## SUBMISSION TO THE PRODUCTIVITY COMMISSION INQUIRY INTO COMPENSATION AND REHABILITATION FOR VETERANS

Below I provide a lived experience from the perspective of a wife of a veteran.

I have taken on the role of advocating for my husband and in turn us as a family as the stress and frustration dealing with DVA was having a detrimental impact on my husband and consequently me. I'm not mentally unwell and it still exhausts me.

We have been part of the DVA system since approximately 2010 and like so many have endured some truly grueling treatment while interacting with DVA.

So often, we the partners and family members, are in the background fighting our own battle to survive in this incredibly difficult and overwhelming space we find ourselves in. The ripple effect of living with someone who suffers from war related mental and physical injuries can never be underestimated nor ignored.

Noting the questions at the heart of the inquiry are whether the system of compensation and rehabilitation for veterans is:

- promoting the wellbeing of veterans and the Australian community
- provided in the most effective and efficient way.

I offer you these insights of our what it has been like to have DVA in our lives thus far:

- A service and system that walks all over the veteran and their family instead of beside them.
- A Department that looks for ways to say no more often than to say yes opting to be part of the problem rather than the solution.
- A Department that is unable/unwilling to act upon input and feedback from those who are accessing the service, without making excuses or making it difficult to do so.
- A Department that can't say 'sorry, that was our fault' when clear and fundamental mistakes are made regularly.
- A process and system that continually exacerbate and triggers the conditions mentally ill veterans are coping with. Interactions with the department shouldn't set the veteran back but time and time again the stress, frustration and utter stupidity of the department is detrimental to the treatment of my husband's condition to the point where I am now the sole contact point through which all correspondence must come before my husband sees it. Any gains he makes in his mental wellbeing are quickly eroded once DVA becomes involved. My husband feels threatened when dealing with the department.

- A Department that writes letters to veterans and their families that we don't understand and often feel threatened by. Plain english is non-existent. If the quoting of an Act or piece of legislation isn't included then it's not a DVA letter.
- A system that time and again pursues the veteran until they break and crumble, despite being aware of their illness and what impact this behavior could have. It's within the DVA culture to pursue at all costs.
- A Department that still struggles with acknowledging the critical role family members play in interacting with the department particularly when the veteran has mental health issues.

I am often left wondering:

Who will reimburse me as I take time off work to be with my husband when he is that low that he wants to suicide?

Who will reimburse me for the time spent responding to all the correspondence sent by DVA. This is our financial future we are fighting for and it just can't be ignored?

Who will reimburse me for the medical appointments I must make as I try and balance my health while supporting an ill spouse?

Who will reimburse me for the stress and anguish I endure each time I see my husband fall into a deep dark crevasse each time DVA beats him around the head with its mistakes and incompetence?

Who will compensate us for the events my husband can't participate in due to his condition being exacerbated each and every time DVA decide to stuff things up. Our quality of life suffers enormously.

- A Department that hasn't come to terms with the simple fact that we just want to be treated with dignity, respect, fairness, courtesy and in a transparent way.
- A system that allows little or no room for staff to use common sense or at least escalate cases where things just don't make sense.
- A Department where the training of staff seems so inconsistence that it can
  be just a matter of luck who you speak to on the day as to the outcome of
  your inquiry.
- A system that is highly unreliable in terms of the accuracy of the information provided. It's actually astounding how wrong they get it.
- A cumbersome and chaotic department that can require veterans to acquire outside legal assistance when dealing with them. The situation can become so adversarial a third party needs to be engaged to take up the fight.
- A Department where governance and legislation has gone berserk and is layered in appeal panels and high stress escalation to help resolve problems. This stance can often leave most no option but to back out, the mental and emotional strain is unbearable.

- A Department that makes individuals feel as though they are fighting against a huge cumbersome bureaucracy and not being heard. At every turn there is a fact sheet, a form, a letter full of legal speak and little that actually resembles some form of help.
- A Department where the veteran can feel as though in the words of my husband "I have a gun to my head."
- A Department that feels as though it has based its model on those that are employed by insurance companies with the onus of proof sitting fairly and squarely with the ill veteran. It would be refreshing to feel that most claims are in the first instance seen to be fair and reasonable and are dealt with accordingly. If you were to create a totally new system you would never model it the way it is now. To have a system that's more orientated towards getting policy, legislation and cost savings right rather than being focused around the people that it's suppose to be helping will always be disastrous for those that engage with it.
- A Department that leaves veterans and their families feeling as though to ask for your entitlements you are in some way presumed to be cheating the system, the level of suspicion is terrible. We are not criminals or tax cheats nor do we ask for more than we are entitled to. Majority are very vulnerable and operate under the assumption that having served their country that the system in place to support them, should they need it, will work cooperatively with them.
- The irony of all of this is DVA are only too happy to increase the amount of counselling sessions and visits to the GP to prescribe valium and the like. If the department was efficient and effective in what it delivers, most of the time, none of the increased medical treatment would be necessary nor money wasted on it.
- You don't know what you don't know. At no time will DVA set out clearly and simply what your entitlements would be under the act that covers you. You are left to hopefully ask the right questions, have an advocate that is across all areas of the act that covers you (there could be more than one) and have the energy to pursue what you believe you might be entitled to.
- There was/is nothing that says under this act and this accepted condition then this is what you can claim for, almost like a checklist. Rather the impression given by the department is 'wait for the veteran to find out themselves, because for every entitlement that's not claimed that's a win for the department'. Even if this is just the perception then that is bad enough. Be open and transparent in what could be available to make life easier for the veteran. If you have PTSD and more than likely have night sweats ensure the veteran is aware of bedding material and mattress protectors that can be purchased to help deal with this condition. Don't wait for them to find out from a mate or remain unaware altogether, or bury the information in one of the hundreds of fact sheets so that it will never be found. Be proactive.

