

Disability Care and Support Scheme

A commonwealth Disability Care and Support Authority (DCSA) should be established to govern the lifetime care and support scheme. The DCSA would operate under a new National Disability Commission, possibly a statutory authority, with a formal and independent governance model comprising a ministerial appointed prudential board of directors to oversee the operation of the scheme and an advisory council of stakeholders to provide policy advice on the appropriateness and quality of the benefits.

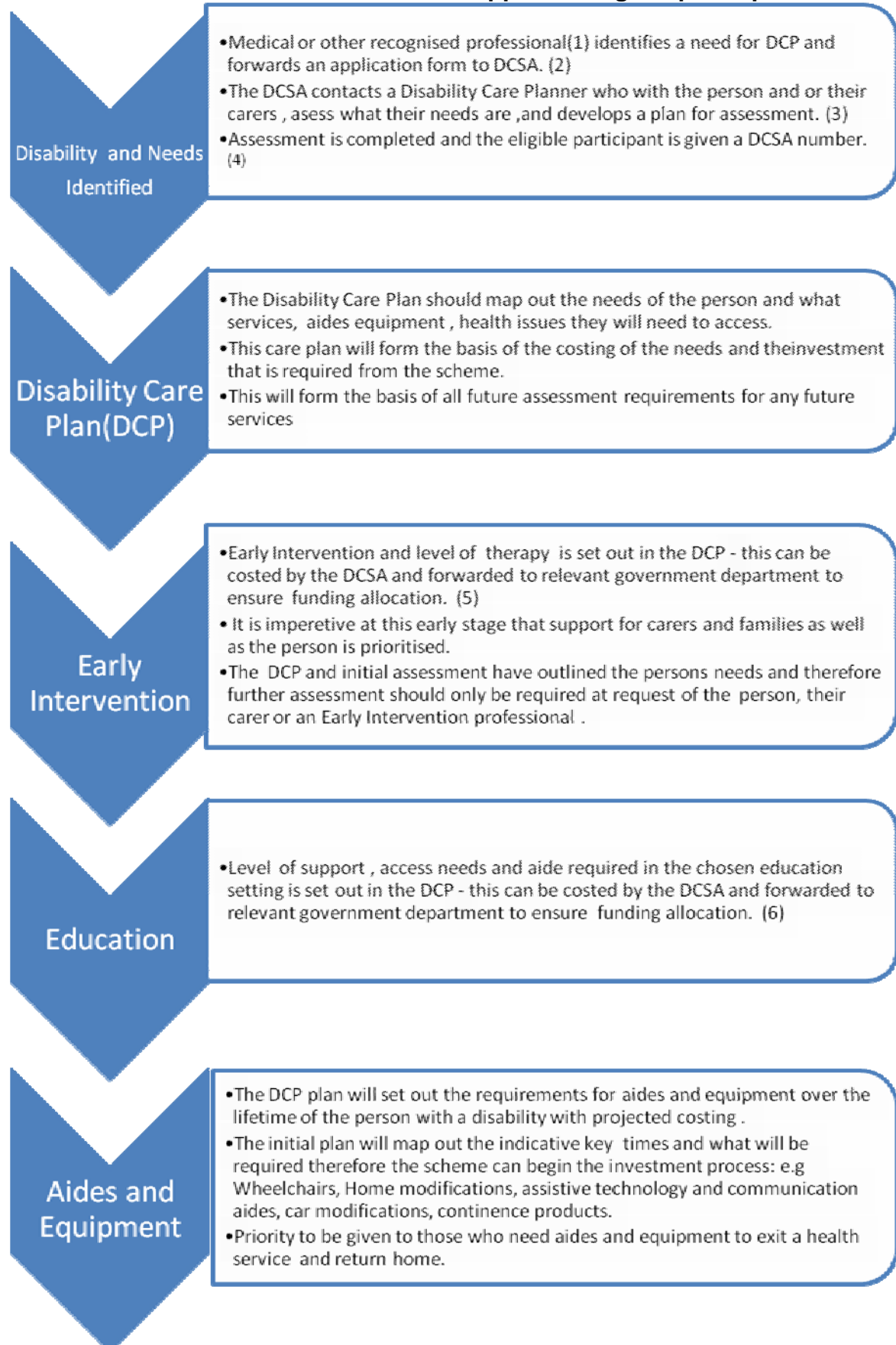
The responsibilities of the DCSA would be to:

