

# Plan of Action for Progressing Policy Matters

This document is an action plan to implement COTA Over 50s' policy. It is intended to assist in the development of a national strategic plan for the members of COTA Over 50s.

## Policy Priorities

The COTA Over 50s' National Policy Council has identified a number of high policy priorities for 2008-10. They include:

- 1. Sufficient income for all seniors – linked to modest living**
  - Increase in single aged pension to 65% of rate for couple
  - Pension increase in line with current policy
  - Urgent review of aged pension – per policy statement
- 2. Affordable & appropriate housing for all older Australians, including people who rent**
- 3. Commonwealth HACC Funding increased in real terms, matched by States & Territories, including:**
  - A new Commonwealth program combining HACC & packages
  - An emphasis on community care
  - Development of a community care policy.
- 4. Workforce issues and development – doctors, nurses, allied health & aged care**
- 5. Mature aged workforce issues.**
- 6. Health Issues**
  - Developing a national mental health strategy for seniors.
  - Dental review implementation
  - Mental health planning
- 7. A national approach to end of life planning**

## Five Action Arenas

COTA Over 50s' policies lie within the following five Arenas:

### **1. Participation, inclusion and contribution of older people**

This includes *employment and workforce* (mature workforce, transition to retirement, aged care workforce, discrimination in provision of training, professional development, insurance) *education and lifelong learning*, *community participation* (carers, civic, sport and cultural participation, volunteering), and *grand parenting* (raising children, financial, legal and social costs, support).

### **2. Housing, neighbourhood and transportation**

This includes *housing* (home ownership, public and social housing policy, rental housing, universal design standards independent living), *access to services and facilities* (location, recreation, shopping, health and other services), and *transportation* (affordable, assessable, public transport, Seniors' Card Travel Concessions).

### **3. Health and care**

This includes *health costs and funding* (funding, bulk billing, insurance incentives and affordability, Seniors' Health Card, Medicare Universal Health System), and *dental health care* (affordability, access, prevention, waiting lists, subsidies) and *person centred delivery of health services* (preventative health care, aged care workforce, community and residential based care, and acute sector care, mental health care, hearing, palliative care and pharmaceuticals, allied health services).

### **4. Legal, financial and consumer matters**

This includes *age discrimination and human rights* (lack of uniform legislation, low enforceability, elder abuse, mandatory reporting, intervention programs) *legal* (crime and safety, guardianship), *financial matters* (investment, banking and credit provision), *consumer matters – essential services and telecommunication services* (technologies, contracts, supply, pricing, affordability, service and design standards, facility upgrades) *and dissemination of and access to information* (communications strategy, diverse media and outlets, equitable access, take-up and effective use by seniors, reducing financial penalties for alternative access methods).

### **5. Income and assets**

This includes *income* (retirement incomes, superannuation and pensions, taxation and income support system, safety nets, impact of interrupted work histories, pension bonus schemes) and *assets* (treatment of investments and asset liquidation).

Matters specific to Ageism, Indigenous and culturally diverse communities, and to regional, rural and remote communities are addressed across the five arenas.

### **Emerging Policy Issues**

There are always matters that emerge that have the potential to impact on older people and the ageing sector. These may develop into significant policy matters for COTA Over 50s and warrant attention. Alternatively they may not develop to a point at which they require attention.

COTA Over 50s, the National Office, tracks these issues and reports to the National Policy Council when such matters develop to the point of requiring policy development or approval

This **Action Plan** supplements the **Policy Compendium** and the **Strategic Operational Plan**.

Key Outcomes, Actions and Achievements related to COTA Over 50s' National Policy are planned, managed and reported within the five Arenas. The table below documents for each arena:

- Endorsed Outcomes
- Major Strategies and Actions
- Key Achievements

Policy Arena	Outcomes 2008-2010	Major Strategies/ Actions	Achievements
<b>1. Participation &amp; contribution of older people</b> <b>Linked to Policy Priorities 1, 4, 5, 6, 7</b>			
<p><b>Employment &amp; Workforce</b></p> <ul style="list-style-type: none"> <li>• Mature workforce*</li> <li>• Transition to retirement*</li> <li>• Economic contribution</li> <li>• Workforce development</li> <li>• Discrimination in the provision of training <ul style="list-style-type: none"> <li>○ Incentives for the education and training of older adults in the workplace</li> </ul> </li> <li>• Professional development</li> <li>• Workplace insurance</li> <li>• Ageism and discrimination e.g. in the workplace</li> </ul> <p><b>Education Lifelong Learning</b></p> <ul style="list-style-type: none"> <li>• Implement a policy framework for adult learning and older adults</li> <li>• Barriers to existing education and training</li> </ul> <p><b>Community Participation</b></p> <ul style="list-style-type: none"> <li>• Social connectedness</li> <li>• Social inclusion</li> <li>• Safety and Security</li> <li>• Carers</li> <li>• Civic and cultural participation</li> <li>• Sport and recreation</li> <li>• Knowledge sharing and communication <ul style="list-style-type: none"> <li>○ Information provision</li> <li>○ Communication technologies</li> </ul> </li> <li>• Volunteering <ul style="list-style-type: none"> <li>○ Costs</li> <li>○ Transport issues</li> </ul> </li> </ul> <p><b>Grand parenting</b></p> <ul style="list-style-type: none"> <li>• Raising children</li> <li>• Financial, legal and social costs</li> <li>• Little or no outside support, including workplace support</li> </ul>	<ul style="list-style-type: none"> <li>• Implementation of National strategy for ageing in Indigenous communities under implementation</li> <li>• Removal of age discrimination barriers to employment beyond 65 years of age</li> <li>• Per capita productivity increased for workers beyond 60 years</li> <li>• Raised profile for grand parenting</li> </ul>	<ul style="list-style-type: none"> <li>• Develop policy paper for mature workforce highlighting productivity, experience value-add, skills development/knowledge transfer transition to retirement issues</li> </ul>	
		<p><b>For Future Action</b></p> <ul style="list-style-type: none"> <li>• Economic development, other industries with anticipated high levels of retirement; e.g. essential services</li> <li>• Emphasis on intergenerational initiatives – knowledge sharing between generations</li> </ul>	

Policy Arena	Outcomes 2008-2010	Major Strategies/ Actions	Achievements
<b>2. Housing, neighbourhood and transportation</b> <b>Linked to Policy Priorities 2, 4, 5, 6</b>			
<b>Housing</b> <ul style="list-style-type: none"> <li>• Home ownership*</li> <li>• Rental housing*</li> <li>• Public /social housing policy and supply*</li> <li>• Universal design standards</li> <li>• Independent living</li> <li>• Adaptive technologies</li> <li>• Home maintenance and gardening</li> <li>• Home Equity Conversion – Reverse Mortgages</li> <li>•</li> </ul>	<ul style="list-style-type: none"> <li>• Increased availability, affordability of housing options</li> <li>• Supplementary support measures for older Australians in rental accommodation</li> </ul>	<ul style="list-style-type: none"> <li>• Develop policy paper on supply and affordability of suitable housing options and rental arrangements               <ul style="list-style-type: none"> <li>○ Assistive technologies</li> </ul> </li> <li>• Follow-up actions from NACA on Paper Transport and access to health care services for older Australians</li> </ul>	<ul style="list-style-type: none"> <li>• NPC endorsed NACA Paper on Transport and access to health care services for older Australians, May 2007,</li> </ul>
<b>Access to services and facilities</b> <ul style="list-style-type: none"> <li>• Location</li> <li>• Recreation</li> <li>• Shopping and other facilities</li> <li>• Health Services*</li> </ul>			
<b>Transportation</b> <ul style="list-style-type: none"> <li>• Affordable*</li> <li>• Provide accessible appropriate and better integrated public transportation*</li> <li>• Upgrade and expand all public transportation services               <ul style="list-style-type: none"> <li>○ rail services - within and between regional centres</li> <li>○ urban areas</li> </ul> </li> <li>• Uniform national Seniors' Card Travel Concessions</li> </ul>		<b>For Future Action</b>	

Policy Arena	Outcomes 2008-2010	Major Strategies/ Actions	Achievements
<b>3. Health &amp; care</b> Linked to Policy Priorities 3, 4, 5, 6,			
<b>Health costs and funding</b> <ul style="list-style-type: none"> <li>• Health funding</li> <li>• Bulk billing &amp; its access</li> <li>• Incentives for seniors to maintain health insurance               <ul style="list-style-type: none"> <li>○ Affordability of 'extras' cover in private health insurance</li> </ul> </li> <li>• Seniors Health Card</li> <li>• Medicare universal health system</li> <li>• Affordable aids and equipment for medical &amp; health conditions</li> <li>• Funding for <i>Programs of Aids for Disabled People</i></li> <li>• Cost of allied health professionals' services</li> </ul>	<ul style="list-style-type: none"> <li>• Implementation of National Mental Health strategy for older Australians</li> <li>• Improved Transport for health care purposes (NACA Paper on Transport and access to health care services for older Australians, May 2007)</li> <li>• Implementation of CO50s Dental Health Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Develop policy paper on National approach to Mental Health strategy for older Australians</li> <li>• Develop policy paper on enhanced HACC funding arrangements</li> <li>• Develop policy paper for aged care workforce based on integrated multi-professional health management strategies</li> <li>• Develop policy paper on Dental Health and Aging               <ul style="list-style-type: none"> <li>○ Follow-up the commissioned research by Econtech – Report on the <i>Economic Analysis of Dental Health among Older Australians</i></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>•</li> </ul>
<b>Dental Health Care</b> <ul style="list-style-type: none"> <li>• Affordability</li> <li>• Access</li> <li>• Preventative dental health care</li> <li>• Clear the back-log of waiting lists</li> <li>• Develop National Dental and Oral Health Plan for Older Australians</li> <li>• Subsidies for low income people</li> </ul>	<ul style="list-style-type: none"> <li>• Increased access to community dental facilities for the aged</li> <li>• Extend Veterans' Health Card dental privileges extended to pensioners</li> <li>• Commonwealth HACC Funding increased in real terms matched by States &amp; Territories               <ul style="list-style-type: none"> <li>○ No. of packages increased to 35 per 1000</li> <li>○ New Commonwealth program combining HACC &amp; packages</li> <li>○ Emphasis on community care</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Establish policies &amp; practices of consumers in decision making in all of health &amp; aged care</li> <li>• Follow up Access Card issues</li> </ul>	
<b>Matters specific to Indigenous and culturally diverse</b> <ul style="list-style-type: none"> <li>• Breakdown of community cohesion</li> <li>• Erosion of family supports</li> <li>• Equitable access</li> <li>• National approach</li> </ul>		<b>For Future Action</b>	
<b>Person Centered Delivery of Integrated Health Services</b> <ul style="list-style-type: none"> <li>• Preventative health care               <ul style="list-style-type: none"> <li>○ Multi-disciplinary care planning</li> <li>○ Life course approach to health</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Develop a community care policy</li> </ul>		

Policy Arena	Outcomes 2008-2010	Major Strategies/ Actions	Achievements
<p>maintenance</p> <ul style="list-style-type: none"> <li>○ Healthy ageing approaches</li> <li>○ Health Care Assessments, Care Planning and Consultation</li> <li>○ Extension of coordinated health care multipurpose services</li> <li>● Aged care workforce*</li> <li>● Hospital care access</li> <li>● Palliative care and support <ul style="list-style-type: none"> <li>○ At home</li> <li>○ In the community</li> </ul> </li> <li>● Mental health care <ul style="list-style-type: none"> <li>○ National mental health strategy for seniors</li> </ul> </li> <li>● Hearing assessments and care</li> <li>● Allied health services</li> <li>● Pharmaceuticals - affordable medication <ul style="list-style-type: none"> <li>○ PBS funding pressures</li> <li>○ Inappropriate listing and de-listing of drugs</li> <li>○ Education</li> <li>○ Advertising &amp; sales controls</li> </ul> </li> <li>● Physical fitness</li> <li>● Women's specific health issues</li> <li>● Aids and Equipment</li> <li>● Discharge planning and provision of post acute and convalescent services or facilities <ul style="list-style-type: none"> <li>○ Post discharge community care services</li> </ul> </li> <li>● Aged and community care and support <ul style="list-style-type: none"> <li>○ Linking of medical services with community services.</li> <li>○ Community based and acute sector care</li> <li>○ Quality, Equity, Access, Sustainability, Participation</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● Increased level of participation in physical activity for health and social benefits</li> <li>● Achieve an integrated multi-professional healthcare and medical workforce</li> </ul>		

