

Proposal for a Victorian carers reward card – options for the implementation and delivery of the card

Consultation Paper

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Introduction

The State Government recognises the vital role that families, friends and other carers play in supporting people with disabilities, those with chronic illness or mental illness, children needing foster care and the increasing numbers of frail aged needing care.

Over recent years a number of initiatives have been introduced to assist carers such as the development of the Carers Charter and increases to the reimbursement rate for DHS foster carers.

The Victorian Government has announced that it will introduce a Carers Reward Card in 2010-11, and will work in partnership with the community sector to develop the card and its benefits to carers.

This discussion paper forms a key element of this consultation process, providing stakeholders with an outline of proposed key features for discussion. The paper is designed to stimulate discussion and generate feedback to inform the design and implementation of the scheme. Details of how to participate are provided at the end of this paper.

1. Why introduce a Carers Reward Card?

The Carers Reward Card is considered to be a way in which carers can be recognised for the significant level of care and commitment they provide supporting family members and friends who are frail/aged or have disabilities or to children who require foster placements.

The Carers Reward Card is designed to support the goals of Growing Victoria Together, A Fairer Victoria and the State Disability Plan 2002-2012 by strengthening support for carers and helping them to sustain their caring role. The Card will acknowledge the important and often unrecognised role of carers in providing ongoing support to an adult or child who has a chronic condition, mental illness, disability or who are frail aged.

The Carers Reward Card will provide State Government recognition of the vitally important role of carers. It will provide acknowledgement that the role performed by carers is an integral component of the broader care system and is critical to sustaining the current system of community-based care.

Interest in the development of the Carers Reward Card is borne from an understanding that the responsibilities of carers often prevents them from participating in the paid workforce and makes them more vulnerable to social isolation and reduced social activity. Recent research into the impact of caring on carers¹ has identified a range of physical, emotional and relational impacts as well as broader effects on income and employment.

Most people who require care are cared for in their own home by someone they know and trust. Carers can be parents, partners, brothers, sisters, friends or children. In addition to these carers, foster carers are also an

¹ "The Nature and Impact of Caring for Family Members with a Disability in Australia" (Australian Institute of Family Studies, December 2008, "Women Carers in Financial Stress" , National Centre for Social and Economic Modelling (NATSEM, 2008)

important component of the carer population that will be recognised by the Carers Reward Card.

Foster carers are vital to the child protection system by providing a safe, nurturing and secure family environment for children and young people requiring care. Home-based care provided by either kinship carers or volunteer foster carers is the preferred model for children requiring short and long term foster care in Victoria. Kinship carers are carers related to the child in their care or associated people well known to the child in their care. Foster carers care for children placed in their care by the child protection service of the Department of Human Services (DHS) or by community service organisations delivering services on behalf of DHS. Foster carers are usually unknown to the child placed in their care and usually care for a many children throughout their time as carers. The number of foster carers is however, continuing to fall, leading to acute carer shortages. DHS recently launched a Recruitment and Retention strategy which is designed to assist community service agencies with communication strategies to attract and retain foster carers.

The Carers Reward Card can complement this strategy through being another tool which agencies can use to retain and attract foster carers by providing a small, but not insignificant, incentive to continue to participate in the system.

The Carers Reward Card will reinforce the Government's commitment to the vital work of carers and provide them with recognition of this work by:

- Raising the profile of carers
- Improving community awareness of the work that carers do and the commitment they make
- Providing financial assistance by way of discounts on goods and services. For foster carers, discounts on goods and services that are applicable to the foster child will also be secured.

2. Who is a Carer?

Defining who is a carer is a significant issue that must be resolved for the Carers Reward Card to become a viable scheme. A clear definition of a carer needs to be established to enable workable eligibility criteria to be established. Definitions of carer are provided by organisations such as the Australian Bureau of Statistics, Centrelink or the Commonwealth department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA).

It is recommended that the definition of a Carer that will be applied for the purposes of the Carers Reward Card will be:

"A person who provides unpaid*, primary care to a person or person(s) with a disability, mental illness or who are frail/aged and foster carers." This definition of a "primary carer" is consistent with that 2003 Australian Bureau of Statistics Survey of Disability, Ageing and Caring. Foster carers will include all carers receiving DHS reimbursement, and will include kinship, permanent and respite carers.

*The use of the term "unpaid" refers to carers who are not professional carers who receive payment from an individual or organisation for providing caring

services. Income support from the Commonwealth or State Governments is not considered payment.

