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National Disability Insurance Scheme.

Submission and Comments 29<sup>th</sup> of April 2011.

I neither support nor oppose a National Disability Insurance Scheme but have what I call a cautious reserve regarding such a Scheme and the reasons being, see below.

- 1) It is claimed that it would be similar to Medicare.
- 2) That anyone in Australia who has a disability could get long term care and support.

In regards to it being similar to Medicare or even to Superannuation or other Insurance Schemes, let me quote what has occurred in the case of Medicare. I.E. The cookie jar is raided.

28<sup>th</sup> of April 1996 a 12 month guns buy back scheme was financed by increasing the Medicare levy from 1.5% to 1.7% for 1996 to 1997. The coffers are raided for things other than health.

Further in 2001, again on the 23<sup>rd</sup> of November the Govt announced a Medicare National Health Service Levy for middle to upper income earners to pay for Australia's contribution to the Peace Keeping Force in East Timor.

Personally I do not trust Governments not to raid the coffers with a bit of creative accounting.

The idea it will create more equality I also have no trust in as I also work in the care industry and see inequities there and whether people are rich or poor, the wealthy always get a better deal not because they purchase their services but because their wealth makes them greater objects of respect and they get the same Govt subsidies as poorer people do without having to pay one cent extra. Goodness, this is known but we do not have anyone with the guts to put an end to it.

I recall a woman who lost a leg in an accident through no fault of her own and was just expected to get on with it because the loss of a leg was not seen as a significant enough disability to warrant extra support she needed. This woman was told she was not eligible for disability support benefit even for a limited time because her disability constitutes just 20% of a physical disability. The woman had not even had her artificial limb made and fitted. Loosing a leg is a pretty big deal is it not?

A young woman that she was, was referred to a service provider who mostly delivers Aged care that was not a good fit, there was no other service and it was domestic assistance only.

This young woman was intelligent and had her whole life on front of her and had earned a good income and had now nearly lost everything.

To cut a long story short, had she accepted this debarkle she would have ended up in a very depressing rut.

Fortunately she chose to up and leave and despite not being fully rehabilitated, sought a job interstate and fled using her own finances re a loan from a friend. I hope all went well for her in the end. The point is the indignity she was put through and how she dumped her support system

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because it was useless to her. Lets hope things worked out for her and did not end up homeless on the street?

This kind of stuff will not change as will the question of who decides what is disability and what is not.

Likewise I have two neighbours who both suffer from mental illness, neither work but could at least work part time, one seems to have a personality disorder, not a psychosis, (also classified as a mental illness).

She has no responsibilities apart from herself, sits on her arse all day, doesn't work and expects everyone to assist her with this and that and complains endlessly as to how unfair and low her pension is. She also likes to tell everyone she is legally blind and took everyone for a ride by trying to obtain a guide dog but that myth was debunked when she began to write abusive signs she placed outside innocent neighbour's houses and the police had to be called.

This woman should hold a job at least part time and not have all and sundry feed her illness by giving her an unconditional pension for life.

The clever ones know how to work the system and the genuinely disabled do not and often miss out. This inequity will not be addressed by a National Disability Insurance Scheme.

The system conspires to make it none viable for these people to even seek part time work. When things finally are put under scrutiny it is everyone even the innocent who have suffer and those who rort keep rorting.

Where are the Schemes and services to meet the current need? There just are not the services in place because nothing can ever get off the ground. There is no future planning and things are shut down and are constantly met with political interference.

That has not been addressed.

Where intellectual and multiple disabilities have been concerned, more money has been spent preventing people from accessing services than providing them.

The problems are huge and my main concern is people with Neurological, Autism spectrum disorders, Intellectual disabilities, and people with multiple disabilities from birth. This group was axed from health care and put in the social problem basket despite many having serious health issues that are in fact the underlying cause of their disability. They did not choose to be disabled.

Then you have the prison population, a large proportion who have some kind of intellectual disability or mental health issue.

It is just easier but not cheaper to criminalise this sector of the population.

In short I do not believe a National Disability Insurance Scheme will change anything. No one wants to deal with the size and complexity of the real problems.

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I believe a working party is needed with members from each disability group, carers, paid carers and service providers from all sectors to put together ideas, free from political interference to come up with solutions to current disability issues. That would probably be naive and asking too much.

A national Insurance Scheme could be part of the solution but it is not the solution.

- Nothing much will change.
- It will be an insurance scheme that will quickly find itself broke dealing with an excess of claims.

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