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“Forced to choose between health and household budget” NSA releases 2026 Federal Budget recommendations

“Older Australians should not be forced to choose between their health and their household budget” – is the message National Seniors Australia (NSA) is taking to government as the peak consumer body releases its [2026 Federal Budget Submission](#).

Informed by NSA’s 285,000+ community members, the 13 recommendations provide valuable insight for government to improve the lives of seniors as they battle rising insurance premiums, out-of-pocket medical costs, and living expenses that squeeze household budgets and stretch many to breaking point.

According to the most recent NSA social survey, age pensioners reliant on the pension as their sole source of income worry most about energy and insurance costs; part-pensioners and self-funded retirees worry most about their capacity to afford private health insurance.

“In our latest Federal Budget Submission, NSA is calling for bold, practical reforms that will directly ease these health-related and cost-of-living pressures,” NSA Chief Executive Officer Mr Chris Grice said.

“Private health insurance has become increasingly expensive as premiums continue to climb. Out-of-pocket specialist costs, in addition to these increasing premiums, are also out of hand. These risk pushing private health beyond the reach of ordinary Australians.

“Seniors are also battling the rising costs of essentials, from food and rent to transport and utilities.

“NSA’s budget recommendations address these challenges head-on, with targeted reforms across concessions, energy, pensions, and housing.”

Health Recommendations

- **A Productivity Commission review of private health insurance** to identify structural problems and pave the way for reforms that deliver value for insurers, government, and most importantly, for older Australians who rely on the system most.
- **A targeted Seniors Dental Benefit Scheme** to provide eligible pensioners with \$500 per year to help meet dental costs. NSA research shows cost is a significant barrier to dental.

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Cost-of-Living Recommendations

- **Concession extras card** – a new targeted pensioner concession card to deliver higher concessions for essential services to pensioners with limited income and savings.
- Continue to slowly lift **deeming rates** in line with indexation to soften the blow since the freeze was lifted.
- An **increase to rent assistance** to ensure older people meet rising costs.
- A **targeted \$150 energy credit** for households that don't have the benefits of solar or batteries.

“There are also several recommendations to improve our struggling aged care system – not least a call for more home care packages and for greater provider transparency,” Mr Grice said.

“These measures are practical, targeted, and designed to deliver immediate relief as well as long-term stability.

“It's time for government to adopt strong and sensible policies that make meaningful change. We urge all those in Canberra to consider NSA's policy recommendations for older Australians of today – and for generations to follow.”

To download and read the full submission, please [click here](#).

Individual policies can also be downloaded via NSA's Federal Budget page [here](#).

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