Committee Secretary, Standing Committee on Family, Community, Housing and Youth PO Box 6021 House of Representatives Parliament House Canberra ACT

2<sup>nd</sup> JULY 2008

Dear Secretary,

I wish to make a submission to the House of Representatives Standing Committee on Family, Community, Housing and Youth inquiry into better support for Carers.

I make it on behalf of all of the Self Funded Retirees to whom the past Government provided little comfort in old age. Not receiving any pension or at home respite care they cannot deduct costs from their tax or claim from their private health insurance.

<u>As a carer, I felt that my role</u> was to help my 94y/o mother to avoid joining her 99y/o husband, in the nursing home. To die in her own home was her remaining wish in life.

As a result of gifts/bequest from her sister she had become ineligible to receive any at home support from the Government. She was ACAT High-care with mainly minimal mobility and dementia, and needed 24/7 care. I did so in her home so that she could daily visit her husband in a nursing home, across the road. I was ably assisted by my wife Esterlita who prepared all meals and carried out all normal housekeeping as well as escorting Mom to doctors etc plus frequent shopping and entertainment trips. We supervised her care, medication, grooming and all other aspects of her daily life. Whatever assistance we got Mum had to pay the full market cost with no subsidy etc.

Esterlita completed her TR7 Aged Care Certificate III and is currently expanding her studies whilst starting, as 5 Star Aged Care Agency, in the business of supplying aged care services only to Self Funded Retirees. She does not seek any Government funds.

I faced the following problems :-

(a) Short term say for a few hours during the day to perhaps an evening. Because Mum was HACC Category 4 she had to pay all costs. We tried the not for profit organizations that advertise in the Yellow Pages or are known to aged care people. However, this was totally unsatisfactory as could not get the same carer each time and this was critical as Mum who, suffering from Alhzeimers, needed to recognize the carer with whom she was to spend the next few hours. Another problem was because Mum knew she would have to pay (say from \$100 to \$300) and she would get very annoyed if the carers talked on their phones or failed to pay attention or entertain her. We received absolutely no help from other members of her family but relied upon privately hiring staff from nursing home, like her regular physiotherapist's assistant or masseuse.

Mid Term say for a few days or weeks. Existing accredited overnight respite facilities , when they can be located, are extremely difficult to book, and in the case of the Self Funded Retiree, who have to pay most of the costs, not very good value/comfortable.

Some accredited providers do offer 24/7 at home service but as you can see (attached PHCS quote) what could cost a full pensioner absolutely nothing, if allowed to accumulate under the HACC scheme, would cost the Self Funded Retiree, without subsidy, more than \$6000 plus each week, at today's prices.

An additional problem is that clients of accredited agencies could experience 3 or more carers in a single day and no guarantee of the same individuals the following days. Anecdotal evidence suggested that mid to long term carers brought with them ironing, or other revenue raising activity, to do whilst client slept/watched TV. Carers need only Police clearance and one day of training.

As can be seen (Attached Have A Go News) in ads for Serenity and Choice. **Non Accredited Aged Care Respite** facilities are like Bed and Breakfasts for tourists, rather than the institutes like nursing homes for the aged. The hourly rate includes meals cooked on the premises, often whilst client supervises, to their exact wants, served whenever they want, with wine, if required/allowed. Being **Non-Accredited** simply means that a client has to pay 100% of the bill.

With a maximum of three (3) beds these facilities provide near to one on one care by women, who live on the premises, and who have had caring or nursing backgrounds, in aged care. Serenity is a very low priced rural setting whilst Choice Respite is centrally located in Mandurah, a seaside resort. Although a lot dearer it is vastly cheaper than the 24/7 at home respite care, which is the only realistic alternative for carers, of some of Self Funded Retirees, in Perth.

## I needed help locating Non Accredited Aged Care Respite facilities/services

It should be noted that Have A Go News, in WA, is a free publication with a tiny readership and I know of no other media in WA that has advertisements for **Non Accredited Aged Care Respite Facilities**. There appears none in directories in the other States or on the internet. Use of terms such as luxury ,VIP or Deluxe in ads would be indicative of their existence. Such facilities or services maybe hard to locate as the vast majority of aged care facilities or services are for full or part pensioners and are not specifically for those who are not eligible, for any Government subsidies, who are Self Funded Retirees.