The definition of a “primary carer” will also be consistent with that used by the ABS. This definition will be the carer who lives with a person requiring care and provides assistance with at least one of the following core activities:

- Self care (dressing, feeding, bathing)
- Communication
- Mobility

There are more than 100,000 primary carers in Victoria, with 12% over 65. However, the ABS Survey of disability, ageing and carers (ABS 2003) estimates that a total of 690,000 Victorians contribute to the care of older people.

Many, but not all carers will receive income support payments from the Commonwealth Government. Section 6.0 provides details on the number of Victorians who receive income support for their caring responsibilities.

3. What will the Carers Reward Card provide?

Specific government commitments have been made regarding the benefits the Carers Reward Card will provide. These benefits have been defined as:

- Discounts on a range of government and community venues, activities and services;
- Free travel on public transport on Sundays and travel vouchers for two free return off-peak trips

It is intended that DHS will secure sponsorships in a corporate social responsibility/ not for profit context to secure optimum business support for the program.

3.1 Benefits provided by other Victorian cards

It is intended that the Carers Reward Card will complement a range of other government card and benefit schemes, such as concessions, the Victorian Seniors and Companion Cards.

Carers holding a Centrelink concession card are eligible to receive a range of concessions which are designed to assist these low-income Victorians with the affordability of a range of essential services. Many carers will have an entitlement to state and commonwealth concessions as a result of receiving Carer Payment or Carer Allowance from Centrelink. These payments provide a Pensioner Concession Card and Health Care Card respectively.

The Victorian Seniors Card is issued to Victorian residents aged 60 or more who are no longer working full time. Seniors cardholders are eligible for concessions on public transport and discounts on a range of products and services.

The Victorian Companion Card is issued to people with a significant, permanent disability that prevents them from accessing most community activities and venues without attendant care. Participating organisations will issue the cardholder with a second ticket for their companion at no charge.

The Carers Reward Card will allow carers of Companion Cardholders to access discount on many venues independently of the person for whom they provide care.

4. Commonwealth and State Government obligations to Carers

Legislative obligations exist to ensure that people with a disability, mental illness or the frail aged are not discriminated against. Legislative obligations in terms of the rights of the carers of the disabled, are however, less well defined. Neither the Commonwealth or Victorian Governments provide legislation to protect the rights of carers. As the primary focus of the Carers Reward Card is on the carers themselves, the initiative does not have the same legislative imperatives as the Victorian Companion Card² in respect to equity and discrimination relating to people with disabilities.

A Carers Charter is currently being developed by the Disability Services Division of DHS. The objective of the Carers Charter is to assist carers in becoming more involved in decision making and the development of policy, and to provide an opportunity for government agencies and the community to become more aware of carer's needs.

5. Existing Commonwealth income support for Carers

The Australian Government provides financial assistance to many carers through the income support system. As previously indicated, the main payments available to carers are Carer Payment and Carer Allowance.

Income support for carers recognises the lost income of carers and provide assistance with some of the costs of caring. Like other income support payments, Carer Payment is targeted to those most in need. It is subject to an income and assets test and is paid at the same rate as other Centrelink pensions. Carer Allowance is a supplementary payment available to parents or carers of adults or children with disability or severe medical condition. Carer Allowance is not income or assets tested and may be paid in addition to other income support payments.

Due to the financial disadvantage experienced by many carers, a significant proportion of carers are eligible for income support from the Commonwealth Government. Carers receiving Carer Payment are issued with a Pensioner Concession Card. This card entitles the holder to the full range of State Government Concessions, including transport concessions. Many community and government venues provide concession rates to holders of a Pensioner Concession Card. As of the end of 2008 there were 34,834 recipients of Carer Payment in Victoria.

Some carers however, are in receipt of Carer Allowance only, and are not eligible to be issued a Health Care Card, or receive a Health Care Card solely in the name of the child. As at the end of 2008 there were 36,642 recipients of Carer Allowance in Victoria. Of this group, 3,844 received a Health Care Card in the name of the child for whom they are caring. This Health Care Card entitles the child to concessional rate pharmaceuticals, free ambulance travel

² The Companion Card is issued to people with a significant, permanent disability that prevents them from accessing most community activities and venues without attendant care. Participating organisations will issue the cardholder with a second ticket for their companion at no charge.

and kindergarten fee subsidies. It does not provide access to State Concessions for the carer of the disabled child.

In addition to the 3,844 Victorian carers who receive a Health Care Card in the name of the disabled child in their care, there are also 2,200 Victorian Foster Carers who receive a Foster Care Health Care Card which is also issued exclusively in the name of the child. The benefits provided to the child are the same as that of the child disability Health Care Card.

