are eligible for lifetime care and support under Queensland's National Injury Insurance Scheme (NIIS). Our proposal is to establish an innovative model and framework for the management, provision and delivery of NIIS services in Queensland via a community based Alliance of recognised specialist Public Benevolent Institutions, and experienced service providers, representing their respective injury cohorts.

The introduction of the socially significant NIIS in Queensland is a once in a generational opportunity to respond with an innovative, creative and ideal community based model of Service management and operations to meet the care and support needs of all Queenslanders who experience a catastrophic injury in a car accident. Further, we believe that this is an excellent opportunity for a social benefit bond model to be utilised to underwrite the cost of the implementation and construction of this entity which will significantly reduce the impost and cost on government and the public CTP contributor.

NIIS Queensland – Community LifeCare & Support Service – Framework



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2.The Model - Community LifeCare & Support Service Alliance

- ✚ Establishment of a NIIS Queensland Community LifeCare & Support Service (CLCS) with an Alliance of 5 key community based Specialist Services (Public Benevolent Institutions) representing the catastrophic injury being:
 - ✓ ABI Injuries
 - ✓ Spinal Injuries
 - ✓ Vision Injury
 - ✓ Burns Injury
 - ✓ Amputee Injury
- ✚ **Why our Community LifeCare & Support Service (CLCS) service model rather than a for profit organisation model to provide this service? Under all our respective organisational mandates we exist to provide core support and industry best practice for our respective cohorts. Supporting our proposal will ensure that not only do the unfortunate individuals catastrophic injured who sustain an injury post 1st July 2016 receive the best quality functional outcomes, those who have suffered an injury prior to this date will also benefit significantly.**
- ✚ The Alliance manages, operates and coordinate services, information, resources, care and support, evaluation, and reporting to participants eligible for assistance under the NIIS across Queensland following a catastrophic injury
- ✚ The Alliance would ensure all participants of the Scheme have benchmark quality services available to improve their function and lifestyle and reach their optimal potential to participate as valued members of our community
- ✚ The CLCS Alliance would be oversighted and supported by MAIC as the legislative regulatory and financial statutory body and underwritten by the Queensland Government and current CTP underwriters via a Social Impact Bond
- ✚ The CLCS Alliance would undertake this task with significant cost savings against the anticipated budgeted operational cost of \$19.8M¹ for the Hybrid option.
- ✚ The CLCS Alliance would be modelled on the principles of the NDIS, Qld's Disability Service Standards & Human Service Framework. The model of care and support will be based on:
 - ✓ Individualised support and choice
 - ✓ self-directed and person centred approach
 - ✓ Early Intervention
 - ✓ Multi-disciplinary & holistic service integration
 - ✓ Slow Stream & Lifelong rehabilitation planning
 - ✓ Promotion of Assistive Technology

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- ✓ Outcome focused
- ✓ Access and Equity
- ✓ Community participation & Inclusiveness
- ✓ Research & Innovation
- ✓ Carer and Peer support
- ✓ Education and vocational planning
- ✓ Quality Function, Lifestyle & Accommodation Outcomes

- ✚ The CLCS Alliance would promote and build Community Enablement & Capacity in best practice and source benchmark services and support for participants across Queensland
- ✚ The CLCS includes developing and building a strong and expert service sector capacity in rural, regional, remote and indigenous communities, to manage the care and support needs of their community members. Information, training, IT, resources, workforce development and practice guidance would be provided and available to maximise equitable access and specialist services for participants and their families across Queensland
- ✚ The CLCS Alliance would promote and encourage the use of disruptive assistive technology ensuring contemporary thinking, responding and solution focused innovation that is at the forefront of all service delivery to improve and maximise the outcomes for participants i.e.: planning, accommodation, care, rehabilitation, technological innovation and lifestyle.
- ✚ Build strong partnerships and collaborations between primary services including health, housing, technology, disability and community services to ensure a holistic, multidisciplinary approach is achieved for benchmark outcomes for all participants
- ✚ Outcomes, evaluation and feedback, review, and reporting are a central systems component of the Service operations to promote highest quality and effectiveness, efficiency and satisfaction across the service
- ✚ Maintain a collaborative approach to Learning, Innovation, Technology advances and Research to promote and improve knowledge, understanding, participant outcomes and future opportunities and possibilities for participants and the community

3. The Strategic Advantages

- ✦ We have already placed a Market led proposal before Queensland Treasury in respect to the Social Bond Funding aspect of this concept and it is awaiting the signoff of the legislation prior to further consideration on behalf of the Community LifeCare & Support Service (CLCS) cohort providers.

