

## DELEGATES REPORT QLD CONSULTATIVE FORUM JULY 2013

**NON LIABILITY HEALTHCARE:** VETS. CAN NOW ACCESS HEALTHCARE FOR TREATMENT OF ANXIETY AND DEPRESSION WITHOUT HAVING TO LODGE A COMPENSATION CLAIM. VETERANS AND VETERANS FAMILIES COUNSELLING SERVICES (VVCS) (1800 011046) WILL NEVER TURN ANYONE AWAY WHO MAY FEEL THEY ARE SUFFERING FROM ANXIETY OR DEPRESSION. IN 2014 THE SERVICE WILL ALSO INCLUDE THOSE WHO ARE SUFFERING FROM ALCOHOL ABUSE DISORDERS. IF VETS. CONSIDER THE CONDITION IS SERVICE RELATED THEY MAY ALSO WISH TO MAKE A CLAIM TO HAVE LIABILITY FOR THE CONDITION ACCEPTED BY DVA. A RANGE OF ADDITIONAL BENEFITS MAY THEN BE AVAILABLE.

**VETS. PHARMACEUTICAL REIMBURSEMENT SCHEME:** THE CONCESSIONAL CO-PAYMENT THIS YEAR IS \$5.90/PRESCRIPTION FOR THE FIRST 60 PRESCRIPTIONS. ONCE THIS SAFETY NET THRESHOLD LIMIT IS REACHED MEDICINES ARE FREE FOR THE REST OF THE CALENDAR YEAR. THE PHARMACEUTICAL ALLOWANCE IS A CONTRIBUTION TOWARDS THE COST OF YOUR MEDICINES AND IS PAID AS PART OF THE PENSION. IN 2012, MOST VETS. RECEIVED AN ALLOWANCE OF \$6.20 PER FORTNIGHT OR AROUND \$162 FOR THE YEAR. BRAND PRICE PREMIUM PHARMACEUTICALS WILL NOT BE REIMBURSED. TO ASSIST VETS. IT IS RECOMMENDED THAT THE 'DOSAGE ADMIN. PROGRAMME' IS USED WHEN A RANGE OF MEDICINES ARE BEING USED.

**VETERANS HEALTH WEEK – 14 – 20 OCTOBER:** THIS YEAR PHYSICAL ACTIVITIES ARE BEING HIGHLIGHTED. DVA WILL FINANCE UP TO 50% OF THE COST OF A PLANNED ACTIVITY UP TO \$500. APPLICATION FORMS WILL BE AVAILABLE FROM LOCAL VAN OFFICES. A 'SOLDIER RECOVERY CENTRE' HAS BEEN ESTABLISHED AT ENOGGERA FOR SOLDIERS RECOVERING FROM HEALTH ISSUES. A NUMBER OF PROGRAMS ARE CONDUCTED BY MEN'S HEALTHCARE VOLUNTEERS AND DVA PERSONNEL TO ASSIST IN THEIR RECOVERY.

**REVIEW OF ADVOCACY TRAINING:** WITH THE RAPID DECLINE IN VOLUNTEERS TAKING UP ADVOCACY POSITIONS, A REVIEW OF TRAINING MODELS HAS BEEN ESTABLISHED WITH 8 MODELS BEING REVIEWED.

**QLD. ANZAC COMMERATIVE ADVISORY COMMITTEE:** THE COMMITTEE HAS PRESENTED THE QLD. GOVERNMENT WITH A RANGE OF FUNDING SUGGESTIONS FOR COMMUNITY FUNDING OF THE ANZAC COMMEMORATIVE ACTIVITIES FOR 2014- 2019. A REPLY IS EXPECTED IN AUGUST. \$2M IS TO BE MADE AVAILABLE. ESO's HAVE BEEN APPROACHED FOR SUGGESTIONS.

**NEW MILITARY COMPENSATION ARRANGEMENTS:** CHANGES WILL DELIVER:

- INCREASED PERMANENT IMPAIRMENT COMPENSATION;
- WHITE REPATRIATION HEALTH CARE CARDS FOR MEMBERS WITH CONDITIONS ACCEPTED UNDER THE SAFETY, REHABILITATION AND COMPENSATION ACT 1988;
- IMPROVEMENTS TO COMPENSATION FOR DEPENDANTS;
- INCREASED COMPENSATION FOR GETTING FINANCIAL ADVICE;
- EXPANDED ELIGIBILITY CRITERIA FOR SPECIFIC PENSIONS; AND
- IMPROVEMENTS TO THE DELIVERY OF BENEFITS AND SERVICES.

**ESTABLISHMENT OF QLD VETERAN'S ADVISORY COUNCIL:** THE QLD GOVERNMENT HAS AGREED TO ESTABLISH A COUNCIL CONSISTING OF 10 TO 12 ESO REPRESENTATIVES MEETING TWICE A YEAR. ESO's HAVE BEEN APPROACHED.

