

National Seniors

Australia

Submission to the 2012-13 Queensland Budget

January 2012

Areas for Action

National Seniors Australia calls on the Queensland Government to:

Improving health outcomes for Queensland seniors

- Urge the Federal Government to introduce a national dental health program such as the proposed 'Denticare' scheme.
- Provide funding to offer dental services to those in residential care settings or those receiving care in their homes.
- Fund training programs to increase awareness of the importance of oral hygiene amongst aged care staff and community care workers.
- Trial the usage of mobile dental vans to provide dental health services to people in residential aged care homes and those being cared for at home under the HACC scheme.
- Increase the availability of respite care in hospitals, residential and multipurpose facilities.
- Increase the travel component of the Patient Travel Subsidy Scheme to 30 cents per kilometre.
- Increase the accommodation component of the Patient Travel Subsidy Scheme to at least \$60, and remove the four night lead-in, for non-concession card holders.
- Extend support for trauma counselling programs for affected older people by a further twelve months.

Reducing cost of living pressures for Queensland seniors

- Extend all current Queensland Government rebates and concessions available to pensioners to Seniors Card holders and holders of Commonwealth Seniors Health Cards.
- Introduce annual increases to the amount of concession available on electricity, water and sewerage charges for pensioners and Seniors Card holders.
- Introduce concessional rates for pensioners and Seniors Card holders on stamp duty for the purchase of their principal place of residence, either existing or new construction, to assist Queensland seniors to purchase suitable retirement accommodation.
- Introduce free travel off-peak and on weekends for concession card holders in Queensland.
- Introduce assistance for older unemployed workers to enable them travel in their search for work.

Amending eligibility requirements for the Queensland Seniors Card

- Amend the eligibility age and other eligibility criteria for the Queensland Seniors Card to align them with other states and territories.

Providing appropriate support for older Queensland workers

- Provide employers with incentives to retain, re-train and hire older workers.
- Fund the Skilling Queensland for Work Program on a continuing basis.

1. Introduction

National Seniors Australia, in consultation with its members, has identified four key areas of priority for the 2012-2013 Queensland Budget. These focus on improving health outcomes, improving concessions, amending the eligibility requirements for the Queensland Seniors Card and providing appropriate support for older workers.

2. Improving health outcomes for Queensland seniors

Many Australians aged 50 and over are concerned about their ability to remain healthy and active in later life. Good health has been defined as the absence of disease and measured by the individual's ability to live in the community with or without the support of service providers.

National Seniors acknowledges the new National Health Reform Agreement that was reached between the Federal Government and all state and territory governments in August 2011. We look forward to the progressive implementation of a range of initiatives that will have a beneficial impact on the Australian health care system.

However, there are four key areas that we believe have not been adequately addressed by the national health reform package and which older Australians especially will benefit from. These are dental care, respite for carers, patient travel subsidies and mental health.

Improve access to oral health care

Tooth decay and gum disease are two of the most common health conditions in Australia today and the majority of cases are preventable. Poor oral hygiene can be linked to other health problems and can also increase the likelihood of ill health and depression, leading to a withdrawal from society and an increased incidence of mental and physical illness.

In Queensland, it is estimated that around 27 percent of the population experience untreated tooth decay. Subsequently, it is both surprising and disappointing that oral health is not mentioned at all in *Toward Q2- Tomorrows Queensland*, which sets out ten long-term targets the Queensland Government wants to achieve by 2020. While it is noted as a key focus area in *Positively Ageless – Queensland Seniors Strategy 2010-2020*, there were no supporting action items.

The National Health and Hospitals Reform Commission Report identified improving access to dental health care as a key national priority through the establishment of the 'Denticare Australia' scheme. National Seniors considers that the Queensland Government should urge the Federal Government to introduce such a scheme because it would improve dental care for older people and improve their quality of life, particularly for those who cannot afford the cost of private health insurance or the lengthy waiting times.

Oral hygiene programs for nursing home residents and house-bound clients receiving CACPs, EACH and EACH-D packages should be developed further to reduce the impact on chronic disease and overall cost to the public purse, particularly as there is evidence to show that poor oral health may increase a resident's risk of chest infection, heart attack and/or stroke.

It is important to also note that many older people are unable to access dental care because of transport or limited mobility. National Seniors therefore urges the Queensland

Government to consider providing mobile dental health services for older housebound people in residential aged care and for those being cared for at home through CACPs.

This could be facilitated in a cost-effective way by utilising mobile dental vans used by schools which would be available after school hours, and in holiday periods. It would be important to ensure that the dental van is easily accessible for older people with mobility impairment or disability. Further, fly-in dentists could accompany the flying doctor in remote areas of the state.

Increase support for ageing carers

As the population ages, the need to support ageing carers requiring respite and the availability of access to respite care beds is of utmost importance. Present Federal Government policies support maintaining a frail and elderly person in their own home as long as possible. Carers themselves require relief from this onerous task. Respite care assists the carer to take a break while knowing their family members will be cared for in a suitable centre.

