Submission to the Productivity Commission Inquiry into DELIVERING QUALITY CARE MORE EFFICIENTLY

INTRODUCTION

I am an older Australian, a retired career public servant, and a fellow CPA with decades of experience in public sector governance and financial accountability.

I am also a national aged care advocate for an organisation comprised of self-funded retirees, some of whom face systemic barriers in accessing aged care services outside the MyAgedCare framework.

My professional background and work experience, including 7 years as Budget Officer in The NSW Treasury, has instilled in me a deep respect for the principles of value for money, transparency, and efficient service delivery.

These principles are not only central to sound public administration, they are essential to ensuring that aged care reforms deliver meaningful outcomes for all older Australians, including those who have planned and funded their own retirement.

It is from this perspective and informed by my own lived experience accessing independence service providers outside MyAged Care as a self-funded retiree that I submit this advocacy.

A copy of my earlier submission to the Senate Standing Committee on Community Affairs is attached to provide further context and detail.

COMMENT

This submission, informed by research using AI also builds on my previous contribution to the Senate Standing Committee on Community Affairs, where I detailed my lived experience trying to access aged care services as a self-funded retiree.

That submission outlines the practical challenges and systemic inefficiencies that arise when individuals outside the MyAgedCare framework attempt to access support.

It also highlights the safety risks, discrimination, emotional and logistical toll of being excluded from services despite having the means and motivation to engage with providers directly.

My experience is not unique. It reflects the reality faced by many self-funded retirees who are eager to access care but are constrained by a system that does not accommodate their circumstances. This firsthand insight underscores the urgency of reform and the need for flexible access pathways.

The current model creates a bottleneck by requiring all aged care access to flow through MyAgedCare. This not only limits consumer choice but also places unnecessary strain on a centralised system that cannot always accommodate the diverse needs of older Australians.

As I have personally experienced, and described in my Senate submission, this rigidity can result in delayed care, unnecessary stress, and missed opportunities for early intervention.

Self-funded retirees, who have planned responsibly for their later years, should not be penalised by a system that overlooks their autonomy and capacity to self-manage their care and access services.

Delivering quality care more efficiently means enabling flexibility. By allowing accredited service providers to engage directly with self-funded retirees, we can:

- **Broaden access** to care for a currently underserved group
- **Reduce administrative overhead** within government systems
- **Encourage innovation and responsiveness** in service delivery
- **Support ageing in place** through timely, tailored care arrangements

These recommendations are grounded not only in policy logic but also in lived experience.

My own journey trying to access aged care services has shown that efficiency is not just about cost, it is about removing unnecessary barriers and empowering older Australians to access the care they need, when they need it within or outside the MyAgedCare gateway.

RECOMMENDATION

I respectfully urge the Commission to consider reforms within the new Aged Care Act that allow for direct engagement between service providers and self-funded retirees, outside the MyAgedCare gateway.

This would not only improve system efficiency but also uphold the principles of dignity, choice, and equity in aged care.

Respectfully submitted by:

Adelina Tabila

[REDACTED]

Date: 26 August 2025