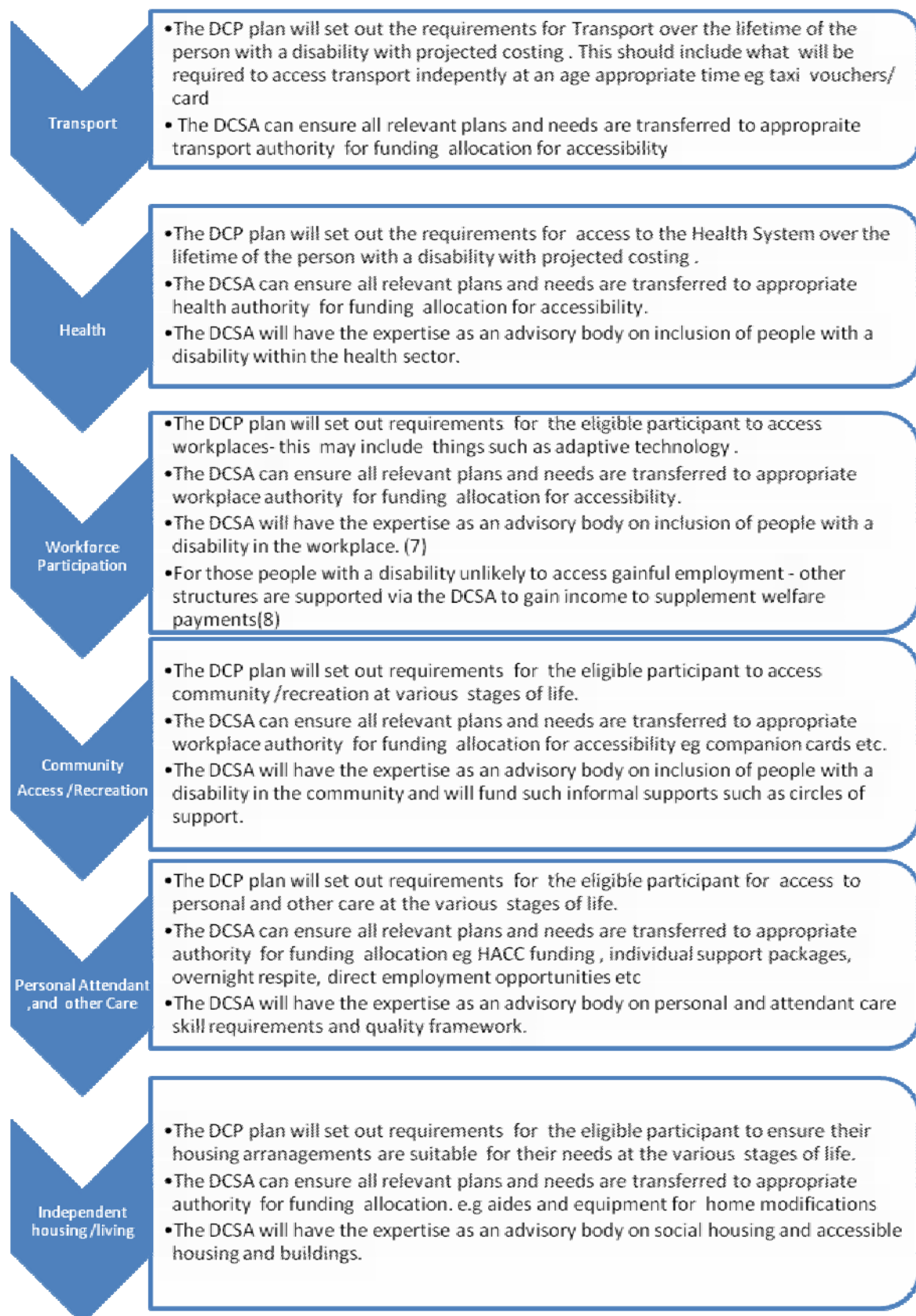
- Support the lifetime care and support of eligible participants
- Enforce the various laws that apply to disability
- Advise government on best practice and policy to ensure equal access of people with a disability across various government services and in all areas of life.
- Promote independence and support people to live a full life, including support where necessary to ensure access to employment, housing, information, education and social participation.
- Take an individualised approach and a whole of life approach for people with a disability, recognising that a person's circumstances may change over time.
- Support people with a disability to make usual life transitions, for example, living independently, having a family and retiring.
- Provide advice and support to people with a disability about access to appropriate services; for example, early intervention, aides and equipment education, workforce participation, transport, independent living ,and personal or other care.
- Manage the lifetime care and support scheme by ensuring the prompt delivery of appropriate services and adopting prudent financial practices.

Example of the lifetime care and support needs of someone born with a severe and profound disability.