Both Carer Payment and Carer Allowance provide for situations where it is anticipated that the need for care will be ongoing, rather than short-term or episodic.

The Department of Veterans Affairs (DVA) does not provide the carers of DVA clients with a carer allowance or carer payment. Carers of veterans are eligible to receive Centrelink Carer Allowance or Carer Payment in the same way as carers of non-veterans. Veterans requiring care, may however, be eligible to receive an Attendant Allowance. The DVA provides an Attendant Allowance to veterans who require attendant care to assist with the costs of this care.

Levels of Commonwealth income support therefore vary considerably between carers depending on both the financial status of the carer and the level of care that is being provided by the carer. Given the diversity of income support and concessions entitlement amongst carers, the value of the Carers Reward Card will obviously vary considerably amongst the carer community.

6. Summary of estimated number of Victorian Carers receiving some form of payment for caring responsibilities

As of the end of 2008, there were the following number of Victorian Centrelink recipients of Carer Allowance and Carer Payment:

- Carer Allowance 36,642
- Carer Payment 34,834
- DHS Carers 2,679

These figures do however inflate the number of carers receiving Centrelink payments as most of carers who receive the Carer Payment also receive the Carer Allowance. This figure is believed to be approximately 80% though Centrelink was unable to provide data to validate this figure. Approximately, one half of those receiving Carer Allowance will also be receiving another income support payment from Centrelink such as Carer Payment, Age Pension, Parenting Payment or Disability Support Pension.

7. Proposed eligibility criteria

Determining eligibility involves fundamental questions about how a carer is defined, which carers are most in need of State Government recognition and how carers outside the current income support system can be recognised.

As highlighted, the implementation of the Carers Reward Card raises complex issues in respect of eligibility criteria, assessment and verification processes. For the implementation of the Card to be successful the eligibility for the card

must be such that entitlement to the Card can be readily demonstrated to reduce the need for an extensive assessment process.

The following options have been developed to explore the most equitable and efficient means of targeting the Carers Reward Card. Alternative options may also be considered.

7.1 Option One: The low income model

Option one involves using receipt of the Centrelink Carer Payment or Centrelink Carer Allowance to determine eligibility for the card. Eligibility would also be provided to DHS carers in receipt a DHS caregiver reimbursement. By using receipt of these payments as the eligibility criteria, the Carer Reward Card will benefit those most financially disadvantaged by their caring role and DHS carers.³

It will be recommended that eligibility for the Carers Reward Card will be recipients of the following payments/allowances:

- Centrelink Carer Payment (Pensioner Concession Card issued with this payment)
- Centrelink Carer Allowance (Health Care Card holders only – card can only be used for child if the HCC is a Child Disability Health Care card)
- DHS Foster Care payment
- DHS Permanent Care payment
- DHS Kinship Care payment
- DHS Respite Care payment

Limiting eligibility to the above groups is however, not without risk. Additional criteria may need to be developed to ensure that carers who provide a similar level of care to those in receipt of payments, but who do not access these payments, are not excluded from the Scheme.

Reasons why carers who provide a high level of care, but who do not receive any payment for this care are varied, but can include:

- Lack of knowledge of the availability of payments. This is a particular problem amongst indigenous carers and carers from a culturally and linguistically diverse (CALD) background. The different roles and responsibilities in these communities can result in people not identifying themselves as carers. Difficulties in understanding the payment types and the forms, language barriers and access to interpreters and access to health resources and facilities generally are all issues.
- A personal preference not to receive payment for their caring duties. This is most common amongst kinship carers who are uncomfortable with receiving payment for looking after grandchildren or other related children.

By limiting eligibility to the card mainly to those in receipt of a Centrelink Concession Card (Health Care Card or Pensioner Concession Card) it may be

³ A DHS Foster Caregiver survey, completed by the Department in December 2007 identified the household incomes of foster carers are generally below the Australian average. Over 64% of DHS foster carers reported an annual income of below \$55,000, the average Australian wage at that time.

argued that the benefit of the Carers Reward Card may be minimal as many of these carers are already eligible for State Concessions, including public transport concessions. Many government and community venues also provide concessional entry/services to holders of a concession card.

Notwithstanding the above, the proposed eligibility criteria have been developed to maximise benefit to low-income Victorians carers and DHS foster carers.

