




Speech By
Peter Russo

MEMBER FOR SUNNYBANK

Record of Proceedings, 26 May 2016

NATIONAL INJURY INSURANCE SCHEME (QUEENSLAND) BILL

 **Mr RUSSO** (Sunnybank—ALP) (4.31 pm): I rise in the House to support the National Injury Insurance Scheme (Queensland) Bill 2016. At the outset I think it is important to acknowledge the Treasury officials who came time and time again and presented evidence to the committee and answered inquiries as what was actually being proposed was shifting so that we could arrive at what is the best scheme for Queenslanders. Their hard work assisted us to get to where we are today.

The introduction of this legislation is a significant reform that will help to bring Queensland into line with other states in meeting its obligations under the national benchmarks to deliver a National Injury Insurance Scheme. This scheme will help to address a current gap in the coverage for those significantly injured in a motor vehicle accident where fault cannot be established. Currently, these people do not have any existing rights to seek compensation or assistance for their care and equipment in the event of such an accident. For those who are injured where fault can be established, people do have a right to take legal action and to seek compensation. The scheme is a safety net, and safety nets should never come at the cost of a reduction in longstanding legal rights. Queensland's compulsory third-party scheme works well. It is stable and affordable and we have not interfered with that stability or the rights within it. The legislation is another example of our government leading the way on good social policy and filling a gap to look after injured people who previously fell through the gaps and were at a great disadvantage.

The introduction of this scheme provides coverage for those injured. In implementing this scheme, it is critical that we do get the balance right and level up the coverage. The legislation brings Queensland to the point where we are able to meet our responsibility to a group of people who previously were not being provided with the necessary support to have any quality of life. The proposed model as put forward by the Queensland government achieves this balance, being a hybrid model that seeks to level up coverage whilst protecting rights. Importantly, the hybrid model not only gets the balance right; it does so for a modest cost that is significantly lower in comparison to other states that have also legislated to implement this scheme.

Our government has given life to the heads of agreement that was previously signed. It was going to cost more, but we have brought it to reality at a cost lower than our predecessors had contemplated. A hybrid model, however, is also critically important from an economic perspective. It will allow those people who are able to demonstrate fault the ability to seek a lump sum payment for their care and equipment with proper safeguards in place, meaning they are no longer reliant on a scheme to manage their ongoing care. Such a model also preserves choice and dignity for those people who can prove fault and choose to opt out of the NIIS to access lump sum compensation by continuing to allow those people who can prove fault the ability to make their own decisions about the type of care and equipment they require for their ongoing care.

Often someone who finds themselves with an unexpected catastrophic spinal injury, for example, may need to make substantial changes to their home or vehicle arrangements or, indeed, move to alternative accommodation better suited to their care requirements. Through the hybrid model, those

people who can prove fault retain the right to access a lump sum payment as they can now for care and equipment, with the lump sum able to be used for the purchase of items such as appropriate accommodation or modified transport, allowing those people to retain the right to choose and the dignity in being able to make their own decisions about their care needs to have the best quality of life. I commend the bill to the House.