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Social Services and Other Legislation Amendment (Lifting the Income Limit for the Commonwealth Seniors Health Card) Bill 2022 [Provisions]

Carers NSW thanks the Community Affairs Legislation Committee (the Committee) for the opportunity to provide a response to the inquiry into the *Social Services and Other Legislation Amendment (Lifting the Income Limit for the Commonwealth Seniors Health Card) Bill 2022 [Provisions]* (the Bill). Carers NSW believes that increasing the income test limit for the Commonwealth Seniors Health Card (CSHC) will improve access to healthcare for people who are ageing and their carers, as well as reduce the financial strain on carers to meet health care costs associated with their caring role.

Carers NSW is the peak non-government organisation for carers in NSW. A carer is any individual who provides care and support to a family member or friend who has a disability, mental illness, drug and/or alcohol dependency, chronic condition, terminal illness or who is frail. Carers NSW is part of the National Carer Network and a member of Carers Australia. Our vision is an Australia that values and supports all carers, and our goals are to:

- Be a leading carer organisation in which carers have confidence
- Actively promote carer recognition and support
- Actively support carers to navigate a changing service landscape that will be characterised by ongoing policy reform
- Promote connected community experiences and opportunities for carers that are inclusive of diverse carer groups
- Lead and advocate for carer-specific and carer-inclusive policy making, research and service delivery
- Continue to be a quality-driven, responsive and carer-focused organisation.

The 2018 Survey of Disability, Ageing and Carers (SDAC) found that approximately 1.7 million people who are ageing or frail require assistance with at least one everyday activity, with 70% (approximately 1.2 million) of those reportedly receiving some assistance with everyday activities from informal supports.¹ Furthermore, many carers are ageing themselves, with almost 1 in 4 carers (24.5%) aged 65 and over.² While many carers report positive aspects of their caring role, caring can significantly impact on carers' finances as well as their health and wellbeing. Carers NSW believes that initiatives that reduce financial pressures on carers and support them to access health and medical treatment are key for improving carer outcomes.

¹ Australian Bureau of Statistics (2019) *Survey of Ageing, Disability and Carers 2018*, TableBuilder Dataset. Australian Government, Canberra. Available online at: www.abs.gov.au

² Ibid



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Reducing financial strain on carers of people who are ageing

Carers report experiencing financial stress and distress at higher levels than non-carers.³ Despite this, many carers of people who are ageing report meeting health care costs of the person they care for, placing themselves under even greater financial strain. The Carers NSW 2020 National Carer Survey found that 57.3% of carers supporting someone who was ageing reported paying for medicine for their care recipient and 30.8% reported paying for health services and equipment. Carers NSW believes that extending the CSHC to more people who are ageing is likely to reduce the flow-on financial impacts of healthcare related costs experienced by their carers.

Improving the health and finances of carers who are ageing

Many carers who are ageing themselves are also likely to benefit from greater eligibility for the CSHC. The significant costs associated with caring can place financial strain on even those who have the financial capacity to be a self-funded retiree. The Carers NSW 2020 National Carer Survey found that while reports of financial hardship were lower for those aged over 65 not accessing a Commonwealth funded pension than for other ageing carers, almost 1 in 5 (18.6%) reported experiencing at least 1 experience of financial stress in the past 12 months. For carers not accessing a Commonwealth funded pension, greater access to the CSHC may better support them to meet their own health care needs and reduce the likelihood of experiencing financial stress.

Furthermore, carers report much lower health and wellbeing than non-carers,⁴ and often report to Carers NSW foregoing seeking health or medical treatment in lieu of their care recipient's needs, including where this may take away from funds available to meet their care recipient's health and medical care. Carers NSW believes that extending the CSHC to a greater number of ageing carers is likely to support them to better balance and meet their own health needs with those of their care recipient, improving health outcomes and supporting them to continue caring.

Conclusion

Carers NSW thanks the Committee for the opportunity to provide feedback on this matter. Carers NSW believes that increasing the income test limits for the Commonwealth Seniors Health Card will enable greater access to affordable healthcare and support proactive engagement with health services and treatment for people who are ageing and their carers. This is likely to support optimal outcomes for people who are ageing and reduce potential future care needs. This initiative is also likely to ensure improved financial security for carers in later life and reduced financial strain on carers to meet health care costs associated with their caring role.

For further information, please contact Melissa Docker, Policy and Development Officer, on

Yours sincerely,

Elena Katrakis
CEO
Carers NSW

³ Carers NSW (2020) 2020 National Carer Survey, unpublished data.

⁴ Ibid.

