

Personal Submission to the Senate Standing Committees on Community Affairs- Service Delivery

Re: Access to aged care services outside of MyAged Care

INTRODUCTION

I am an older person, self-funded retiree (SFR), career public servant and an aged care advocate for an organisation that will remain nameless as I am putting up this personal submission based on my lived experience and advocacy and not because of my membership with it.

This submission addresses a critical gap in aged care service delivery affecting a growing cohort of older Australians, self-funded retirees who are not registered with MyAgedCare- whether by personal choice, lack of awareness, or perceived ineligibility.

COMMENT

Some self-funded retirees, particularly those who are not registered with MyAged Care either by choice or due to eligibility constraints—face significant barriers in accessing regulated aged care services.

For instance, consider an older woman living independently who requires weekly assistance with personal care and domestic support.

Because she is not linked to MyAged Care, she cannot access government-subsidised providers who are vetted under strict regulatory frameworks, including quality standards, staff training, and safety protocols.

Instead, she is left to source services through private channels, often relying on online directories, word-of-mouth, or generalist platforms that do not guarantee aged care expertise or compliance with government guidelines. This exposes her to:

- **Financial Exploitation-** Private providers often charge inflated fees without transparency or accountability.
- **Unregulated providers** - who may lack proper training in elder care, dementia support, or infection control and forcing her to rely on private, unregulated markets.
- **No recourse mechanisms** - if the service is poor, unsafe, or exploitative, since these providers fall outside the scope of the Aged Care Quality and Safety Commission.
- **Emotional and physical risk**, -especially if the provider is not police-checked or appropriately insured.
- **Safety and Quality Risks:** - without regulatory oversight, these individuals are exposed to providers who may lack insurance, or background checks.
- **No Recourse Mechanisms:** - complaints against non-MyAged Care providers fall outside the jurisdiction of the Aged Care Quality and Safety Commission.

This situation is not uncommon. Many self-funded retirees feel penalised for their financial independence, yet they are equally vulnerable to the challenges of ageing. Without access to regulated services, they are forced into a fragmented and risky care landscape, one that undermines both safety and dignity.

Lived Experience

In one instance, I sought quotations for landscaping work. One landscaper who, after finding out that I worked for NSW Corrective Service quoted me a higher fee which included a surcharge that he referred to as a “payback fee.”

While the comment may have been made in jest, the situation was deeply unsettling.

It revealed a deeper concern than just about fees. It highlighted the broader implications for self-funded retirees navigating unregulated service markets.

It underscored the vulnerability of older Australians who must source services independently, without the protections offered by government-regulated providers.

Without access to regulated providers, older Australians are left vulnerable to safety risks, personal bias, intimidation, financial exploitation, service inequity, among other risks due to lack of government oversight and support structure.

Had this been a provider under the MyAged Care framework, I would have felt assured of safeguards in place: background checks, professional standards, and avenues for complaint or redress.

But as a self-funded retiree not linked to the system, I had no such recourse/protection.

This experience is not just anecdotal—it reflects a systemic gap.

Many older Australians are left to navigate private service markets where personal biases, safety risks, and financial exploitation can go unchecked.

It is a stark reminder that ageing with independence should not mean ageing without protection.

The current service delivery model inadvertently penalises self-funded retirees, leaving them exposed and unsupported. A more inclusive, safety-conscious framework is essential to uphold the rights and wellbeing of all older Australians.

I believe a targeted policy response is urgently needed to ensure that all older Australians, regardless of funding source, can age with dignity, safety, and choice.

I offer this submission to urge the Committee to consider reforms that ensure all older Australians are protected, regardless of their funding source.

RECOMMENDATIONS:

1. Expand Access to Regulated Providers:

Create a parallel registration pathway for self-funded retirees to access vetted service providers without requiring full MyAged Care enrolment.

2. **Establish a National Registry of Private Aged Care Providers:**
Develop a publicly accessible database of private providers who meet minimum standards for training, insurance, and police checks.
3. **Introduce a Consumer Protection Framework for Non-MyAged Care Clients:**
Extend the jurisdiction of the Aged Care Quality and Safety Commission to cover complaints and disputes involving private providers used by self-funded retirees.
4. **Fund Outreach and Education Initiatives:**
Provide resources to help self-funded retirees understand their rights, identify safe providers, and navigate service options outside government-funded channels.
5. **Recognise Self-Funded Retirees in Policy Design:**
Ensure that aged care reforms explicitly consider the needs and vulnerabilities of self-funded retirees, particularly older women who may have limited access to aged care service providers due to their lack of contacts in the sector resulting from systemic exclusion from regulated aged care services.

Respectfully submitted by:

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