

**Gold Coast Retirees Inc**Incorporation
Number

IA57102

Ph: President, Rob Grover, [REDACTED]

INQUIRY INTO THE PROVISION OF PRIMARY, ALLIED AND PRIVATE HEALTH CARE, AGED CARE AND NDIS CARE SERVICES AND ITS IMPACT ON THE QUEENSLAND PUBLIC HEALTH SYSTEM

The following submission has been prepared on behalf of members of the Gold Coast Retirees Association. The Association comprises some 220 members who, at a regular monthly meeting held on 9th September, 2021 agreed to lobby the Federal government to allow National Disability Insurance Scheme (NDIS) support for Australians aged over 65 who are living with disability and who, under current legislation are precluded from accessing assistance under the NDIS scheme.

Recommendations to improve the lives of older Australians living with disabilities were tabled in the Royal Commission into Aged Care Quality and Safety on March 2, 2021. In that report, the Royal Commission recommended that anyone receiving aged care who is living with a disability should receive support and outcomes equivalent to those available under the NDIS, which currently only covers people who have entered the NDIS scheme before the age of 65. The report also recommended that this be implemented by July 1, 2024.

To quote a hypothetical example: If a person aged under 65 years was to be involved in a car accident which left them in a paraplegic state, that person would be entitled to substantial support and financial assistance under the NDIS. But if the accident occurred one day after they turned 65, they would only be entitled to receive compensation of up to \$50,250 p.a. under the Commonwealth Continuity of Support Program or My Aged Care.

The report also recommended that the Disability Discrimination Commissioner and the Age Discrimination Commissioner be required to report annually to the Parliament to ensure this equivalent access was being met.

Our members are concerned that existing funding available to people who acquire a disability after they have turned 65 is simply not enough. It considers only their age, rather than the specialised needs they require including equipment, assistive technology and personal care.

For people aged over 65, the funding that is provided is nowhere near the level provided under the NDIS.

People with disability who are not eligible for the NDIS may receive funding from the Commonwealth Continuity of Support Program, My Aged Care or state-based aids and equipment programs. The maximum aged care government subsidy is currently capped at around \$50,250 p.a. Yet, it can cost up to \$1000 per day for full time carers to attend to the needs of an elderly paraplegic patient. This cut off is a blatant example of 'discrimination' against older people.

It means many people are either going without much-needed equipment such as wheelchairs and other mobility aids, or they are forced to purchase these items themselves on their own limited incomes, and may not be able to afford what's best for their health and wellbeing.

Many older Australians living with a permanent disability are relying on loved ones to help as they do not have enough funding for personal carers, which would enable them to be more independent and create less strain on partners and families.

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While the report recommended implementing these changes by 1 July 2024, we are calling for these inequities to be addressed as soon as possible to improve the lives of elderly disabled people who are struggling every day with this issue.

The Gold Coast Retirees Association recognises that providing access to the NDIS for people of all ages who are living with a permanent, on-going disability will be extremely costly for both the Federal and State governments. Exactly how this should be financed is outside of the scope of our recommendations.

What we are extremely concerned about is that at present, the system is blatantly in breach of its obligations under the United Nations Convention on the Rights of Persons with Disabilities and that the NDIS system can rightly be accused of discrimination purely on the basis of age. If a private person, or company discriminated against its employees in this fashion its directors would undoubtedly be jailed for the offences.

We raise this issue with the Queensland government's inquiry to place on notice that we, along with at least 20 other not-for-profit associations overseeing the rights and welfare of in excess of one million older Australians are seeking a better deal for disabled seniors in the run-up to the forthcoming Federal elections.

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Date Lodged: December 14, 2021

Submitted by: Rob Grover
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Signed: