

Why do we Need a National Disability Insurance Scheme?

It is hard to believe that in a democratic country as wealthy as Australia that people with a disability and their families are still left to struggle alone every day. Most Australians assume that if people are born with a disability or acquire one later in life, that some system, somewhere, will take care of them.

Nothing could be further from the truth.

People with a disability and their families know only too well the daily struggle for services and support, how often the system fails to deliver essential services. They know how often desperate families are left to fill the gaps. There is also considerable inequity, with people receiving different levels of support depending on how, when and where their disability was acquired.

And the situation will only grow worse in the future. As the population ages, the number of people with a disability will increase. At the same time, the number of unpaid carers willing and able to provide support will decrease.

It is therefore time to take stock and plan for the future.

A National Disability Insurance Scheme represents a fundamental reform to the way services are funded and delivered. It is a social reform on the scale of Medicare and compulsory superannuation - two safety nets now taken for granted in the Australian community.

A Fair Go for Australians with a Disability

The National People with Disabilities and Carer Council this year released a report called *Shut Out: The Experience of People with Disabilities and their Families in Australia*. The product of an extensive nationwide consultation process, the report highlighted the everyday struggle of people with a disability and their families to access basic services the rest of the community takes for granted. The report highlighted the daily struggle of many people with a disability against exclusion, discrimination and negative social attitudes.

Shut Out demonstrates that people with a disability and their families are amongst the most disadvantaged groups in the nation. People with a disability are less likely to complete their education, less likely to be employed and more likely to be poor and dependent on income support. Families with a member with a disability struggle daily with high rates of physical, emotional and financial stress.

While people with a disability and their families made it very clear they did not want to be seen as victims, *Shut Out* clearly demonstrates why the current situation cannot continue.

The Economic Case for Reform

The cost of supporting people with a disability represents a very large unfunded liability that must be met directly by government or indirectly by families.

The number of people with a disability is expected to increase significantly in the next fifteen years. At the same time, the number of people able to provide unpaid care will fall. The resulting increase in costs has the potential

to overwhelm state treasuries. If current growth continues, the spend on disability services will double in fourteen years. A National Disability Insurance Scheme will ensure governments have the ability to meet current and future needs, whatever the economic climate.

But it will also provide other important economic benefits. By focusing on early intervention and identifying those supports and services which are the most effective and efficient, the scheme will maximise potential and facilitate greater independence. By providing people with what they need, when they need it, the scheme will ensure people with a disability have every opportunity to reach their full potential.

Providing people with a disability with what they need, when they need it, should also reduce the responsibility currently borne by families and enable them to more fully participate in the economy and the community.

The Details

The scheme would be funded by all taxpayers through general revenue or through a Medicare-type levy. Funding for essential care, support, therapy, aids, equipment and training would then be drawn from this pool of funds.

The principal beneficiaries would be those people whose disability has a significant impact on their daily life. Most importantly, the scheme would provide support no matter how that disability was acquired. People born with a disability or who acquire a disability through accident, injury or medical condition would all be eligible for assistance.

Eligibility for the scheme would be transparent and based on careful assessment. The system would be person-centred and individualised, based on the choices of the person with a disability and their family. The system would focus on early intervention and providing those supports which produce the best long term outcomes. It would maximise opportunities for participation and productivity. The system would be fair, efficient and equitable.

There are difficult issues which must be confronted before the scheme can be introduced, such as eligibility criteria and levels of benefit. The interface between the disability, aged and health care sectors must also be assessed. That is why a large scale feasibility study is necessary to allow careful and considered study of all the issues, as well as provide an opportunity for consultation with all stakeholders. It is important that people with a disability and their families have input into consideration of the details.

Conclusion

Disability won't happen to everyone but it could happen to anyone, anytime. All Australians deserve the peace of mind that would come with knowing that support will be there if they need it.

It is about achieving a fair go for all Australians.

But this scheme will not become a reality unless there is broad-based community support. People with a disability and their families need to work to promote awareness and understanding of the scheme in the general community. Contact www.ndis.org.au for more information about how you can become involved.