

19 March 2017

Committee Secretary
Senate Standing Committees on Community Affairs
PO Box 6100
Parliament House
Canberra ACT 2600

Dear Secretary,

Inquiry into: Design, Scope, cost-benefit analysis, contracts awarded and implementation associated with the Better Management of the Social Welfare System initiative.

This submission is made in a personal capacity and is focused on the following terms of reference (a), (c), (d), (e), (h), (i), (j), (k). I would ask that the committee keep my name and address confidential please.

I would like to ask the committee to review the following:

- Compensation processes for individuals who do not receive a debt following the debt recovery matching process. To account for the loss of productivity caused.
- The approach of calling from private numbers with no formal notification be changed to treat individuals being contacted with dignity and respect, understanding that individuals being contacted may be at work in an environment where phones are not permitted.
- The use of a human review process prior to all notices being sent.
- The expansion of open hours of call centres, and the removal of cut-off times for state-based call centres.
- The use of human services to collect substantial evidence prior to contacting an individual who is believed to owe money to the agency.
- An official apology to all individuals who do not receive a debt following the debt recovery matching process.

I was subject to both the online collection process and then also to a follow-up phone-based collection process. During this time, I felt pressured and stressed and was also made unproductive. Additionally, I submitted an invoice for my time at my current work rates which has not been responded to. I would like to ask that if the honourable members recommend the continued use of automated matching and collection processes that the committee investigate a means for working individuals to take part in the process and be compensated for loss of productivity and loss of potential sales revenue.

In [REDACTED], I was unemployed for a brief period. During that time, I registered on Centrelink and claimed a benefit. I was fortunate enough to secure casual work relatively quickly in the process (though the work paid roughly [REDACTED] for a 6-month period). As soon as my income became stable, I unenrolled from benefits; however, during the period, I also reported all of my income regularly so that I wasn't overpaid.

██████████ I received a message from the government asking me to log on to the My Gov portal and confirm a data match against me which suggested that I worked and earned an income outside of the period that I had actually worked and earned an income. Being cautious because I did report my earnings to Centrelink correctly during the time I was on benefits, I did not click the check box and I did not confirm the false information.

Then in ██████████ I became the subject of a series of unsolicited calls to my mobile while I was at work. I later learned that it was the Department of Human Services repeatedly ignored my listing on the do-not-call register and persisting to call me on my mobile at all times of the day from an unlisted / private number. During this period, they had numerous chances to leave voice messages which they didn't. Being a hard worker and because I work in an environment where private calls in the workplace are discouraged, I didn't answer the calls. Finally, they got me at ██████pm on a Tuesday night as I was getting ready to have my dinner.

On answering this call, from a private number, outside of usual hours without any warning of who it was from - the first question posed to me was "what's your date of birth". Now, I was very upset with this. I've recently had a friend whose identity was stolen and who had thousands of dollars plundered from his bank account. This is a big red flag to me and I'm sure if you had a similar experience you'd probably hang up immediately. However, given the press coverage of the issues, I gave the caller the benefit of the doubt and played along. On establishing that we both were who we claimed to be, I was then told that I was effectively a criminal who'd committed fraud. I was gobsmacked! You see, I haven't done anything to incriminate myself. I'd reported all my income at the time and I was being told I was a liar, and this person who'd called me from a private number asking for my DOB was alleging all sorts of nasty things about my person and character.

We went backwards and forwards quite a bit and finally the lady calling me 'opened my file' and noticed that I had actually declared income that corresponded to me actually earning ██████ during the year. She then started feeling sorry for me and told me everything I needed to do and how the gov actually doesn't help people like me anymore. She told me that I need to contact my old employers and get pay statements from them and that I need to send them back to Human Services. I was still upset because I was being told to collect my own information in my own time.

I asked the lady how much time I had to chase down all the information and she told me that I had 14 days -- only 14 days to contact my old employers, arrange for pay slips, and to post them in to the Government! I told her that this wouldn't be long enough and she said she couldn't help but told me to call back and to request an extension (I wasn't able to ask for an extension on the night of this random call).

It was time consuming to request the information from my employers and it was very stressful to re-live a very hard time of my life; however the collection of data was easier than reporting it to Human Services. My files were locked to the initial caller who called me in Perth. So when I called at 8:30am on the 1st of March 2017 to request an extension I was told that I had to call back because Perth wasn't online yet. Then, whenever I tried calling back after 5pm I couldn't reach them because the phone system locks out the east coast after 5pm even though Perth is still running. Finally, when logging into the website My Gov on ██████████ ██████████ I was unable to upload my files because the system was down and there was no actual contact email.