A Department that is often unreasonable and mean towards veterans. I'm
confident most Australian tax payers would endorse a system that erred
on the side of generosity rather than the mean spirited approach when it
deals with those who approach them. None of us want to be in the
situation where DVA is part of our lives.

As an example, my husband has an accepted condition for sleep apnea, with that comes a CPAP machine that he uses when he sleeps each night. With the machine comes a mask and a hose. These consumables are rationed to two a year. So instead of having someone within the department calculating the average life of such consumables and determining you can only claim two a year, how about being able to claim on an as needs basis. These consumables break, the seals become worn and the quality of sleep for all concerned is diminished but with the petty allocation determined by DVA you must endure.

I can quite confidently assure DVA that veterans won't stock pile CPAP masks and hoses and the flow on effect of being able to access such supplies as needed might actually reduce stress, improve the quality of life of the veteran and overall those in the family unit and it could also create a feeling of support and understanding. This particular example shows a complete lack of understanding and over governance on the things that really matter. This is not the only example of such a simple solution that has a direct impact on the quality of life.

- A Department that leaves you very reluctant to even try to submit additional claims or even engage with the system once the experience has been so incredibly negative. It's far better for your wellbeing not to bother.
- A system that pays an income at a significantly lower rate than what my
  husband was earning in his civilian job before being medically retired. Not
  only do you find yourself without a job but your income, your earning
  potential and your superannuation is now crushed.
- A system where the onus and administrative burden is placed upon the
  veteran to gain reimbursement for household services or transport etc. It
  is up to the veteran to track these claims submitted and ensure that they
  haven't been lost or fallen into a black hole within the department. This
  can be very difficult when mental health issues prevail.
- Living in Tasmania where there a no accredited PTSD facilities it's still a struggle to have treatment and approvals in place to travel to Melbourne or elsewhere.

Please, just keep it simple and start small. It is a crowded space out there for veterans and their families to navigate, and DVA is but one of a multitude of touch points once a veteran is ill and in need of assistance.

To enable many of us to get on with the process of healing and getting well it's crucial that DVA support us, listens to us, embraces our experiences both good and bad and shows us whole heartedly and unreservedly that they can do better.

Building trust, decreasing tensions and rub points through changes to legislations, policy or the upskilling of staff, demonstrating that the system can be flexible, responsive and transparent in all areas whether that be when making a claim, seeking advice or more complex areas of compensation. Understanding that you are often dealing with very vulnerable people who have proudly put their lives on the line for their country and would be far better off not having DVA imbedded in their lives.

It's little wonder having been through such a negative experience ourselves that there is such animosity towards the department. Some have a support network in place to help them get through and others can't see any glimmer of hope and it's absolutely no surprise to me that tragic circumstances follow.

There seems to be little recognition that these men and women who have served their country and encountered the most extreme of circumstances would rather not be putting their hands up for help.

I know how hard we have had to fight for what we are entitled to, nothing more or nothing less and many don't and won't have the strength to do this.

I feel greatly concerned for those who come behind us.

'Veterans and their families centric reform' cannot just remain words on a page it needs to come to life and be securely embedded within everything DVA is responsible for if it is to ever have any real and lasting impact. The culture within DVA needs a massive shift and that can really only be achieved when those at the top of the organisation have the courage to challenge and push hard for it to do so.

So much time, effort and energy goes into each and every submission, inquiry, report, survey and paper. Surely by now it is beyond doubt that the system is broken in parts and not only broken but dysfunctional and destructive. Please stop looking for more evidence and start to act.

I offer these insights and what might seem simple examples in the hope that in some way they may help to shape a future department that can be looked upon not as the enemy but as an ally.

DVA must be committed through their **actions** to making sure that they do better, they simply have to as when they don't the consequences are catastrophic.

There is much to do and no time to waste.

Regards Melanie Pike