

CARING FOR OLDER AUSTRALIANS.

THE AUSTRALIAN SENIORS GATEWAY AGENCY.

Section 8. Care and support.

Draft recommendation 8.1

“The Australian Government should establish an Australian Seniors Gateway Agency....” p. 242.

Information to communities and individuals.

Information services p.228.

Access to information will be vital for the success of the Gateway.

The information needs to be concise:

- activities need to be well publicised
- include phone and email contacts
- the Gateway needs to be accessible to all Australians. Centrelink is Australia wide and has offices in many regional areas. It has the expertise to gather, store and disseminate information. Through its Social Work Service this is done for other groups ie: those experiencing domestic violence and those experiencing unemployment.

The information needs to state the type of services being covered, not just HACC, EACH, etc. Individuals who have not used the services need to have specific details as to what is being offered. Such as:

- medical
- pharmaceutical
- personal care
- house cleaning
- shopping
- home modifications
- medical aids
- transport
- respite services
- residential care
- rehabilitation
- social activities

Information needs to be spread widely,

- TV, newspapers, Seniors magazines
- Community Care groups, Northside Community Service (ACT)
- Service groups, National Seniors, Probus, Rotary, Apex,
- Seniors clubs and centres
- Multi-cultural organisations representing the CALD communities
- Notice boards in shopping centres
- Pharmacies, doctors' and dentists' rooms

There needs to be a targeted campaign to educate the WHOLE community that the services will cover a wide variety of needs. Seniors' families and/or carers need access to this information as well as the Seniors themselves.

There should be widespread publicity especially during the first year. Staff, who are good communicators, and who have a wide understanding of the services available, should be in all areas of Australia promoting and explaining the advantages of the Gateway to all communities. Nothing beats the personal touch and the success or otherwise of the Gateway will depend on good information and communication.

Assessment & Referral.

Assessment **p.231.**

It is important that Assessments are by an independent Australia-wide organisation through the Federal Government and that it has Australia-wide standards.

Currently, the ACAT service has this mandate and in many areas it is working well. ACAT's strengths include being independent and its philosophy of open communication with families and individuals. It needs to be enhanced and staffed appropriately.

Should there be an evaluation of the services which require an ACAT assessment, so that it is used more effectively? ie. Respite Care?
The passage from hospital to rehabilitation to respite services could be assessed by the service providers with ACAT being used to assess if there are long-term needs for the final stage ie. home with long-term support services or residential care?

Care co-ordination and care records.

Care co-ordination **p.238.**

There needs to be some linking of providers. There would be gains for government, consumers and providers, if there was clear information, shared and developed, detailing the type of services each provider was offering. There needs to be a willingness to eliminate repetition of services and more concentration on the availability of 24 hour support services.

Care records **p.243.**

The establishment of e-records should be not only for medical information, but also should include details of care and support services which are being provided. They should be regularly updated as a client's condition and requirements change.

Needs.

Improvements in the development and understanding of Consumer Directed Care will come closer to servicing the individual needs of clients.

Financial Capacity.

Centrelink have both the protocols and expertise for carrying out this requirement.

Entitlement to approved Care and Support.

Entitlements should change as a client's needs change.
There should be regular and rigorous assessment by an independent body of the provider's capacity to provide quality services.

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ACT Retirement Village Residents Association Inc.
19.3.2011.

CARING FOR OLDER AUSTRALIANS.
PRODUCTIVITY COMMISSION DRAFT REPORT.
January, 2011.

Section 10. Age-friendly housing and retirement villages.

10.4 Regulation of retirement living options.

Draft recommendation 10.4

Draft recommendation 10.5

“The Retirement Village Association (RVA) argued that aligning regulation is not needed....” **page 335.**

“Retirement villages are but one housing option for older people.....” **page 335.**

Living in a Retirement Village cannot be classed as one other housing option as it is a choice of living in a community. As such, it is subject to a Contract, which restricts matters such as resale/tenants/refurbishment/amenities and behaviours of residents. It is a diverse community where all residents need to have their rights and their responsibilities subject to proper legislation. It is also not subject to the Local Government controls, which regulate suburban living.