Increase the patient travel subsidy

Queensland Health's Patient Travel Subsidy provides assistance to patients, and in some cases to their carers, to enable them to access specialist medical services not available locally. The subsidy is provided to approved patients and carers to assist in the cost of travel and accommodation to the nearest specialist service that is more than 50kms from the patient's nearest hospital. The last adjustment to the travel component in 2007-2008 was an increase in the subsidy from 10 to 15 cents per kilometre. Accommodation assistance remains at \$30 per night.

The Queensland Government scrapped its 8.4 cents a litre fuel subsidy scheme from 1 July 2009, despite the continuing increase in fuel costs. Some senior Queenslanders have become so desperate they have resorted to using their annual rail concession to try to save on costs of travel to specialist appointments in the rural hospitals. These rail concessions were meant to assist an older person visit family in the larger cities or have a holiday.

Further improvement to the Patient Travel Subsidy Scheme should include the removal of the four night lead-in for non-concession holders, many of whom are self-funded retirees who have suffered reduced incomes as a continuing result of the global financial crisis in 2008 and the fluctuations of the market in 2011.

Extension of trauma counselling

During the Queensland flood and cyclone disasters in January 2011, the mental health of all those affected became a concern. This particularly affected older people who no longer had the mental or physical stamina to cope with the damage and loss of their homes, personal belongings and to tackle insurance companies and government bureaucracy.

On 6 April 2011, the Prime Minister and Queensland Premier announced a mental health disaster recovery package of \$10.02m over two years to deliver additional non-clinical, community based mental health support and intervention services to affected individuals. The Department of Communities has developed a Mental Health Disaster Recovery Plan and will oversee its implementation.

Older people are often proud people and do not seek out help. Many are still unable to return to their homes and are living in unhappy situations until there is some resolution of

their problems. They will suffer silently with anxiety and depression rather than be a nuisance to relatives and the community and this could lead to eventual breakdowns in physical and mental health.

National Seniors calls on the Queensland Government to:

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- Fund training programs to increase awareness of the importance of oral hygiene amongst aged care staff and community care workers.
- Trial the usage of mobile dental vans to provide dental health services to people in residential aged care homes and those being cared for at home under the HACC scheme.
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- Increase the travel component of the Patient Travel Subsidy Scheme to 30 cents per kilometre.
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3. Reducing cost of living pressures for Queensland seniors

An ongoing decline in the standard of living of seniors as they age is a particular challenge for both the individual concerned and governments at all levels across Australia. The rising cost of living and associated financial pressures are being felt by many older Australians, particularly those who have few, if any, discretionary expenditures that can be reduced. Many older people cannot afford the steady and growing cost increases in essential areas, such as food, housing and utility prices, as well as prescription medicines and doctor visits.

Figures released by the Australian Bureau of Statistics confirm what struggling seniors already know - even the basic necessities are getting more expensive. The Pensioner and Beneficiary Living Cost Index rose faster than the Consumer Price Index in the June 2011 quarter confirming that cost of living pressures are falling more heavily on older consumers, particularly pensioners, when compared to the general community. The largest increases were for food, transportation, housing and health.

In the 2011-12 Budget the Queensland Government recognised the impact of the cost of living by increasing the electricity rebate for pensioners and seniors, the South East Queensland Water Grid rebate and the council rates rebate for pensioners. While these measures are appreciated by recipients, they do not adequately recognise the stress pensioner and seniors are experiencing due to the rising cost of living pressures in all areas of day-to-day life.

National Seniors seeks State Government support to extend concessional treatment to other government provided services and to extend concessions already available to pensioners to

Queensland Seniors Card holders and Commonwealth Seniors Health Card holders which are not only age based but also take income into consideration.

In this regard we would suggest the Queensland Government may be guided by looking at the range of assistance measures and concession arrangements in other Australian jurisdictions that have been developed to address cost of living pressures for pensioners and seniors. These include, for example, Western Australia's cost of living rebate for WA Seniors Card holders, the New South Wales Government's recent announcement of stamp duty exemption for new housing purchases by people between the ages of 55 and 65 years, and the Victorian Government's extension of energy concessions for concession card holders to provide a year-round 17.5 per cent reduction in their electricity bills.

Translink introduced the electronic *go* card ticketing system throughout South East Queensland during 2010. The *go* card was a major part of the Queensland Government's integrated ticketing system to improve the efficiency and convenience of public transport. The *go* card can be used on trains, buses and ferries. Concessions are available for a number of travellers, including holders of a Queensland Seniors Card, Pensioner Concession Card, Student Card, Tertiary Transport, Veteran's Health Card. Travel is free for holders of a TPI Veteran Travel Pass, Companion Card, Vision Impairment, Assistance Animal Cards and Travel Trainer Pass.

Feedback from consumers and the implementation of the project in its entirety resulted in some changes being introduced by Translink in January 2011. The changes include:

- Pensioners will travel free on the *go* card after they have completed two journeys.
- A 15% fare increase to maintain and provide growth for the public transport network.
- Removal of the daily, weekly and monthly paper ticket.
- Maintaining paper tickets for the convenience of tourist and infrequent public transport.
- Off- peak travel 15% cheaper for *go* card users.