**INCREASING THE TIME REQUIRED TO NOMINATE MEMBERS QUALIFIED TO ATTEND OVERSEAS COMMEMORATIONS:** DVA HAS REQUESTED THE CLIENT AND COMMEMORATIONS DIVISION REVIEW THE CURRENT TIME FRAMES THAT ARE CURRENTLY CONSIDERED INSUFFICIENT WHEN REQUESTING NOMINATIONS FROM VETS. WHO ARE QUALIFIED TO ATTEND OVERSEAS FUNCTIONS. UNFORTUNATELY THE MINISTER IS NORMALLY INVOLVED IN THE PROCESS.

**NEW GUIDELINES FOR HOME CARE PACKAGES (DH&A)** ([www.myagedcare.gov.au](http://www.myagedcare.gov.au)) THERE ARE 97 GUIDELINE PAGES ON THE NEW FOUR LEVELS OF HOME CARE PACKAGES AVAILABLE THE LEVELS ARE BASED ON THE DEGREE OF CARE REQUIRED AND . ALL AIM AT KEEPING PEOPLE LIVING IN THEIR HOMES FOR AS LONG AS POSSIBLE AND TO INTRODUCE MORE CHOICE AND FLEXIBILITY FOR PEOPLE RECEIVING CARE AT HOME. PP 88 – 94 COVER DVA CLIENTS.

**VETS.SUPPLEMENTS IN HOME OR RESIDENTIAL CARE:** FROM 1 AUG. RESIDENTIAL AGED CARE PROVIDERS NOW RECEIVE A SUPPLEMENT FOR VETS. WHO HAVE HAD THEIR SERVICE RELATED MENTAL HEALTH CONDITION ACCEPTED BY DVA. THE SUPPLEMENT, \$6.57/DAY, WILL BE INDEXED ANNUALLY.

VETS. LIVING IN AGED CARE OR AT HOME WHO HAVE HAD EITHER THEIR SERVICE RELATED DEMENTIA AND COGNITION CONDITION OR DEMENTIA AND SEVERE BEHAVIOUR CONDITION ACCEPTED, WILL RECEIVE A SUPPLEMENT OF \$16.15/DAY.

**AGED RESIDENTIAL CARE BRIEF UPDATE:** ([www.livinglongerlivingbetter.gov.au](http://www.livinglongerlivingbetter.gov.au)) IS THE NEW DEPT. OF HEALTH AND AGEING (DH&G) WEBSITE ON AGED CARE. AS FROM THE 1<sup>ST</sup> JUL 2014 A NUMBER OF CHANGES WILL BE MADE FOR VETS. ENTERING AGED CARE HOMES. CURRENTLY, PEOPLE ENTERING RESIDENTIAL CARE HAVE LIMITED CHOICE ON HOW THEY PAY FOR THEIR ACCOMMODATION. THE DISTINCTION BETWEEN LOW AND HIGH CARE WILL BE REMOVED AND

ALL RESIDENTS WILL HAVE THE CHOICE OF PAYING THROUGH A REFUNDABLE LUMP SUM (ACCOMMODATION BOND) OR A RENTAL STYLE, PERIODIC PAYMENT OR A COMBINATION OF BOTH. PROVIDERS WILL NO LONGER BE ABLE TO CHOOSE BETWEEN PEOPLE ON THE BASIS OF HOW THAT PERSON INTENDS TO PAY FOR THEIR ACCOMMODATION AND RESIDENTS WILL NOT NEED TO DECIDE HOW THEY WILL PAY UNTIL 28 DAYS AFTER ENTERING CARE. PROVIDERS MUST PROVIDE TRANSPARENCY WITH THEIR PRICING AND THE REASONS FOR THEIR PRICE LEVELS. THE LUMP SUM AMOUNT AND ITS DAILY PERIODICAL PAYMENTS MUST BE DISCLOSED ON 'MY AGED CARE WEB SITE'.

THE CHANGES WILL ONLY AFFECT THOSE WHO HAVE THE CAPACITY TO CONTRIBUTE TO THE COST OF THEIR ACCOMMODATION. THOSE WITH LOW MEANS WILL HAVE SUCH COSTS MET BY THE GOVERNMENT IN FULL OR IN PART THROUGH THE ACCOMMODATION SUPPLEMENT. THE SUPPLEMENT WILL RISE FROM \$33.29 TO \$52.84 A DAY BUT WILL ONLY BE AVAILABLE TO THOSE PROVIDERS WHO HAVE UNDERTAKEN EITHER NEW CONSTRUCTION OR SIGNIFICANT REFURBISHMENTS SINCE APRIL 20<sup>TH</sup> 2012. AGED CARE ASSESSMENTS (ACAT) REQUIRED FOR ENTERING CARE WILL ONLY BE COMPLETED UPON ENTERING CARE AND NOT EVERY YEAR.

