

# Federal Election 2019

## Policy priorities of older Australians

### National Seniors is fighting for a better deal for all older Australians.

In the 2019 federal election, older Australians will play an important role in determining who will govern Australia. Almost a third of all voters in Australia are aged over 60. Their issues cannot be ignored.

National Seniors Australia is the independent voice of older Australians. With a 40-year plus record of successfully advocating for seniors, we are well placed to give voice to the needs and aspirations of older Australians.

Older Australians want strong and effective government. They want a government that represents the interests of all Australians, one that makes prudent policy decisions based on solid research and assess all possible impacts.

Older Australians are keen to continue their lifelong contribution to society. To enable this, they need clear and consistent rules and regulations, particularly with regard to retirement income, superannuation and taxation, and adequate supports and safety nets for those who are less fortunate.

In this election, National Seniors is calling on all political parties to adopt policies that address the following key areas of concern:

- Pension poverty
- Health costs
- Aged care
- Retirement incomes.

National Seniors is calling for an Independent Age Pension Tribunal to take the politics out of the pension, and for increased financial assistance for older people to access the rental market, the NBN and dental care.

We are calling for spiralling out-of-pocket health care costs to be curtailed through greater transparency of specialist fees and by limiting increases to private health insurance premiums.

National Seniors is also calling for swift action to address the crisis in aged care by tripling level 3 and 4 home care packages to eliminate waiting lists, mandating publication of staffing levels in residential care, and making dementia training mandatory for all people in direct aged care roles.

We want to see a stronger retirement income system that encourages people to save and be self-reliant. We are calling on all parties and candidates to reject moves to strip franking credit refunds, commit to reducing the asset test taper rate from \$3.00 to \$2.00, and support a scheme to enable low-wealth downsizers to put excess home sale proceeds (up to \$250,000) into superannuation without affecting their pension.

National Seniors is also calling for the reintroduction of the indexation of the Energy Supplement, improvements to Centrelink waiting and processing times, and a stronger commitment to combating financial elder abuse.

These policies are an investment in the health, wellbeing and productivity of older people across our nation.

At this election National Seniors calls on all parties to address the record levels of distrust, disengagement, scepticism and cynicism about our political processes. Whoever wins this year's election must work to restore voters' faith in the idea that government is there to facilitate ongoing improvement in people's lives, including those of senior Australians.

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# Recommendations

## Initiative #1: Fix pension poverty

National Seniors has partnered with the Benevolent Society to fight for a fair go for people reliant on the Age Pension.

- ✓ Establish an Independent Age Pension Tribunal.
- ✓ Increase the maximum rate of Commonwealth Rent Assistance.
- ✓ Provide a subsidy to connect to the NBN or another appropriate internet service.
- ✓ Expand the provision of basic dental care for pensioners, including those in aged care.

## Initiative #2: Address aged care deficiencies

The aged care system is failing Australian families. Government must repair and boost home and residential aged care and safeguard the health, safety, dignity and wellbeing of older Australians.

- ✓ Triple the number of level 3 and 4 home care packages.
- ✓ Require all aged care providers to publish staff-to-resident ratios.
- ✓ Ensure all aged care staff in direct care roles have basic dementia training.

## Initiative #3: Increase income in retirement

National Seniors is fighting for policies that create a fairer and stronger retirement system for all older Australians.

- ✓ Retain access to franking credit refunds for all retirees.
- ✓ Reduce the asset test taper rate from \$3.00 to \$2.00.
- ✓ Exempt up to \$250,000 of home sale proceeds from the Age Pension means test.

## Initiative #4: Arrest rising health costs

Spiralling out-of-pocket health care costs are the single biggest concern of older Australians.

- ✓ Require all specialists to publish fees on a public register and ensure all GPs make patients aware of choice when referring to a specialist.
- ✓ Limit private health insurance premium increases to no more than CPI until reforms take effect.

## Initiative #5: Protect pensioners from future rises in energy costs

Pensioners continue to be hit hard by escalating energy prices.

- ✓ Reinstate indexation of the Energy Supplement.

## Initiative #6: Improve Centrelink wait times

Excessive wait times for essential services such as Centrelink are unacceptable.

- ✓ Cut Centrelink telephone waiting times for older Australians and reduce Age Pension processing times.

## Initiative #7: Protect older Australians from elder abuse

No older person should suffer abuse.

- ✓ Accelerate efforts to create nationally consistent Powers of Attorney legislation and a single national register for these documents.