Regular travellers have complimented the government on the adjustments made to transport timetabling to provide customer services.

However, our members believe Queensland should adopt some of the more "friendly" concessions for seniors that are offered in other states. For example, in South Australia concession card holders can travel free of charge during off-peak hours and on weekends. It is possible to purchase a daily and return ticket for travel and there is a concession for the unemployed. The maximum cost of travel for a concession card holder amounts to \$4.40 for all day. Zones are not applicable in South Australia.

In Melbourne, concession card holders of all ages can travel free within the inner city, and it is planned to extend free Sunday travel to include Saturdays. Travel is valid for 2 hours, the radius of zone one is ten kilometres, there is a concession fare for unemployed, and a return and a daily ticket are available.

In New South Wales the cost for a concession card holder is \$2.50 and this can be used all day on trains, buses and ferries until 4.00 am the next day. The radius for zone one is ten kilometres, there is concession for the unemployed they have a return and daily ticket.

Queensland concession card holders pay for a single trip each way and they may have a free trip after completing these two single trips but must leave an hour in between each. For one zone that would be \$1.33 with a *go* card, off peak \$1.13 and single paper ticket \$2.00.

According to many seniors these rules are confusing and information contained on the Translink website does not reduce the confusion.

The radius of Zone One from the GPO is **two** kilometres. There isn't a concession for older unemployed people, or availability of a return ticket or a daily ticket. Anecdotally, a National Seniors member recently travelled from Beenleigh to Coolangatta by train, catching a bus at Varisity Lakes to Murwillumbah and he then caught the bus back to Tweed Heads and train back to Beenleigh. The ticket issued was a Translink ticket. The cost of Queensland component was \$7.60 and the NSW component was \$2.50.

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- Introduce concessional rates for pensioners and Seniors Card holders on stamp duty for the purchase of their principal place of residence, either existing or new construction, to assist Queensland seniors to purchase suitable retirement accommodation.
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- Introduce assistance for older unemployed workers to enable them travel in their search for work.

4. Amending eligibility for the Queensland Seniors Card

Queensland seniors continue to be disadvantaged based on age when it comes to eligibility for the state Seniors Card. Queensland residents aged 60 and over are eligible for a Seniors Business Discount Card, which offers business discounts only. However, the eligibility age for the Queensland Seniors Card, which offers business discounts as well as state Government concessions, is 65 and over. Additional conditions are that the applicant works less than 35 hours per week. Alternatively, seniors aged 60 to 64 can apply for a Seniors Card if they work less than 35 hours per week and hold a concession card from Centrelink or the Department of Veterans' Affairs.

In all other states and territories, Australians are able to obtain a Seniors Card at age 60 and face less rigid eligibility criteria. The reciprocity agreement between states and territories means that interstate visitors younger than 65 can use their interstate Seniors Cards for concessional travel in Queensland, whilst Queenslanders of the same age have to pay the full fare. National Seniors believes this is discriminatory towards older Queenslanders and seeks amendments to the age and other eligibility criteria for the Queensland Seniors Card to align them with the eligibility criteria in other states and territories.

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5. Providing appropriate support for older Queensland workers

Over recent years, participation in the workforce by older people has been integral to Australia's sustained economic growth. Some employers are taking steps to address the issues, for example by introducing more flexible hours, coaching, and mentoring transfer of knowledge. However, older workers may not be given the same access to training and retraining opportunities as their younger colleagues.

National Seniors congratulates the Queensland Government on its Skilling Queensland for Work program, which received funding in the 2011-2012 Budget, which aims to up-skill older Queensland workers and to give job seekers customised employment and training assistance to meet the demands of the labour market.

National Seniors calls on the Queensland Government to:

- Provide employers with incentives to retain, re-train and hire older workers.
- Fund the Skilling Queensland for Work Program on a continuing basis

About National Seniors Australia

National Seniors Australia (NSA) is the largest organisation representing Australians aged 50 and over to government and industry in Australia. Around a quarter of a million Australians aged 50 and over (including around 90 000 in Queensland) have already chosen to join us for the personal benefits we offer and the positive difference we make to the lives of Australians 50 and over.

We give our members a voice – we listen and represent our members' views to governments, business and the community on the issues of concern to the over 50s.

We keep our members informed – by providing news and information to our members through our Australia-wide branch network, comprehensive website, forums and meetings, bi-monthly lifestyle magazine and weekly e-newsletter.

We provide a world of opportunity – we offer members the chance to use their expertise, skills and life experience to make a difference by volunteering and making a difference to the lives of others.

We support those in need – as a not-for-profit organisation, we raise funds and redirect monies received to older Australians who are most in need.

We help our members save – we offer member rewards with discounts from over 7,000 business across Australia, we offer discount travel and tours designed for the over 50s, and we provide older Australians with affordable, quality insurance to suit their needs.

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