Advantages

- Simple to administer as eligibility easily determined
- Verification process reasonably simple
- Benefits are specifically targeted to low-income households and foster carers

Disadvantages

- Too Restrictive, carers without a Centrelink Card or who are not DHS carers may feel aggrieved by not being able to access the card
- Kinship carers may be disadvantaged if they do not access Centrelink or DHS payments for their caring responsibilities
- Given the relatively modest benefits of the Carers Reward Card, strict eligibility criteria may raise concerns by carers about whether the program (which will largely rely on the donation of discounts and subsidies) adequately acknowledges the economic costs of providing care at home.

7.2 Option Two: The Carers Reward Card - companion card nexus

Option Two involves creating a synergy between the Carers Reward Card and the Companion Card. Eligibility for the Carers Reward Card would be provided to all those carers specified in Option One and to carers for whom the person they provide care for is a holder of a Victorian Companion Card. This would remove the obligation on doctors or other health professionals to provide endorsement for entitlement to the Carers Reward Card, when many would have already provided similar endorsement/information for the purposes of the Companion Card. As entitlement to the Companion Card requires a significant level of disability, it will be evident from this entitlement that the carer of a Companion Card holder will also have significant caring responsibilities.

Advantages

- The number of carers eligible to receive the Carers Reward Card will be quantifiable
- Public and private affiliates may be more comfortable with providing to benefits to more clearly defined population
- Administration of the Card will be relatively simple. Eligibility will be determined by receipt of Centrelink payment, DHS payment or by providing details of the Companion Card held by the person for whom they provide care
- It may be possible to use existing Companion Card application infrastructure to process applications

Disadvantages

- As per option One
- It may be perceived by disability advocates that the Carers Reward Card, which is held by the carer conflicts with the Companion Card model that asserts the rights of people with disabilities to have their independence and choices respected. The issue of a similar card being made available for people with disabilities may be raised.

7.3 Option Three: The broad-based model

An alternative eligibility model to that based on concession card status could be a simple model not dissimilar to that of the Victorian Seniors Card. Given the benefits of the Carers Reward Card are modest, under this model the Carers Reward Card would be a widely accessible scheme – the only criteria being that the applicant provides primary care to a person with a disability or physical or mental illness, or is a foster carer (DHS or otherwise).

An application form for the Carers Reward Card would be developed that would provide for endorsement/verification of the applicants caring status by a doctor or other relevant authority.

Under this model, the number of carers who would be eligible for the Carers Reward Card would be significantly more than under the model proposed in Option One. While the number of primary carers in Victoria is over 100,000 (ABS) the number of people who may identify as a carer may be significantly more. An easily interpreted definition of an eligible carer will need to be developed to guide doctors/authorities with endorsement discretion. This definition(s) will provide a specific reference for doctors/authorities to determine whether the applicant is likely to be eligible for the Carers Reward Card. Final evaluation of eligibility will however be conducted by the relevant State Government Department with responsibility for administration of the card.

Advantages

- The application process recognises that the disabled/elderly have numerous health interventions, and many carers will be involved with these health services. This application process enables applicants to use existing services or health networks to verify their caring status, rather than undergoing a specific assessment
- Easy to administer, no Centrelink or DHS verification required
- May be possible to use existing Seniors or Companion Card application infrastructure to process applications
- The market value of carers may be more attractive to businesses if it is a larger collective

Disadvantages

- Additional responsibility placed on doctors to sight and sign forms and provide additional supporting information as required
- Private businesses may be reluctant to provide benefits to a potentially much larger carer group
- It may be difficult to predict with a high degree of accuracy the number of carers who will access the card and its benefits, which may deter some businesses from becoming affiliated with the program
- Businesses may view the program as cost-shifting from the public to the private sector

8. Maximising the benefits of the Carers Reward Card

Considerable work needs to be conducted to maximise the benefits that will be provided by the card.

A partnership approach with the private sector will need to be established similar to that undertaken with the Victorian Seniors card. Discussions will commence with the selected private sector service providers to encourage them to use the market value of carers to attract discounts at a range of private venues and services.

Research conducted by the Australian Bureau of Statistics for the 2006 General Social Survey, identified carers as having higher rates of visiting cinemas, libraries, theatres, music concerts, museums and parks and botanic gardens than non-carers. This research will be used to inform the type of benefits that are most likely to be of value to the largest number of carers.

Specific information will also be sought from the Foster Association of Victoria regarding the types of discounts that will be most valued by foster carers.

Participation in the Carers Reward Card Program will also provide affiliates with an opportunity to promote a positive community image. As the Card may be available to 100,000 carers, this is a significant market collective for potential affiliates.