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- ❖ An alliance of experienced and expert established service providers and innovative planners are able to implement the scheme and CLCS services upon the commencement of Queensland's NIIS from 1st July, 2016
- ❖ A new and costly government agency will not need to be established duplicating services, systems and management already existing and long established in the community
- ❖ A significant financial cost saving will be available by not establishing an expensive and unnecessary 2nd tier of government agency with layers of decision makers to co-ordinate services and provision with already established capacity available in the community
- ❖ The significant cost benefits from the effective and efficient management of the scheme by the alliance of not for profit specialist providers will enable surplus funds to be re-invested in:
 - disability housing and appropriate accommodation options
 - Expanded services and support options
 - Regional and rural service development
 - Individuals outside the scheme access to extended services and supports
 - Assistive technology and innovation
 - Workforce capacity and specialist training
 - Research, development and community information and resources
- ❖ The immediate capacity of the Alliance to mobilise and commence services to individuals who sustain a catastrophic injury from day one of the scheme
- ❖ The alliance of specialised services will grow as the scheme and participants' numbers grow enhancing sustainability and efficiency
- ❖ The alliance can provide important early intervention, discharge and transitional planning, slow stream rehabilitation planning and full-attendant care and support service using current established and benchmark service capability
- ❖ Utilise existing IP free Systems, IT and workforce capacity to immediately mobilise services and Systems capacity
- ❖ Collaborate with existing state government schemes across Australia to build effectiveness, efficiency and capacity i.e.: learn from others
- ❖ Service development, workforce training, information and resources already available and identified
- ❖ Establish and utilise benchmark outcomes measures, evaluation and reporting (Quality of Life)
- ❖ A community based scheme utilising existing expertise, knowledge, capacity and understanding of the needs of participants, their carers and families, will ensure all Queenslanders who tragically suffer a catastrophic injury on our roads feel they will be provided the very best in lifetime care and support in their community

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- ❖ Practice Guidelines based on the principles of the NDIS, Disability Service Standards and other relevant Human Service legislation will be at the centre of all services, treatment and care for participants and their family.
- ❖ Collaborations with Government, local Government, Communities and Services to assist in delivering optimal services and supports to NIIS Queensland participants in their transition, rehabilitation and recovery planning and with re-building quality and inclusive lifestyle for participants
- ❖ Establish a Best Practice Framework



4. Summary of recommendations

We ask that Division 2, Section 60, of the proposed National Injury Insurance Scheme (Queensland) Bill 2016 be modified to read that only Public Benevolent Institutions (PBI's) which currently provide services to the respective cohorts under the Bill and who can substantiate that more than 80 percent of their activities are in respect to services concerning their respective cohort, can be considered as support entities under this proposed legislation.

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The commencement of the NIIS in Queensland is a landmark opportunity to enact significant social change for the good of catastrophically injured persons, their families and the broader community. Improved and holistic treatment, care, support and lifestyles will soon become a reality for so many. The next significant step will be to establish the Service provision and authority to deliver those services within the Community.

As a community based service provider our purpose is to improve the lives, lifestyle, health and wellbeing of individuals who have a traumatic brain injury following a catastrophically accident. We know the frustration, faults and expense that can be unnecessarily created by a new bureaucracy. We see the significant cost savings which can be utilised to meet other needs such as accommodation.

We see how to improve outcomes for so many, better participation, better quality of support, a better quality life. I urge you to consider this opportunity to establish a different form of authority and service provision for the NIIS in Queensland, a truly innovative approach to deliver and coordinate services. The best response will come from the community, within the community. Government has nothing to lose in seriously considering our community based system which would be established under Community LifeCare & Support Service.

5. Social Impact Bond Funding for the Scheme Operational Construction

Below I have outlined our proposal to Queensland's Government on how utilising Social Impact Bonds, it can significantly reduce the implementation cost of the introduction of our NATIONAL INJURY INSURANCE SCHEME (NIIS). As well as provide Public Benevolent Institutions with empowerment to manage and operate the scheme, under the auspices of the Motor Accident Insurance Commission.

Social Impact Bonds LifeCare framework will provide the impetus for innovation and achieve greater effectiveness due to the pressure to attain specified results.

