

Sent in by a Concerned Western Australian Reader

NDIS- Age 65 and over not covered

The National Disability Insurance Scheme which we are all paying for is going before Parliament at present. I was listening to a panel discussion last Friday and was curious as to why the CEO of Disability Services Australia was less than enthusiastic about the Scheme in its present form. It was pointed out that anyone 65 years or older would not be covered by the scheme, the reason being it would make the scheme cost prohibitive (given an aging population etc). If you have a disability at the time you reach 65 years of age you will be covered for the benefits of the scheme when you pass age 65. If you become disabled at age 65 or over you will not be covered and there is no other safety net scheme to provide support and services other than present State and private Health Insurance product/services. The Disability Services representative on the panel pointed out that a large number of disability cases in the community affect elderly people who by misfortune have a stroke leading to partial or greater permanent disability, folk with bone degenerative disease, osteoporosis etc, other degenerative disease- Dementia, Parkinson's and the like, plus serious accidental- broken hips, etc. From age 65 and older none of these people are covered and as was pointed out the impact of this exclusion would include large numbers of baby boomers, parents and grandparents of the current 25-40 year olds. I have not heard one mention of this exclusion from any of the Politicians from both sides. What was mentioned from a legal participant in last Friday's panel discussion was that the Federal Government tinkered carefully with the title of NDIS, so as to have a loop hole against future litigation for discriminating against a section of the Australian population with a Nationally funded program. Apparently the trick is in the use of the word "Insurance" in the scheme.

From a Western Australian perspective, I can also understand Colin Barnett's reticence to sign up to the scheme. Our current state run disability scheme offers more comprehensive and superior services to that of the services proposed by the NDIS and there are no age exclusions. It was pointed out that with the present proposal if we are part of the NDIS our level of services will decrease.

My own view is that while the concept of an NDIS is laudable, I question why in main younger 30-40 year olds are paying an increased Medicare levy to fund a scheme that would not cover their parents and elderly dear ones, in the event of disability. In the age 30 to 40 group young people are career focussed, have a lot of cost in their lives, getting established with a house, raising young children etc, so the scheme should be funded from consolidated revenue and not yet another levy. They also mentioned in the panel discussion that around 1000 Commonwealth Public Service FTE's would be required to administer the Scheme from Canberra, again I have great concern about the efficiency of this, given the present Federal Governments track record with the Home Insulation Program, Better Schools Program, management of Australian border protection and the like.

If you feel inclined please inform friends about the above, so at least there will be a better awareness of the pitfalls and oversights in the hurried put together of the NDIS- in that way we can get it changed to cover all the Australian population. Thank you