There are great differences between villages, in the type of amenities and services provided, and between Service Providers in the manner in which the villages are managed and the way in which residents are treated. Residents’ interests can only be properly protected by legislation which can be enforced with penalties for Service Providers who misuse their considerable powers. This is particularly important as most residents are elderly and not always able to ensure that their rights are protected.

There is great diversity in the legislation currently in use around Australia and it is of great concern that legislation is lacking in the ACT.

Despite the Retirement Village Association’s assertion that aligning regulation is not needed because of the industry’s self-regulation and accreditation process, this is a body representing commercial providers of the For-Profit Sector. That sector should be subject to checks and balances from an outside Federal agency so that there can be basic standards required, which are Australia wide and independently assessed on a regular basis. **p.335 & p.339.**

With regard to the satisfaction level of residents in villages, it would need to be an independent, private and carefully constructed survey to accurately assess the true level of satisfaction in villages.

The Stimson (2002) report , **p.338**, related to a time when there were far fewer and less diverse retirement villages and also a time when the

expectations of residents were likely to be lower. Elderly residents living alone are reluctant to be seen to be dissatisfied since both their well-being and their finances are controlled by the owner/operator.

Since 2002 standards of living have improved for many Australians and these improved standards are reflected in higher expectations for retirement village residents.

Sunrise Supported Living stated "Retirement Villages do not require formal accreditation and have no governance to ensure standards are met." **p.334.**

If there is not to be alignment with the aged care sector then the Australian Government has a responsibility to see that regulatory governance across all States and Territories includes mandatory obligations, which apply equally across Australia.

Consumer / resident perspective p. 336 includes concerns:

- complex and confusing contracts....
- inequitable financial terms and conditions....
- prudential oversight....

I would add:

- The issue of Capital Repair and Capital Replacement liability is currently an area where there is great dissatisfaction amongst residents. It is an area which is mostly ignored or not clearly stated in current Legislation.

Also:

Particularly in relation to where there are Independent Living Units on the same site as Residential Aged Care, which are owned/administered by the same Service Provider:

- There needs to be transparent accounting practices, and clearly defined Financial Statements when the Exit Entitlements are transferred to the Residential Aged Care section of the complex
- Statements should include Deferred Management Fees and other charges which have been deducted from the Exit Entitlements and refurbishment costs which have been deducted
- Statements as to whether ongoing Management fees are being charged if the villa has not been sold (some Service Providers are attempting to charge these fees for up to 9 months)

Residents and their families have a right to know that the regulatory system, which is to be introduced, will include provisions for Consumer Protection, particularly as the Ingoing Contribution, which they have paid when entering the Village, will have been a large proportion of their assets. This money is then required to provide for their ongoing care for as long as it is needed.

Concerns raised in relation to bankruptcy and receivership, **p.337**, cannot be so lightly dismissed as to say that they can be referred to the Commonwealth regulators (ASIC, APRA). People in need of Residential Care do not have years to wait to receive (probably only a small proportion of) the money they have invested. No Service Provider will provide care without payment.

Provider / operator perspective p.339 – 340.

A National approach is certainly warranted with consistent legislation at the Federal Government level. This would give certainty to residents and providers alike. It would also give prospective residents the ability to be able to compare villages and Service Providers throughout Australia and enhance their choice of lifestyle, hopefully leading to a happier and healthier life as they age.

The lack of evidence as a basis for legislative change: **p.339**

This is the result of very rapid development within a multi-million dollar industry, which has no consistent Federal legislation. It would seem reasonable to agree with the Capital Cove proposal that the Governments and industry should commission independent research “with a view to structuring legislation to address any issues requiring attention.” (sub. 452, p.26).

Changes to state and territory regulation of residential parks.

Residential parks fulfil a necessary role in providing choice and a different lifestyle. They are also an important option for people who have lower incomes or for those who prefer to be able to move to different areas to take advantage of changing climatic conditions.

It would be consistent to treat them under suitably adapted retirement village legislation when they are functioning as retirement villages. **p.341 last paragraph.**

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