We believe that SIBs will:

- ❖ Shift the focus onto outcomes rather than outputs
- ❖ Direct resources towards early intervention
- ❖ Encourage innovation
- ❖ Improve the evidence base
- ❖ Ensure accountability and transparency
- ❖ Massively reduce the cost of its introduction to motorists
- ❖ Improve the lives of many disabled people
- ❖ Immediately reduce the cost of Introduction by 10%

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In this time of budgetary constraint, the alliance considers this as a way of attracting private investment into an area that has been traditionally Governments responsibility to fund. Initial market studies conducted by us indicate that the bond offer would attract almost immediate oversubscription.

If ever there was a case for SIB investment this is it!

Community based rehabilitation and management can ultimately replace Governments responsibility, in large tracts of social expenditure and help to achieve “smaller government”. It’s also a funding strategy that precludes immediate substantial outlays of money. The fact that Government only repay the investors’ outlay with an additional interest payment, if agreed outcomes are met and their capital outlay, is a paramount attraction.

There is also another upside for government in that even if agreed outcome levels aren’t achieved at worst, significantly improved social services are likely to have been delivered.

What’s in it for investing Insurers?

- ❖ Government guarantee of capital
- ❖ ROI dependent on performance matrix which will be clearly stated in the bond documentation
- ❖ Ensuring that not only will the catastrophically injured have access to the latest in technological physical improvement therapy and rehabilitation, but so will all other classes of CTP claimant participants and other disabled person as the NIIS progresses to cover Workers Compensation and other classes.
- ❖ Significant reductions in claims costs
- ❖ Rehabilitation of injured persons being carried out by Not for profit organisations, which have a considerably more outcome focus then for profit rehabilitation providers
- ❖ Significant social responsibility public image improvement
- ❖ Considerable reduction in litigation costs
- ❖ Substantive reduction in psychology and physiological overlay impact of the current adversarial claims process
- ❖ Major reduction in claims processing and staffing costs

Why impact matters to investing Insurers?

CTP insurers operate in a complex environment working at all levels, from local to global, allocating resources across a broad spectrum of socio-economic and environmental issues. Whether large or small, specific or generalist, reactive or proactive, many investing insurers are considering how to prove and improve their impact practice, and support others to do so also.

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Investing Insurers will want to know about impact for a number of reasons:

- ❖ To understand the difference, they make, directly and indirectly.

Insurers can make a difference directly by themselves, or indirectly through the work of the charities and social enterprises they support. A starting point for investing insurers assessing impact is to understand the difference they seek to make. From there a funder can consider what difference (intended and unintended) has been achieved through its funding.

- ❖ To learn from what they, and those they fund, do.

Impact assessments inform organisational learning, which can lead to improvements in decision making and performance. This can be applied at individual Public Benevolent Institution level, within and across programmes, and within insurance organisations.

- ❖ To ensure they make the most of their resources.

Funders know that with every grant or social bond awarded, or dollar spent on other support, there is an opportunity cost of not allocating that resource elsewhere. Recognising and accounting for impact can help investing insurers to improve resource allocation and value for money. It can also help investing insurers to identify and report on their contribution to public benefit.

Through providing a social bond investment and support, funders enable individuals, charities and PBI's to make a difference. It is desirable therefore that there is a shared understanding of why impact matters and collective responsibility for any approach to impact assessment.

Adj. Professor Jeffrey Chan, who was Queensland's first Chief Practitioner Disability and held the inaugural Governor-in- Council appointment as the Director of Forensic Disability dedicated to safeguarding the rights of forensic adults with intellectual or cognitive disability. He was also Victoria's inaugural statutory Senior Practitioner in Disability Services with the responsibility of protecting the rights of people with a disability subject to restrictive interventions and compulsory treatment orders, has communicated his support for our proposal with the following statement:

"Individuals who sustained a catastrophic injury present with a high level of vulnerability and other risks in addition to their injury. As such, safeguarding their rights and that of their families are critical in ensuring service providers are subject to a degree of oversight.

Private enterprises are not typically governed by or focused on safeguarding rights as compared to existing community-based support and care services who are subject to human rights standards and accreditation.

As Queensland's proposed NIIS legislation is tasked with, the safeguarding of the safety and well-being of people who sustained catastrophic injury this Community LifeCare & Support Service Alliance initiative is paramount to the legislations successful operation."

Adj. Professor Jeffrey Chan, University of Queensland Adj. Associate Professor, University of Sydney

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We thank the committee for taking the time to review our suggestion and would be happy to appear before same to further explain, how this minor amendment to the legislative wording will have an extraordinary positive effect on the lives of numerous disabled people within the community.

Sincerely

Community LifeCare & Support Service Alliance (CLCS)