David J O’Brien

39 Brushbox Ave, Medowie

NSW 2318 ph: 0423860340

davejayobrien@yahoo.com.au

**Cover Sheet**

**Public Consultation Submission on Welfare Changes.**

**By D.J O’Brien**

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* Welfare issues are far more complex than first impression and this submission is in regards to the proposed changes to the Welfare System and the potential resultant impacts upon society.
* The Federal Government has trumpeted the future creation of 1,000,000 jobs, I fear that this will be poverty line positions, consisting of welfare recipients, and may be nothing more than literally forced slave labour positions. Tony Abbott states that “Governments don’t create jobs”, this statement is a contradiction.

I suggest training and real jobs are the answer.

* Disability Support Pension equals “NO” capacity according to the minister. This is a ridiculous statement.

People who can do less than 8 hrs activity or work per week are in pain and under great difficulties. People who have conditions do physio, exercises, attend regular Doctors appointments amongst the struggle to maintain general living standards. Centrelink currently is making people sign contracts via the Provider Network that doubles, quadruples and multiplies a person’s capacity by 8 times and more. The amount of participation hours is determined with absolutely no medical examination or expertise.

The injured and ill are made to feel like it is their fault, and have been made to feel that they are a drain on Society and the Government. These citizens struggle against adversity every day and it is inhumane to impose participation arrangement on someone who can do less than 8hrs per week, little own having the puppeteers at their leisure, spin the Centrelink Wheel of Misfortune and apply an activity multiplication bonus to sufferers.