All I had an option for was to lodge complaints, lodge compliments and view my old complaints and compliments. I'm not sure what they wanted me to do. Did they want me to use my phone to make private calls at work and risk being sacked to then go back on Centrelink? They didn't give me any way to even submit my documents. I felt trapped in a spiral of horrible stress. I was worried that I was going to end up being billed by the government who alleged that I had earned money when I didn't even though they had no proof.

I did eventually manage to get my paperwork submitted online (when the site finally came back online), through a postal submission and also through my local MP. I tried all three because I was stressed and worried about what I had to do. I am pleased to say that I have no debt notice issued to me given that I reported accurately during the time (██████████) when I was collecting benefits; however, the process did leave me stressed and upset.

Finally, in addition to submitting my documentation, I also submitted an invoice for the time it took me to collect data for the department. I feel that it is important to remember that at one stage a human actually did the job of not only detecting fraud but also of collecting data. I was both incorrectly identified and required to clear my own name. This incident put me out of pocket timewise and put me under undue stress for which I would like to be compensated.

a) the impact of Government automated debt collection processes upon the aged, families with young children, students, people with disability and jobseekers and any others affected by the process;

I feel that initially when I was contacted by the government requesting that I log into the MyGov website that they didn't clearly provide me the options to deny the incorrect claims.

I was put under a great deal of stress during the collection review process and I felt trapped. Additionally, I felt harassed by the deluge of PRIVATE phone calls that didn't leave messages on my voicemail during both work hours and personal hours without any notice. I felt as though the government did not take reasonable steps to treat me with respect and dignity befitting a human person.

I would like to see the committee consider the use of full disclosure to individuals – including the use of both mail and clearly identifiable phone calls. Additionally, I would ask that voice mail and potentially My Gov messaging be used – where the My Gov messaging allows individuals to communicate back, like a chat or email program.

c) the capacity of the Department of Human Services and Centrelink services, including online, IT, telephone services and service centres to cope with levels of demand related to the implementation of the program;

I was unable to call the call centre. When I attempted to call outside of my work hours, I was unable to even request an extension because my file was locked. Additionally, the ██████████ call line blocked me from calling in the evening outside of my working hours while the Western Australian call centre is still open. I would very much like to see the phone number blocks be removed for all states to call any available and open call centre. If a WA call centre is running at 6pm AEST, then it should be available for east coast callers.

d) the adequacy of Centrelink complaint and review processes, including advice or direction given to Centrelink staff regarding the management of customer queries or complaints;

I have made numerous attempts to have my invoice paid. I have not been advised once by a Centrelink staff member to submit a loss claim and I have not been given an official “will not pay” advice from Centrelink.

However, I have been advised informally (on a call to Human Services) that there is no process for dealing with my invoice or compensation requests.

I would like to see a compensation scheme introduced where a person being targeted is required to do the job that was once a paid position – that is collect payment details from past employers and to provide evidence which result in no debt notice being issued.

e) data-matching between Centrelink and the Australian Taxation Office and the selection of data, including reliance upon Pay As You Go income tax data;

The data matching in my case was incorrect and resulted in a fraudulent claim being laid against me. Under the current scheme, had I not provided my own evidence, I would have received a debt notice.

I would ask for a human review of data-matching results before they are posted in the future. On review of my file, the call centre operator from Human Services remarked that by looking at my file, it was pretty obvious that I had made reasonable attempts to declare income and that the income amounts that I declared appeared to be in line with a compliant customer of human services.

h) the Government’s response to concerns raised by affected individuals, Centrelink and departmental staff, community groups and parliamentarians;

I was unable to get a response to my invoice. I have been lied to by human services staff members who have advised that they would contact me or get their supervisor to contact me with regards to my invoice.

I have not received a formal “will not pay”.

l) Centrelink’s Online Compliance Intervention (OCI) and its compliance with debt collection guidelines and Australian privacy and consumer laws;

I received a large volume of phone calls from a private number consistently during work hours and after 6pm. I was not contacted prior to the phone calls and I do have my number listed in the do-not-call register.

I would like to see a full disclosure process introduced where a formal notification is mailed and an attempt to contact which treats the individual as a human person. I wouldn’t have minded if I had an email or an SMS / voice mail left for me attempting to line up a time where I was available to talk.

Additionally, the request for personal information to identify a phone call receiver should be reviewed. With the increase in identity-related crimes, I think it is highly dangerous for the government to engage in private number phone calls requesting private details such as DOB.

k) any other related matters.

I would like to see that an apology is sent following an incorrect accusation of an individual. I was accused of being guilty of fraud with no evidence from the government. I was required to prove my innocence and then, when I submitted information which was a match for the information that I provided in [REDACTED] I was not given a formal apology for the accusation of guilt.