THE GOVERNMENT HAVE SET THE DAILY ACCOMMODATION PRICES USING A THREE TIER SYSTEM. LEVEL 1: \$0 - \$50/DAY; LEVEL 2: \$51 - \$85/DAY (INDEXED). OR LEVEL 3: ABOVE \$85/DAY. LEVEL 3 PRICES MUST BE PRE-APPROVED BY DH&A.

THE LUMP SUM EQUIVALENT OF THE DAILY PRICE IS CALCULATED BY THE USE OF THE GOVERNMENT'S MAXIMUM PERMISSIBLE INTEREST RATE (MPIR) WHICH IS CURRENTLY 6.82%. AT \$85 A DAY THE LUMP-SUM WOULD BE \$453,666. IF THE MPIR INCREASED TO 8.8% THE LUMP-SUM WILL DROP TO \$351,590. PROVIDERS WOULD RUSH TO GAIN APPROVAL AT TIER LEVEL 3 IN ORDER TO MAINTAIN THEIR CASH FLOWS. AN AGED CARE FINANCING AUTHORITY WILL MONITOR PRICES AND ACCOMMODATION BOND PRICES WITH THE VARIOUS PROVIDERS. PROVIDERS WILL NO LONGER RECEIVE A MONTHLY RETENTION BOND, CURRENTLY \$331/MTH FOR THE FIRST 5 YEARS, WHICH IS ACCESSED FROM THE CURRENT ACCOMMODATION BOND. IT IS THOUGHT THAT THIS AMOUNT WILL NOW BE INCLUDED IN THE DAILY TWO TIER PRICING ACCOMMODATION PAYMENTS.

TO ENSURE THE SUSTAINABILITY OF THE AGED CARE SYSTEM THE EXISTING INCOME TEST FOR ASSESSING THE ACCOMMODATION BOND WILL BE REPLACED WITH A MEANS TEST THAT WILL INCLUDE BOTH ASSETS AND INCOME. THIS WILL MEAN PEOPLE WITH THE SAME LEVEL OF INCOME AND ASSETS AS OTHER RESIDENTS WILL PAY THE SAME FEE. THE FAMILY HOME WILL REMAIN EXEMPT FROM MEANS TESTING IF OCCUPIED BY A SPOUSE OR OTHER PROTECTED PERSON. IF THE FAMILY HOME IS INCLUDED AS AN ASSESSABLE ASSET, ITS VALUE WILL BE CAPPED AT \$144,500. ONLY ASSESSABLE INCOME ABOVE THE MAXIMUM INCOME - \$22,700 FOR SINGLES AND A \$22,232 SHARE OF ASSESSABLE INCOME FOR A MEMBER OF A COUPLE, WILL COUNT TOWARDS THE AGED CARE MEANS TEST AND THERE WILL BE AN ASSET TEST FREE THRESHOLD OF \$40,500. ANYONE WITH LEVELS OF INCOME OR ASSETS BELOW THESE LEVELS WILL NOT PAY FEES.

IN ADDRESSING PAYMENT OF THE ACCOMMODATION BOND (REFUNDABLE LUMP SUM), RESIDENTS OPTIONS MAY NOW INCLUDE PAYMENT BY BORROWING THROUGH A REVERSE MORTGAGE OR THROUGH AN ACCOMMODATION BOND LOAN. THIS LIABILITY WILL BE AN OFFSET ON THE ASSET TEST. SOME RESIDENTS MAY NOW PAY PERIODICALLY, OR BY A COMBINATION OF LUMP AND PERIODICAL. IN DOING SO THE FAMILY HOME CAN BE RENTED AND THE RENTAL INCOME IS EXEMPTED FROM THE INCOME TEST AND THE HOME FROM THE ASSET TEST FOR AGED- PENSION ENTITLEMENTS. THE DAILY PAYMENTS MAY BE PAID FROM EXTERNAL SOURCES OR DRAWN DOWN FROM A LUMP SUM REFUNDABLE DEPOSIT THAT HAS BEEN PAID TO THE PROVIDER. THE REFUNDABLE DEPOSIT EQUIVALENT OF A DAILY PAYMENT WILL BE CALCULATED USING A RATE UP TO THE MAX. SET INTEREST RATE CURRENTLY 6.82%.

EG: ACCOMMODATION AT \$80/DAY COULD BE PAID AS: A DAILY PAYMENT OF \$20/DAY AND \$60 /DAY PAID AS A LUMP SUM. THE REFUNDABLE DEPOSIT CALCULATED AS –  
 $\$60 \times 364/6.82\% = \$320,234.60$

IT IS OBVIOUS THAT PRIOR TO PEOPLE ENTERING AGED CARE FACILITIES AFTER JULY 2014, THEY WILL NEED MORE THAN EVER, TO OBTAIN ADVICE AND ASSISTANCE IN UNDERSTANDING THE RULES AND REGULATIONS INVOLVED IN AGED CARE ACCOMMODATION.