## I think the Government can better help Carers by:-

(1) better access for businesses that are providing aged care services/facilities who operate *without any Government benefit or funding by HACC etc.* 

For example, I have been refused advertising in the Carers WA Newsletter for my wife's business, 5 Star Aged Care Agency, which advertises in the major newspaper as well as Have a Go News and <u>www.5staragedcareagency.com.au</u>

I wanted to pay for several ads, for each edition, for a year, but I was advised that must first obtain "Government accreditation/5 ticks Quality Endorsement" like "PHCS", who are a major aged care provider with 600 employees etc. etc. The former is not available and the "ticks" cost \$3000 + \$2500 p.a to maintain and do not appear appropriate for small business with few, if any, employees.

I have suggested that the Carers WA Newsletter created a page solely for the **Non Accredited Aged Care Respite Facilities/Services** and print disclaimers and an explanation at top of the page that advertisers receive NO Government funding and are *for profit* organizations and clients must exercise due caution.

It maybe that the business services are cheaper than the NOT FOR PROFIT organizations as for example 5 Star Aged Care Agency claims to provide a better at home 24/7 service than PHCS, for about \$2000 per week less.

In addition, to recognition and non discrimination by portals and newsletters of the Government it should make a button and a space available on all aged care portals/sites for **Non Accredited Aged Care Respite Facilities/Services.** Plus reciprocating hyperlinks like for businesses between Government aged care portals/sites and the websites of organizations like <u>www.redcross.com.au</u>

(2) To establish control over <u>Non Accredited Aged Care Respite Facilities</u> by a new category of MICRO (5 beds or less) RESPITE FACILITIES etc. in Legislation for nursing homes and hostels. Could be limited to low care, on a hourly basis or a bond required for mid term tenancy, and completely free of payments or subsidies by Government, State or Federal or Charity.

Such low cost ( say less than \$50,000 a bed ) is achievable by extension to selected existing homes in inner urban residential areas made possible by aged care dwellers not requiring separate parking facilities or much space.

It is claimed than through out Australia on any given night there are tens of thousands of elderly being kept in hospitals because there is no where else. These hospital beds are being claimed to have costs from \$600 to \$1600/day.

Obviously, if medical, or other Governmental agencies were to subsidize by \$100+ a day then many could receive transit care by Micro Respite Facilities. The type of person that can be best served by Micro Respite Facilities is ones that have had a fall, or operation etc., and need some 24/7 living support before returning to their homes. The seriously ill need fully nursed facilities.

Hence, the creation of a new category of Aged Care Hostels/Nursing Homes, could be achieved by simple definition and regulations which could include :-

- (a) person with at minimum Category III Aged Care Certificate to be on the premises as all times that an elderly person is resident or even transiting.
- (b) Minimum of one (1) staff member for every four (4) aged resident clients.
- (c) Large signs advising phone number of ADVOCARE or other to be called in the event that elderly client was not happy, ill treated or any complaint.
- (d) If elderly client was ACAT high care then could be regularly visited by Silver Chain or some other trustworthy accredited aged care organization.

Major advantages of such a new "MICRO" category of aged care facility include :-

- (i) Give authorities control over aged care respite facilities, run in private homes.
- (ii) Provide a way of reducing elderly in hospitals because of lack of transit care.
- (iii) Assist in Council application for the renovation/use of homes for respite care.
- (iv) Assist in funding application for the renovation/use of homes for respite care.
- (v) Create a luxury class of aged care for those who are able and/or willing to pay.
- (vi) Assist a range of other Government planning objectives such as urban infill.

In most aspects of life, including death, better goods and services are available if you simply pay a premium. Whilst there are near palatial retirement villages there appears little, if any, deluxe aged care personal services in a market that is totally dominated by Government subsidized services/facilities.

To my limited knowledge Australia has the best aged care infrastructure in the World.

However, those who continue and have paid more than their fair share of the taxes are exempt from Government subsidy or support. Better Regulations and encouragement of Micro Respite Facilities that can provide short term/notice respite for Carers ( who can afford ) by providing boutique quality aged care for their parents/family members.

## The best thing the Government can do for Carers is to recognize and support the establishment of private, and unsubsidized, home based Micro Respite Facilities.

Thank you for taking my views into consideration as part of the Committee's Inquiry. I look forward to reviewing your recommendations to improve the life of Carers.

Yours sincerely,

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Gordon Son and Carer/Guardian of the late Judith