The DCSA role in the lifetime care and support of eligible participants:





Notes to accompany above:

1. The DCSA will develop a list of professionals who can make application to the authority to ascertain the eligibility of the person. Registered professionals may include GPs, Maternal and Child health professionals, Early Intervention professionals, physiotherapists, pediatricians, Occupational therapists, Psychologists, Psychiatrists, Speech pathologists, Ophthalmologists, neurologists, orthopedics etc
2. DSCA to review the application and assess eligibility. (See below for eligibility criteria). At this point the application may be accepted and forwarded to the eligible person's area Disability Care Planner or rejected. If rejected see below for appeals process.
3. The Disability Care planner's role is to support the person/ and or carers and family to ascertain need and therefore establish eligibility based on the schemes eligibility criteria. The Disability Care Planner is a role that is funded via the scheme and could be outsourced to various current service providers already operating within the disability sector.
4. An identification number (file number) will then be established, and will stay with the person throughout their lifetime. This is used to maintain all records etc and will limit the amount of double up on form requirements etc.

A Disability Commissioner will be appointed to take responsibility for the scheme, with the ability to hear complaints and appeals and to initiate reviews. The Commissioner should be given the legislative powers to enforce rulings and decisions. The Commissioner should be independent of the administration of the scheme.

5. Funding is to be directed to the individual for them to purchase services that have been ascertained and agreed as a requirement in their Disability Care Plan. The ability of the person/family/carer to assess appropriate services should be considered as well as availability of services. There should be consultation with, and a transition strategy for, existing service providers if the system is to be changed to a direct payment scheme.
6. The Disability Care Plan (DCP) will outline the level of care and support required for the person to attend mainstream education. The education department should refer to the DCP to allocate the appropriate funds to include this individual.
7. There should be financial incentives- by way of tax relief to encourage private enterprises to employ people with a disability and to support with accessibility in the workplace.
8. Financial arrangements to supplement welfare payments should be encouraged and supported by the DCSA. There could be tax benefits such as Tax breaks or R&D deductions for private enterprises that invest in a financial structure set up to support a person with a disability.

Funding for a Lifetime Care and Support Scheme (Disability Care and Support Authority)

Social insurance principles similar to a medicare levy would underpin the funding for the DCSA.

The initial injection of funds and therefore initial levies should be calculated based on:

- Current unmet need-All those people with a disability currently on a waiting list for service; whether that be care and support, day programs, independent living arrangements, Early Intervention etc.
- People with severe and profound disabilities and their current, unmet and projected future needs.
- Projection for any one born with a disability and those who may acquire a disability.

Any surplus premiums would need to be invested to maximise long-term returns.

The Scheme should not replace the current supports and systems in place, but seen as an adjunct in the interim until a strategy for national scheme is devised.

The Scheme must not provide support as a replacement for services that should be accessible to all members of the community, including people with disabilities. Access to health, justice, education are not disability issues but rather human rights issues, and therefore should be provided equally to all Australians. For example, all children have a right to high quality education, including children with disabilities . While the Scheme might provide a child with appropriate aids and equipment for personal use and an attendant carer, if necessary, the school the child attends should be accessible and provide educational supports that enable the child with a disability to participate in education. Teachers' aides, note takers or sign language interpreters should be provided by the educational institution not the Scheme.

Through comprehensive data analysis, research and provider monitoring, the DCSA can lead government departments to significant improvements in efficiency and effectiveness when including people with a disability. The DCSA can advise government departments on appropriate budgets required for inclusion and support of people with a disability within their services.

Eligibility for Lifetime Care and Support Scheme

Eligibility to enter the scheme should be prioritised whilst in the transition phases.

Priority should be given to:

- Any person with a disability on a waiting list for a service, housing, early intervention, attendant care etc
- Those people with a profound and severe disability

- Any person born with a disability or acquires a disability after the introduction of the scheme

The transition to a new scheme should be given a time line of between 7- 10 years and within this time it would be expected that anyone with a disability should be eligible to enter the scheme.

A National and Portable Scheme

The Lifetime care and Support Scheme should be a national scheme governed by the DCSA. There should be a strategy to align all the states current disability services to ensure equity and consistency of service delivery. This should be extended to a review of the various insurance schemes that operate within the various states.

Services for Australians with a disability are provided differently across each State and Territory in Australia. This means that people with the same disability, in similar circumstances, can receive different types and levels of support. There are also some Australians with a disability who cannot receive as much support as they need.

In Victoria, people with a disability can receive support and assistance in three ways, depending on how they acquired their disability:

1. Through a no-fault injury insurance scheme (TAC, WorkSafe)
2. Through a compensation payment or
3. Through publicly funded disability services such as provided by the Department of Human Services, within the Education department, and Early Intervention programs etc.

The Commonwealth Government is a signatory to the UN Convention, and as such it should introduce a national scheme that will provide appropriate support for all Australians with disabilities, regardless of how the disability was acquired, that is portable, that is based on individual needs, and allows for early intervention, to enable full participation as citizens. The scheme should reflect the principles of the UN convention.