Similar to the Seniors Card, it is intended that a retail and services directory for the Carers Reward Card will be developed. Participating businesses will be provided with a listing in the Directory at no cost. Upon joining the Carers Reward Card Program business supporters will be permitted to use a program logo in their advertising and promotional material.

Representations by the Minister, Community Services are currently being undertaken to other Victorian Government ministers to secure the participation of as many Government venues as possible.

Government venues where recognition of the Carers Reward Card will be sought will include The Melbourne Museum, National Gallery of Victoria, The Melbourne Aquarium, the Zoo, Ripponlea, Scienceworks and Werribee Park. The Carers Reward Card will also be recognised on all public transport services.

9. Promotion of the Carers Reward Card

For the Carers Reward Card to successfully meet its complementary objectives of both providing Carers with some financial recompense for their caring duties while simultaneously raising the public profile of carers, a coordinated communications campaign will need to be developed.

DHS will be responsible for developing and delivering a communications campaign consistent with the existing strategic framework for communicating with low-income Victorians.

The objective of the communication strategy will be to ensure:

- maximum take-up of the Carers Reward Card;
- the caring community can easily access information about the Card and understand how to make an application; and
- senior Victorians, CALD and Indigenous groups are easily able to access and understand information about the Carers Reward Card.

The involvement of carer advocacy groups will be critical in both developing appropriate messages and communicating the availability of the Card to carers.

10. Administration of the Carers Reward Card

10.1 Delivery

The Government Department which will be responsible for the delivery of the Carer Reward Card Program is currently under consideration. These considerations will consider the most appropriate existing program area within government for the ongoing administration of the Carers Reward Card.

10.2 The card

It is expected that actual Carers Reward Card will be similar in style and format to the Victorian Seniors Card. It is not intended that a photograph of the applicant be included on the card, or that any security feature be encoded on the card. This will both reduce production costs and remove unnecessary deterrents to carers applying for the card.

Businesses will be given permission to request another form of identification from a cardholder if they suspect unauthorised use of the card.

10.3 Renewal

The period for which a Carers Reward Card is valid needs to be determined. This period of time needs to take into account the diversity of the carer community. While many carers provide ongoing and long-term care, there are also carers that may exit and re-enter the DHS carer system, for example foster carers.

The period of renewal should balance the requirement for the card to be provided only to those that maintain their eligibility with the administrative cost and impost of regularly reissuing cards.

Taking these issues into consideration it is recommended that the Carers Reward Card be reissued every two years.

10.4 Discontinuance

Periodic verification of Carers Reward Card holders could occur with Centrelink and DHS records. This would identify cardholders who no longer have an active caring role or have changed financial circumstances that render them ineligible for Centrelink payments.

10.5 Cardholder handbook and website

A cardholder handbook and internet website will be produced which will contain the details of retailers, venues and events that recognise the Carers Reward Card. Details of the discounts provided by retailers and service providers will also be included in the handbook and website.

11. Next steps

The Carers Reward Discussion paper has been developed to facilitate input from the organisations that understand the needs of carers best. It has been drafted on the basis of analysing existing models of Carer Cards in operation in other states and determining what would be the best and most efficient "fit" for Victoria.

Following a consultation period, an implementation model will be finalised to ensure the card becomes available to carers during the 2010-2011 financial year.

The consultation period will occur from 18 May 2009 to 18 June 2009.

12. Discussion questions

The following questions are those DHS would like interested stakeholders to consider when preparing a response to this discussion paper:

1. What definition of "carer" is considered the most appropriate by your organisation for the purposes of the Carers Reward Card?
2. What are your priority focus areas and why?
3. What benefits/rewards are likely to be of most value to carers?
4. Which of the three eligibility models is favoured?
5. Is there an alternative model that your organisation would like considered?

13. Providing feedback to DHS

Responses must be provided to DHS by close of business on **Friday, 19 June 2009**.

Responses to this discussion paper should be sent to Andrew Muscat, Manager, Concessions Policy at 10/50 Lonsdale Street or electronically to Andrew.Muscat@dhs.vic.gov.au

Any questions you may have regarding the discussion paper can be directed to Carolyn Pinto on 9096 0026 (Monday, Wednesdays and Thursdays) or by email to Carolyn.Pinto@dhs.vic.gov.au or Andrew Muscat on 9096 5612.

Please note written responses will not be provided by DHS to all submissions. If you wish for any information included in the submission be treated as confidential and not be referred to in the policy guidelines or communications about the Carers Reward Card, please clearly identify in correspondence.