* I suggest that the Government is acting unfair, wilfully and legally negligent and contrary to any AMA qualified Doctor’s clinical opinions.
* It is not the problem of the sufferers to battle it out on a regular basis with Centrelink or Network Service Providers, the issue clearly is that of, between the Australian Government and the AMA.
* Centrelink and the NSP’s communicate only to enforce orders and make no ready attempt to communicate in effort to clarify any individual barriers or circumstances, or clerical errors.
* Personally I have been required to involve Members of Parliament on several occasions to get some clarity on matters. This is due to unfairness and hardline, non communicating attitude of Centrelink, which is acting under direct instruction of the Federal Government.
* Sufferers alter their lifestyles in order to manage their conditions, taking- pain killers, anti depressants, anxiety medication and many more medications and treatments. They are following their Doctor’s recommendations and are doing what that they can to improve their condition and are not on some sort of extended holiday. They are very much struggling to hold things together, trying their best and do not need to be harassed to do more. This is in fact adversely affecting people’s conditions further, when they are targeted in such fashion.
* On the Centrelink Medical Certificate form 8hrs is a yes or no tick box choice. There is no fine detailed description of the hours that are acceptable for work participation.
* Recently I was summoned with X-Rays and Medical records to Centrelink and when I asked if the Centrelink Staff Member wanted to look at my records, the staff member said “No, Don’t worry about it.” I stated it is between the AMA and Centrelink to sort their issues out. A Bean Counter literally decides whether you will starve that fortnight. If you don’t sign the unfair contract, you will be breached and you will lose your benefit, this is Government endorsed blackmail, and an improper fashion to undertake a contract. Forcing people to sign unfair contracts is illegal.
* In response to Human Services Minister Kevin Andrews stating "That there is no way of knowing when people arrive at Centrelink who may still be on benefits in 6 months time.” If the person has a medical condition- that’s a clue, if the Doctor writes further certificates they should be viewed and taken into account- “that’s further clues Scooby”. In the majority of situations it is quite obvious who is impaired and who is unemployed. A loose excuse to impose cruelty, towards people who are unable to work.
* The Government is being heartless to people that are doing all within their powers, to overcome adversity. Most are in no condition to defend themselves, and the big stick is not called for.
* Since the failure of the Australian Government to grant consideration or acknowledgment of an Australian Accredited Medical Practitioners, in their sighting of Centrelink Medical Certificates, I propose training staff to recognise Dr’s orders. Provision for an exact Participation Amount should be facilitated on the Centrelink Medical Certificate Form, to avoid confusion. (or perhaps confusion is preferred)
* A large proportion of people are on DSP/ Newstart due to Insurance Companies not honouring their stated coverage and liabilities. These circumstances exist from Workcover Insurance and Motor Vehicle Green Slip Insurance failing to look after the people that they are liable to. By allowing massive cracks and delays to exist in the system, the Government cannot claim that it is the fault of the sufferers. Why is the Government allowing the Insurance Companies to screw people over?
* Undue legal stress is imposed upon sufferers and matters are delayed for years and years, where Insurance Companies capitalise on the person’s inability to deal with the “Flaming Hoops of Fire, Energy and Soul Taxing delays, Changes and requirements and also the Minefield of Legalities.”
* Pitiful amounts are awarded to sufferers (should they have great resolve to undertake lengthy battles) due to back room deals that the State Governments have done with the Insurance Giants. Meanwhile the people are left suffering with injuries and illnesses and have to endure their spirits being tested daily.
* The Federal Government takes the Lion’s share of any lost wage payments awarded. People are left penniless after paying their debts for the previous years. Disabled and crushed there is no choice but to turn to the welfare system to survive. It is not the fault of the injured, ill and sufferers; it is the fault of the flawed and tilted system, the lowlife behaviour of the Insurance Giants, under the overview of the State and Federal Governments.
* Whilst people’s lives have been destroyed and changed forever, it is of no concern to most and it fails to be recognised that the “Shirking of liability” by insurance Companies is a major contributing cost to the Nation’s Health and Welfare Systems blowout.
* People do no matter to Insurance Companies, “Massive Profits and Maintaining Profits do.”
* Due to constant battle with their conditions, Insurance Companies and the Government, both constantly kick people back and forward like mongrel dogs, perpetrating and wilfully allowing people to become more and more eroded by the system.
* Disabled and injured people are vulnerable and in a lesser position to fight for their rights. As it stands now, Disabled and injured people are being forced to fight the Insurance Companies over many years to receive their cover entitlements.
* The “Whims of the Corporate Misers” always come first and with Government facilitation, a little luck and a hell of a lot of resistance people will give up, fall through the cracks or fall off the perch.
* Pain and suffering is simply that and cannot be negated due to some percentage quota. (I.E. If people aren’t regarded as being disabled enough, they are unable to claim for pain and suffering. It is nothing short of an inhumane, unfair, tainted and a repressive law; to allow harm and damage to be done to a person and then to disallow fair or effective Civil Legal redress. This law is unfair, discriminative and restrictive.
* Due to the willingness of the State Governments to bend over backwards for the Insurance Giants, the costs have been initially born by the sufferers, but now have now trickled back to the Federal Government purse.
* In 2014 the Welfare and Health budgets now bear the costs.

And now the struggling people are set to be harassed further by the Federal Government.

* The way to address the issue is not to treat the injured like leeches and parasites. The way to effectively address much of the associated costs is to ensure that the Insurance Companies support and honour the Industry Code that they supposedly stand by. Civil action should not be restricted to above a certain disability percentage; it should be available to anyone injured through work and vehicle accidents. This will reduce the cost to the Government by the injured parties being able to access and pay for their injury related surgery, being able to support themselves financially and also by not turning to the Welfare and Health system for that support. People would also be in a better position to re-enter the workforce with an evenly structured playing field, where matters can address further when needed under Civil Court Proceedings. Retrospective ruling and improvements are also needed re; ongoing cases.
* Workplace injuries have decreased but premiums have risen and payments have shrunk. The claims that get through are fought every single inch of the way, during the process.
* Motor vehicle injury sufferers and drivers at fault are regularly not covered by Insurance Companies and the same “Systematic Resistance” and “Vicious Circle” is imposed upon the sufferers and the injured. More cars on the road, more drivers than ever, less deaths but higher premiums.
* People are also relying on welfare due to not being able to get timely or effective treatment for their conditions. People wait for many years to be treated and this only exacerbates sufferer’s conditions further and also delays and prevents recovery in cases.

Once again, it is not the fault of the sufferers, but it has now become the fault of the Public Health Systems with the State Governments “Bowing to the Insurance Industry’s Whims.”

