

AEMC  
Level 15, 60 Castlereagh St,  
Sydney NSW, 2000

## **Improving the application of concessions to bills – Draft determination (RRC0063)**

National Seniors Australia (NSA) welcomes the opportunity to make a submission in response to the draft determination and rule on how to improve how people can have energy concessions applied to their bills. NSA is the leading advocacy organisation for older Australians. Through our research and advocacy activities, we work to improve the wellbeing of all older Australians.

During a time of increasing cost-of-living pressures, simple and easy access to concessions is important. This is particularly the case for those on fixed incomes, including seniors receiving the Age Pension. This has been reflected by the various energy concessions from the States and Territories, and at the federal level more recently. But this cost-of-living relief is undermined if barriers are placed on people accessing these concessions. NSA is supportive of the rule change proposed by the Minister for Climate Change and Energy. It is appropriate that energy companies assist customers to access eligible concessions.

We support the proposed obligation on retailers to ask customers about their eligibility for concessions at sign up as a minimum. However, we do not understand why the AEMC has limited this obligation to the point of sign-up and **not** other points in the billing and transfer process.

There are instances when customers eligibility for concession will change and could serve as a juncture to provide a prompt. For instance, major electricity companies already appear to ask for the date of birth of account holders. This information could be used to provide information about concessions when a person becomes eligible for the Age Pension.

However, there are many instances where a person's circumstances change but the company would have no information that could be used to trigger such reminders. In the absence of such information, retailers should err on the side of caution and instead ensure all customers are regularly reminded of the existence of concessions and given simple ways to check their eligibility and to claim these concessions.

**NSA believes, therefore, that the proposed rule change should include a requirement to alert customers of the existence of concessions on an ongoing basis – not just as the point of sign-up.** This could be achieved cost-effectively by obliging retailers to include such information on regular monthly or quarterly bills. This information should include:

- Explanation of concessions written in easily understandable English and also in other languages, either on the document directly or with easy access to translated documents.
- URLs and/or QR codes linking to a dedicated webpage on the retailer's website where information about eligibility for concessions can be found along with a means to easily apply for relevant concessions if a person believes they are eligible.
- A phone number where people can access the same information available online and apply the concession to their bill where applicable, to reduce digital exclusion.

Thank you again for the opportunity to make this submission.

Yours Sincerely



**Chris Grice**

Chief Executive Officer