




Speech By
Andrew Powell

MEMBER FOR GLASS HOUSE

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NATIONAL INJURY INSURANCE SCHEME (QUEENSLAND) BILL

 **Mr POWELL** (Glass House—LNP) (3.50 pm): I rise to make a brief contribution to the debate on the National Injury Insurance Scheme (Queensland) Bill 2016. Like my colleagues before me, I want to be very clear that the LNP supports the establishment of a national injury insurance scheme in Queensland, and we have for a number of years. It is important for my constituents in Glass House that we understand where this has come from and why it is so important.

The establishment and implementation of a national injury insurance scheme kicked off when the Productivity Commission handed down its report into disability care and support. It reviewed the costs and benefits of replacing the current hotchpotch of disability service provision across the nation, and particularly in each jurisdiction, and how that is funded. The new proposal of the Productivity Commission would ensure that all Australians with significant and ongoing disabilities were delivered essential care and support.

The Productivity Commission discovered what I think we all really knew and what anyone who has worked in the sector would have experienced and that is that it was poor, inequitable and underfunded. It also highlighted the inability of the current system to adequately support those individuals who are catastrophically injured in motor vehicle accidents. One thing that the Productivity Commission particularly found was that existing common law based injury insurance schemes like Queensland's CTP scheme were less effective and efficient than no-fault schemes in delivering care and support, particularly to catastrophically injured people.

The Productivity Commission recommended the rollout of two separate schemes. The first was the NDIS, which we are all very familiar with. Similar to Medicare, it will provide people with significant and ongoing disability across the nation long-term care and support. The second was a national injury insurance scheme to cover the lifetime care and support needs of people who sustain those catastrophic injuries from an accident, regardless of fault, based on motor vehicle accident schemes that operate in some states and territories.

That brings us to this bill. I think it is important to capture a couple of the key concerns of the opposition when it comes to what is being proposed this afternoon. I will not reiterate all the details that my colleagues have outlined, suffice to say that we do not believe that the hybrid model proposed by the government is the most effective way in which to deliver this important reform.

There are financial concerns. My colleagues have addressed at length the discrepancies they were provided by the Treasurer, Treasury officials and others in determining exactly what the impact would be on the registration of each and every Queenslanders. The non-government members of the committee, in their statement of reservation to the committee report, stated—

The non-government members of the committee are particularly cognisant that the introduction of an NIIS will result in an impost for all Queenslanders who own a registerable vehicle. To that end, we believe it critical we understand the assumptions upon which Treasury rely and that we have confidence in how those assumptions have been borne out ...

The question really is: just how much are Queenslanders going to be paying for this scheme? Whilst we all acknowledge the importance of it, we also want to make sure that we have the best scheme for the right price. If we cannot see the advice and if we cannot see the estimates that underpin that—the actuarial estimates that underpin those—then Queenslanders should be rightly concerned that they might be getting a bum deal in this situation.

That is particularly important on the back of what we have debated previously this week—that is, the 3.5 per cent increase in registration for family vehicles across the state. That is another impost on the cost of living for families in this great state. The concerns are not just financial. The non-government members in their statement of reservation went on to state—

There was clear evidence, to both the original inquiry and this inquiry, that frontline service providers, insurers and academics believe the life-time care model, as adopted by all other Australian jurisdictions except Western Australia, is the most appropriate model.

I want to pull up the previous speaker, the member for Maryborough, for suggesting that this is the LNP model. This is a model that is accepted by front-line service providers, insurers, academics and all jurisdictions with the exception of Western Australia. This is not something that the LNP has concocted. It is what other jurisdictions have adopted. The statement of reservation continues—

It provides those who are catastrophically injured, and their families, with confidence in the knowledge there will be a minimum standard of treatment, care and support for the rest of their lives.

The member for Maryborough went on to talk about what we would term a gold plating of the service. There are no guarantees under the hybrid model that people will actually receive that. The hybrid model does allow people to avail themselves of their rights under common law to seek a lump sum, but should that lump sum dissipate before the end of the catastrophically injured person's life they may, after a period, seek to re-enter the scheme for the provision of lifetime standard care and support.

It appears that the only submitters who support the government's hybrid model are the Queensland Law Society and the Australian Lawyers Alliance. Let me compare that again to those who are actually in support of the lifetime care and support. They are the front-line service providers, the insurers, the academics and all other jurisdictions with the exception of Western Australia.

I will leave my contribution there because it is very clear. What the LNP is proposing is consistent with what the vast majority of submitters and what the vast majority of jurisdictions within Australia are applying. Therefore, I believe it will stand the test of time. I commend the approach taken by the shadow minister in this debate. I will be supporting his actions later on this afternoon.