* I personally had to pay over $4000 to attain further qualifications and received not one cent in assistance for my course fee from the welfare system. This money came out of my food budget and nearly killed me to pay it. I was reduced from 70kgs to 47kgs and now only weigh 51kgs. I am 1.78m tall and barely have the energy to compose this submission. I am in pain, broken, weakened and alone. To complete the course I summoned all I could but this increased the pressure upon me to extreme levels which also adversely affected my health. I rarely sleep for more than 3 hrs, I have slept on a couch for 4 years and live in a shed with no internal wall lining or roof lining. I have no adjoined toilet, shower, sink and my dwelling has a microwave, fridge, kettle and toaster. My roof leaks and there are many gaps in the dwelling construction. Personally I have been demoralised and crushed, going from a top career to living on noodles in a shed, with towels as curtains. Many times I have neared not being able to take this situation any more. Further welfare harassment and attacks that affect my ability to eat will most likely destroy me.
* Now to the NDS, a slight digression but relevant in the big picture.

At this stage, in the city and region of Newcastle there is apparently 1 office, located in Charlestown.

* Restrictive access

No information readily available

* Eligibility Criteria
* Location
* Services and assistance available

This service should be accessible through the Centrelink/Medicare offices.

* **The Insurance Companies** cannot be trusted to have anything to do with this as they have an abominable record for crushing individuals and for seeing that they pay an absolute minimum, only when they are made to.
* Standard Procedure for the Insurance Companies, in any form of policy area, is to deny a claim at every opportunity from the call centre operator, claims officer to management, then on to the legal side stepping. If it is apparent that liability will be awarded, every avenue and tactic of Excessive Legal Pressure, Costs, Stresses and Delays will be applied to the claimant.

This tactics also assist in having the claimant accept a smaller figure due to lengthy legal battle fatigue.

The Average fit and healthy person can find dealing with Insurance Companies infuriating and near impossible, throwing an injury into the equation is just cruel.

I believe the NDIS is “Social Snake Oil” a patchwork solution for the Government and Insurance Companies, and it facilitates an easier way to limit claims. It will prove to be a massive failure in years to come and people will have had no help in the meantime. The benefits will not go to the one’s that need it. The benefits will be swallowed up in reforms, enquiries, profits, incompetence and cruelty.

* **The Government** cannot run the NDIS system, they are downsizing departments and privatising everything. **If Private Enterprise** runs it then it means there’s profit in it. In return this means not all the money will be going to the one’s that need it. Should the National Disability Insurance Scheme be run and or operated by the **Insurance Giants**, the shareholder’s will definitely benefit and the Disabled will receive less than what they should.

The welfare system is under pressure due to, The GFC, or as PM Abbott refers “The Crisis”, A High Dollar, Outsourcing of Australian jobs, Unemployment in manufacturing, construction, transport, retail and service industries, industry automation, 457 visas, 988 visas and Insurance Companies not acting honest, honourable or fair and corralling people towards the Government to pay for the Health and Welfare of the sufferers.

**Solutions and Improvements:**

* Phone interviews for ill, injured disabled people instead of forcing people to travel and aggravate their conditions.
* Do not expect effective public consultation to happen within 6 weeks in future. This is an unreasonable timetable to address matters properly and find appropriate solutions to extremely complex issues.
* The Federal Welfare system does need reform, but it is the outside mechanisms and forces as described that place excessive pressure on the system. The immediate answer is to have the Government hold the Insurance Giants to account and ensure people are compensated according to their injury, pain and suffering. Changes should have been considered with public consultation instead, back room deals were done to the Government’s and the Insurance Companies benefit, and not the people.

When the State Governments were Liberal and the Federal Government was Labor, It was an effective strategy to see the Federal Government lumped with the costs. Now the Governments are both of the same persuasion the blame is upon the people. The State Governments must have received some payment or donation for the Workcover and Greenslip changes. Governments do not usually change things unless they can win out of it.

Barry O’Farrell could perhaps answer the question.

* Ensuring that injured people receive improved entitlements, means they will most likely not be seeking welfare or health assistance for their condition, will be the most expedient method to reduce pressure on both the Nation’s Health System and the Nation’s Welfare System. Stop blaming the people for other’s errors.

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