The Lifetime Care and Support scheme should take into account what an individual needs, rather than being based on a medical diagnosis or assumptions about a diagnosis.

Scheme Design

The design of the Scheme should be based on the following principles that would promote the human rights and full participation of people with disabilities in community life:

The scheme must promote independence and support people to live a full life, and include support where necessary to ensure access to employment, housing, information, education and social participation.

The right to meaningful work is a necessary component for financial independence. Workplaces should be accessible to people with a disability and there should be appropriate supports to enable the employee to access the workplace such as an accessible building, the availability of screen reading software, adaptive furniture and equipment or other workplace modifications should be available through existing schemes such as Job Access.

The more accessible mainstream facilities and services are, the less likely people with disabilities will need disability-specific supports. In effect, an accessible, inclusive community could reduce the need for disability-specific supports.

As a result, the sustainability of any proposed scheme is directly linked to how well mainstream facilities and services meet their obligations to be accessible and inclusive of people with disabilities.

The major role of the DCSA would be to improve the economic outcomes of people with a disability ensuring that they less reliant on welfare, through pro-active strategies and incentives. This can be compared to work cover insurance where emphasis is placed on pro-active approaches to return to work. This in turn has a positive effect on premiums.

Governance and Administration

The introduction of the Lifetime Care and Support Scheme must be legislated and should include the establishment of a national government agency Disability Care and Support Authority and the appointment of a Disability Commissioner. The office should oversee the administration of the scheme, including initial assessment, review and payments. The disability Commissioner will take responsibility for the scheme, with the ability to hear complaints and appeals and to initiate reviews. The Commissioner should be given the legislative powers to enforce rulings and decisions. The Commissioner should be independent of the administration of the scheme.

Assessment must be undertaken in a manner which respects the needs of Australians with disabilities. It must be able to be used across jurisdictions and Australians with disabilities (or their families) must be able to request a review as needed to take into account changes to circumstances or transitional periods. Disability 'experts' such as people with a broad knowledge of disability and the sector, should be part of the management, administration and assessment team. The establishment of a national scheme would enable freedom of movement. The long term and/or permanent nature of disability must be taken into account.

Administration would be most appropriately undertaken by a specialist service. The scheme should utilise mechanisms already in place. Where support services are required, they could be purchased utilising existing state mechanisms.

Australians with disabilities and their families must be empowered to make the decisions that affect their lives, so that they are free to choose from whom they obtain or purchase services, and be given the appropriate support to enable them to make informed choices.

Encouraging Private Sector Investment and Informal systems in the Disability sector

The Australian Tax Office should be engaged to investigate opportunities to provide tax breaks or further deductions such as is available for investment in R&D to private sector businesses for investing in disability.

Circles of Support are a key strategy to make social inclusion work for people with disabilities. By building an intentional circle of support around a person, comprising friends, neighbours, family, shopkeepers, drivers and support workers, real connections and communities can be built.

Circles of support are an informal /volunteer structure that can be established to support people with a disability/ their family and carers in decision making in various aspects life, such as education, work, financial independence, housing. The establishment of such structures should be encouraged and funded by the scheme.

Examples of tax breaks to encourage private sector investment:

- 1) Deduction as is allowed for R&D investment for private sector investment in the financial independence of someone with a disability e.g investment in disability trusts etc
- 2) FBT waived on company cars that are used for transport of person with a disability.
- 3) GST waived on equipment, cars, home modifications etc that are for the support of a person with a disability
- 4) Further tax deduction (i.e 150%) for wages and on-costs for a company that employs a person with a disability.
- 5) Home owner grants for people with a disability or the family/carer/legal entity purchasing homes.

Conclusion and Benefits of a Lifetime Care and Support Scheme

- People with disability and their families would have certainty and clarity about options from the point of determination of a disability.
- There would be one point of assessment which would avoid the onerous tasks of being assessed for access to various services throughout life. Australians with disabilities, their family or supporters and service providers mostly agree that the current method of assessment is onerous, and is largely based on a medical model. There is a continual requirement to attend at doctors to

ensure that the disability is verified – yet againThe Disability Care Plan (DCP) would only be revisited by the person/family carer or other authorised persons as required.

- Eligible people would be entitled to services determined on an individualised plan and needs basis, giving them access to an appropriate whole-of-life suite of services and support. The proposed scheme addresses the current unmet and under-met need for care and support and the unsustainable reliance on carers.
- There would be clear incentives in the service system to invest in timely interventions that promote independence and produce long-term benefits.
- Provide a sound platform of lifetime support to enable a range of innovative private contributions from individuals and families.
- The economic benefits of the scheme would come from an increased number of people with a disability and their families having the opportunity to achieve financial independence through such avenues as improved education and work outcomes. Therefore they are less likely to become solely reliant on welfare.