Policy Arena	Outcomes 2008-2010	Major Strategies/ Actions	Achievements	
<b>4. Legal, financial and consumer matters</b> <b>Linked to Policy Priorities 4, 5, 6</b>				
<b>Age discrimination and human rights</b> <ul style="list-style-type: none"> <li>• Abuse definition and understanding</li> <li>• Lack of uniformity of state legislation on age discrimination</li> <li>• Low level of enforceability of age discrimination</li> <li>• Standardise definition of elder abuse</li> <li>• Mandatory reporting</li> <li>• Develop prevention, treatment and intervention programs</li> </ul>	<ul style="list-style-type: none"> <li>• Reduction of financial abuse of older people – including financial and consumer protection</li> </ul>	<ul style="list-style-type: none"> <li>• Follow-up House of Representatives Report Older People and the Law recommendations</li> <li>• Response to Productivity Commission draft report on a National Review of the Consumer Protection Framework</li> <li>• Follow up ASIC proposals re credit regulation</li> </ul>	<ul style="list-style-type: none"> <li>• Contribution to Older people and the Law, House of Representatives Inquiry 2007</li> <li>• Commissioner responsible for Age Discrimination has been appointed</li> </ul>	
<b>Financial matters</b> <ul style="list-style-type: none"> <li>• Consumer protection and regulation frameworks</li> <li>• Investment</li> <li>• Credit provision</li> <li>• Banking</li> <li>• Planning for and education in financial &amp; superannuation matters</li> </ul>				
<b>Consumer Matters - Essential services &amp; telecommunication services</b> <ul style="list-style-type: none"> <li>• Technologies</li> <li>• Contracts</li> <li>• Supply</li> <li>• Pricing &amp; affordability</li> <li>• Service and design standards</li> <li>• Upgrade existing facilities</li> </ul>				<b>For Future Action</b> <ul style="list-style-type: none"> <li>• Develop National Strategy on Ageing &amp; Indigenous Peoples</li> </ul>
<b>Dissemination of and access to information</b> <ul style="list-style-type: none"> <li>• Effective communications strategy</li> <li>• Range of media and outlets.</li> <li>• Rural and remote community <ul style="list-style-type: none"> <li>○ equitable access</li> </ul> </li> <li>• Assist take-up and effective use of electronic services by seniors &amp; community organisations</li> <li>• Providers of online and e-commerce services provide alternative methods of access without financial penalty</li> </ul>				

Policy Arena	Outcomes 2008-2010	Major Strategies/ Actions	Achievements
<b>5. Income and assets</b> <b>Linked to Policy Priorities 1, 2, 3, 4, 5, 6</b>			
<b>Employment income</b> <ul style="list-style-type: none"> <li>• Retirement incomes - superannuation and pension matters</li> <li>• Taxation and income support system</li> <li>• Treatment of investments and asset liquidation</li> <li>• Safety nets</li> <li>• Impact of interrupted work histories</li> <li>• Earnings Credit Scheme for people on social security payments.</li> <li>• Pension Bonus Scheme - stronger incentives for people to remain in or resume employment</li> <li>• Guarantee adequacy, fairness and stability</li> <li>• Volunteers' out of pocket expenses recognised by Centrelink</li> </ul>	<ul style="list-style-type: none"> <li>• Reduction of Cost pressures on the aged - food/drought, essential services/water/energy</li> <li>• Increased superannuation guarantee from 9% to 15%</li> <li>• Sufficient income for all seniors – linked to modest living <ul style="list-style-type: none"> <li>○ Increase in single aged pension to 65% of rate for couple</li> <li>○ Government review of the aged pension</li> </ul> </li> <li>• Government implementation of the recommendations of the <i>2008 Senate Enquiry into Aged Pension and Incomes</i></li> </ul>	<ul style="list-style-type: none"> <li>•</li> </ul> <hr/> <b>For Future Action</b>	<ul style="list-style-type: none"> <li>•</li> </ul>
<b>Emerging policy issues</b> <b>Linked to Policy Priorities 1, 2, 3, 4, 5, 6, 7, 8</b>			
<ul style="list-style-type: none"> <li>• Productive end of life</li> <li>• Raising the eligibility age for government pensions</li> <li>• Universal access to care</li> </ul>	<ul style="list-style-type: none"> <li>• Gain greater collaboration between 3 tiers of government to stop the blame game – e.g. Tas tripartite agreement on population ageing</li> </ul>	<ul style="list-style-type: none"> <li>•</li> </ul>	<ul style="list-style-type: none"> <li>•</li> </ul>

\*Outcomes, Strategies and Actions are planned for these major areas of focus within each Arena.