



Carers Reward Card

Submission:

Alzheimer's Australia Vic
98-104 Riversdale Road
Hawthorn

Contact: Jack Sach, General Manager Strategic Policy & Projects
jsach@alzvic.asn.au

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Response to DHS Consultation Paper *Proposal for a Victorian rewards card – options for the implementation and delivery of the card*

Alzheimer's Australia Vic is the peak dementia organisation in Victoria. It represents the interests of people living with dementia, their families and carers.

Support for the Reward Card

Dementia is a progressive condition. It involves a progressive decline in mental functioning leading to high levels of associated physical dependency. The duration of the condition ranges widely and may be in excess of 10 years from the time of diagnosis.

In Victoria there is an estimated 60,000 Victorians with dementia, increasing to 114,000 by 2030. The incidence of dementia is growing rapidly with consequential social, economic and personal implications.

Most people with dementia live in the community and all require an increasing levels of support as the disease relentlessly progresses.

The emotional and physical impact of the condition on the person's partner (who is often an older wife or husband) their adult sons/daughters (commonly with their own families), siblings, grandchildren, friends and relatives is widespread and deep.

Thus, Alzheimer's Australia Vic welcomes the concept of a Victorian rewards card that serves to acknowledge the usually invisible role of carers.

The following principles underlying the card concept are supported:

- simple to access
- clear, transparent eligibility criteria
- low administration cost (eg no photo ID)

Defining 'carer':

There is a need to adopt a carer definition the intended target group and simple to administer.

Use of the term 'primary carer' and linking it to a person who lives with a person requiring care and with provides assistance is restrictive. Carers of people with dementia (a large group within the total carer population) consist primarily of:

- a) partners: commonly older husbands and wives, but not exclusively given that there is possibly around 2,500 younger [<65 years] people with dementia in Victoria, and
- b) daughters and sons: middle aged daughters in particular provide a significant support for ageing parents with dementia, usually during the middle and late stages of the disease progression.

The care regime will typically range across several years (commonly 6 to 10, but sometimes longer).

Alzheimer's Australia Vic suggests that a 'carer' be defined as any person who is eligible for Carer Allowance. However for some full time carers, there is difficulty receiving the carers allowance due to inadequacies in the medical information required relating to level of care. Consideration should be given to those caring for people with terminal physical or mental disabilities/diseases receiving a carer reward card even if they do not meet the carer allowance criteria.

Eligibility criteria: support for the 'broad-based model'

The Consultation Paper proposal of endorsement/verification of the applicants' caring status by a GP or other relevant authority requires further consideration.

Given the modest benefits of the card, there is a need to reduce eligibility barriers and the requirement of GP endorsement is a burden on the carer and the doctor. It may have the perverse effect of limiting uptake.

Further administrative complexities are created if 'other relevant authorities' are also required to establish eligibility - which authorities?; creating administrative links between DHS and those authorities to establish the arrangements would be administratively complex; making carers aware of the organisations that are eligible to endorse an application would be onerous for the carer.

Alzheimer's Australia Vic supports either of the following options:

- a) eligibility for the Carer Allowance qualifies a person for the Carers Reward Card.

Under this option, carers may not need to separately apply for the Carers Reward Card, provided that an arrangement could be made with Centrelink to provide contact details (only) to the Victorian Government of those in receipt of a Carers Allowance.

You may get Carer Allowance (adult) if:

you are looking after an adult with a severe disability or medical condition who needs a lot of additional care and attention

- *you provide care for an adult in either your home or the home of the person you care for, and*
- *you and the person you are caring for are Australian residents.*
- *You need a health professional's report to help establish eligibility.*
- *You can get Carer Allowance for up to two adults if both adults individually qualify.*
- *Two carers may share one payment of Carer Allowance, in certain circumstances, if together they are providing care.*

Source: http://www.centrelink.gov.au/internet/internet.nsf/payments/qual_how_caadult.htm

- b) a self reporting system based on a 'tick box' criteria list (such as the payments/allowances listed in the Consultation Paper under Option1). Applicants would only need to meet one criteria to be eligible.

A related question relates to the duration of the Carers Card due to change of circumstances eg the person with dementia is admitted to residential care or dies. Alzheimer's Australia Vic proposes that the same reporting criteria relating to 'changed circumstances' also apply to the Carer Reward Card. A carer whose loved one is admitted into a residential facility does not stop caring for that person and should still be entitled to the carer rewards card.

See: http://www.centrelink.gov.au/internet/internet.nsf/payments/cc_chg_carer.htm

A Carers Reward Card would be cancelled in conjunction with the cessation of a Carer Allowance.

Summary:

Alzheimer's Australia Vic:

- welcomes the Carers Reward Card proposal
- identifies the following principles as of primary importance: simple to access; clear, transparent eligibility criteria; low administration cost (eg no photo ID)
- proposes that eligibility criteria be wide.
- proposes that the eligibility criteria for Carer Allowance be linked to the Carers Reward card or a simple self reporting system to ensure the widest access.
- proposes that carers' change of circumstances' (eg entry to residential care or death of the person being supported) also be linked to the Carer Allowance process.