



Money Can Ease the Suffering!

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Did you know there's an expensive policy proposal Tony Abbott *isn't* opposed to? When it lobbed last week both sides made supportive noises about it so, thanks to the perversity of politics, it slipped past without getting the attention it deserves. It's the Productivity Commission's draft report on the government's desire to establish a national disability insurance scheme.

The scheme would cover people with severe disabilities present at birth or acquired through an accident or health problem, but not due to ageing.

It's estimated that about 680,000 people under 65 suffer a severe or profound limitation in their ability to engage in core human activities. Just under half of these have at least a daily need for help with mobility, self-care or communicating with others. But only about 170,000 are using disability services.

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Among those with a profound inability to engage in core activities, about 40 per cent suffer from mental and behavioural disorders such as autism, Asperger's syndrome and intellectual disability. The next biggest groups suffer from diseases of the nervous system, such as multiple sclerosis, of the circulatory, respiratory or digestive systems, and of the musculoskeletal system.

It's easy to look at that list and think none of it applies to me and mine, thank God. That's the political problem: it's not that we have no sympathy for these people, it's that we prefer not to think about such unpleasant topics. But all of us are just a car or household accident away from joining their number.

My interest in the topic comes via my belief that governments should be seeking to maximise our subjective wellbeing - our happiness - not just our material standard of living. One of the best ways to increase national happiness is to reduce the deep unhappiness suffered by many of the disabled and their carers.

People with disabilities are able to adjust to their circumstances and find happiness - but not if the community's neglect allows their lives to be a hellish struggle. The report quotes a psychiatrist saying members of the profession regularly meet parents considering murder-suicide because of their inability to find adequate help for their child.

The present system - or lack of system - for helping people with disabilities has many deficiencies. The most obvious is that in all states there are insufficient resources and gaps in services, so that people with disabilities and their family carers bear too much of the cost.

People with similar levels of impairment get quite different levels of support, depending on the state they live in, whether they live in the city or the country and even the origin of their disability.

The present arrangements are "provider-centric" - organised for the convenience of the providers of assistance - which reduces the ability of people with disabilities and their carers to choose which services they use.

Services are generally narrowly prescribed and don't have the goal of increasing the person's ability to take part in normal life. There are too few opportunities for people to work or participate in the community if they're able to.

People with disabilities and their families often don't have a reasonable level of certainty about the future. In particular, the parents of children with profound disability often worry about how their child will be supported when they get too tired or sick, or they die.

There's a lack of co-ordination between agencies, seen in duplicated and inconsistent methods for assessing people and allocating services, and inadequate links between services provided by different governments.

Services often aren't portable between states, penalising people who move. And there are other injustices and inefficiencies, such as caring for young people with disabilities in aged care homes and keeping people in hospitals - thus blocking beds - because of insufficient funds for minor modifications to their homes.

The report proposes a new national scheme providing insurance cover for all Australians in the event of a significant disability. The scheme would fund long-term, high-quality care and support (such as accommodation, mechanical aids, transport, respite, day programs and participation in the community), but would not overlap with Medicare, social security benefits or aged care arrangements.

Each individual's needs would be assessed and they would be provided with a "support package" portable across state borders. People with a package would be able to choose their own service providers, ask a non-government support organisation to assemble the best package on their behalf and even cash out their allocation of funds and direct them to areas of need they thought more important.

There would be a strong emphasis on helping people participate in education, training and employment where possible. People would be given more opportunity to choose mainstream services rather than those from specialist providers.

A separate national injury insurance scheme would be established for people requiring lifetime care and support for catastrophic injuries, such as major brain or spinal cord injuries. It would be a no-fault scheme and would catch people whose injuries were covered neither by worker's comp or compulsory third-party motor insurance.

The agency overseeing the two schemes would be created by, and report to, federal and state governments. It would have a high degree of protection from political interference. By "insurance" is meant *social* insurance - the risk of disability is removed from the individual and shared by the group which, because of its sheer size, is most able to bear it without great pain: all taxpayers.

At present, governments - mainly state governments - are spending about \$6.2 billion a year. The report estimates the new schemes would cost as much again.

The extra \$6.3 billion a year could be covered by increasing the present Medicare levy from 1.5 per cent to 2.3 per cent of income but, rather than start another "great big new tax on everything" outcry, the

report recommends just funding it out of consolidated revenue, leaving the government to worry about how it will balance its budget. Funding problem safely swept under carpet.

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