

# **THE VOICE of Pensioners and Superannuants**

**4 November 2020**

## **Medical Cost Finder “put on ice”: COVID-19**



WHEN it comes to excuses for not having done something, COVID-19 is fast developing into the new the-dog-ate-my-homework excuse.

The Secretary of the federal Health Department told a Senate estimates committee that the Medical Cost Finder website had been "put on ice" due to the pandemic.

In theory, this website allows people to compare the fees of medical specialists. The Australian Government has just committed an extra \$17.1 million in funding to improve it.

At the moment it shows average fees per state. For example, cataract surgery costs \$2,100 in NSW and \$1,600 in Tasmania. If you are insured, you pay \$650 out-of-pocket expenses in NSW and \$30 in Tasmania.

The next, delayed step is to get specialists to volunteer their fees and enter these on the Medical Cost Finder website.

The idea is that this will lead to price competition between medical specialists. The problem is that medical specialists generally speaking don't like the idea of price competition. They are, to put it politely, unlikely to voluntarily cooperate.

"We hoped to have greater progress on the individual fee website before now but because of COVID of course that's been delayed," the Secretary said.

Of course it has.

Although why COVID-19 would delay work on a website is anybody's guess.

The Secretary then said that he hoped that the specialist fee data would be available by the end of 2021.

The Secretary's deputy said that if doctors and specialists did not volunteer the information, the department would consider whether it should be made mandatory.

Consider.

The Secretary said the Health Minister would prefer to work with the medical profession on volunteering their fees, but the department was also "determined to make it work".

The delay in improving the Medical Cost Finder website coincides with a refusal by the Health Minister to reject private health insurance premium increases for 2020, despite many households facing hardship due to the coronavirus recession.

Some things not even COVID-19 can delay.

### **NSW Regional Seniors Transport Card: What's regional and what's not?**



DO you think you unfairly missed out on the NSW Regional NSW Seniors Travel Card? Members of NSW Parliament from the Newcastle region have

recently argued that the eligibility status of the Card has unfairly excluded some seniors in NSW.

The NSW Member for Wallsend said that over 10,000 people had signed a petition calling on the NSW Government to make the Card fair for residents living in the Newcastle Local Government Area (LGA).

Residents within the Newcastle LGA were not eligible for the Card because Newcastle was deemed a major city according to the NSW Government.

When questioned about this decision the Government said they adopted the Restart NSW definition of regional. Restart NSW was established to deliver infrastructure projects to improve NSW economic growth and productivity. It defines regional NSW as outside Sydney, Newcastle and Wollongong.

CPSA has looked at whether seniors would be any better off if the Australian Bureau of Statistics (ABS) regional classification were used.

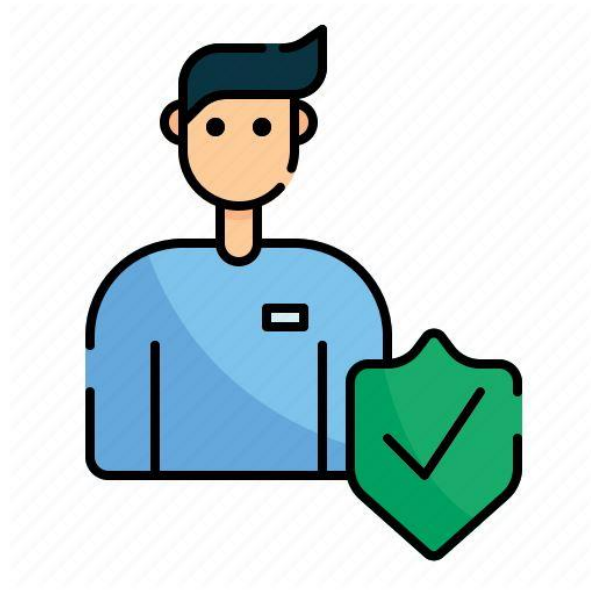
The ABS considers several factors in determining the remoteness of a region, including access to services based on proximity to towns and cities and population density is also looked at as generally services are more concentrated in areas with a denser population.

Within the Newcastle Local Government Area, there are six suburbs out of a total of 41 suburbs that the ABS classifies as regional and five of those had parts which were classed as a major city.

However, moving away from Newcastle and looking at the Central Coast Council, more than 40 per cent of suburbs are classified as part of a major city, but 100 per cent of residents are entitled to the Card. If the ABS classification was used only around 30 per cent of suburbs would be entirely eligible with a further 47 per cent of suburbs having a dual classification.

It seems that NSW seniors as a group are better off with the NSW Government's classification than with the ABS classification.

## **Aged care: when being a protected person means you can be evicted**



WHEN someone moves into a nursing home from a house they own or own jointly, the house is subject to aged care means testing. The house is no longer that person's primary residence.

If you are the partner or live-in carer of that person and you continue to live in the house, the house may be exempt from aged care means testing.

The condition is that you have lived and cared for the person moving into a nursing home for at least two years before the move.

The Aged Care Act 1997 refers to the partner or live-in carer as a "protected person"

You need to keep living in the house continuously. You can't move out and back in later at any point. The aged care means testing exemption for the house would be lost.

Something else to keep in mind is that the period of at least two years you have lived with and cared for that person is immediately before the move into a nursing home.

CPSA was contacted by a family who had a relative in a nursing home who wanted to move to a different nursing home closer to where the family lived. This family found out that this meant the "protected person" living in their mother's house would no longer be protected.

The move meant that their mother had to again be “assessed”, and this included a means test.

As part of this means test, the question was asked if the “protected person” had been living with the mother for at least two years before the assessment.

The answer to that was, no. The mother had been living in a nursing home and the “protected person” had been living in the mother’s house.

In this case, the family withdrew their mother’s application for an assessment and the move to a new nursing home did not go ahead.

Had it gone ahead, it could have meant that the ‘protected person’ became homeless.

It’s shocking to find that husbands, wives and children, who have the status of “protected person”, can find themselves turfed out because the Aged Care Act 1997 says they can.

Thanks for years of informal (read: unpaid) caring and career sacrifices!

The Aged Care Royal Commission is likely to recommend a re-write of the Aged Care Act 1997, but the time to right this wrong is now.