



# TPI FEDERATION AUSTRALIA

*“Disabled in our Service,  
United in our Cause”*



The Partners of Veterans  
Association of Australia Inc

The TPI Federation is most disappointed that the Productivity Commission's (PC) Final Report does not appear to have changed to any great degree from their Draft Report. The input by ESOs appears who have been quoted a number of times in the Final Report but, at the same time, basically ignored.

The traditional concept of the 'Anzac Digger' and the Defence Personnel who defend our Country has been totally turned around so that now, in the eyes of the Commissioners, the ADF are now to be considered as just another part of the Australian population who may have achieved something during their Service but nothing that is to be considered outstanding.

The intensification on the subject of the "Gold Card" is disproportionate and out of context of the original intent to care for those who have been severely wounded or injured in their Service and the War Widows. The Gold Card is mentioned 56 times in Volume 1 and a staggering 200 times in Volume 2. The Gold Card has been put on a pedestal by the Commissioners as something that Veterans have strived for. DVA was unable to provide the statistics that have been requested on the Gold Card so it is difficult to obtain the statistics on just who really is receiving the Gold Card for the originally intended reason of the card and then who is receiving it as a political gift.

On page 721 of Volume 2 – the TPI Federation has been taken out of context, which is highly offensive, to the effort put in by a number of participants into the original submission and the follow-up submission to the Draft Report. The Commissioners state –

*“A number of participants put forward the view that severely impaired veterans, or veterans with war service, deserved the Gold Card in recognition of their service and hardship. And yet, even accepting those viewpoints (which the Commission does not), it remains the fact that nearly half of all Gold Card holders today are dependants and not veterans, and one-third of veterans with a Gold Card do not have severe impairments. The Gold Card is also in addition to various other types of financial compensation (chapter 13). Indeed, some participants noted the superiority of financial compensation over the Gold Card — the TPI Federation, for example, said **‘Remember a Gold Card does not put bread on the table’** (sub. DR290, p. 11).”*

How does the emboldened phrase add to the original argument of this paragraph? It has been put there to deflect the true implication of this paragraph. Assuming the Commissioner's stated statistics are correct and that half are dependents and one-third do not have severe impairments then the real problem exists not with the TPIs or War Widows but rather with the issuance of these cards for political reasons and not health reasons.

It is the opinion of the TPI Federation that the Draft Report and the Final Report are not dissimilar and that they reflect the predetermined concept that the Commissioners had from the outset.

It is highly cruel and disrespectful to have all the hard work involved by many ESOs, and many individuals, in participating in these reviews, and post reviews, disregarded to such a large degree.

It is for this reason that the TPI Federation will not be putting forward yet another submission that just reiterates the previous arguments stated in previous submissions. They are of public record and the Minister should have already read them. The TPI Federation, however, would like the following to be considered by the Prime Minister, and the DVA Minister, before any acceptance, or not, of the many Recommendations in this Report.

The whole idea of the Veteran Centric Reform process was to be indicative of the needs and wants of the Veteran Community, both in the psychological and physical fields. This review and the way that DVA has proceeded to implement many of the Productivity Commissions ideas – without consultation with ESORT – is indicative of how the thoughts and ideas of the Veteran leadership seem to be.

The Government is going to extremes in its effort to save money. The Government is at pains to restrict full pharmaceutical compensation for TPIs and it will continue to put hardship on TPIs in abiding by the proposed Allied Health 12-session treatment cycle. As grateful as the TPI Federation is for the exemption for TPIs with physiotherapy and exercise physiology for this new regime the difficulties still remain for psychologist or a diabetic and their dietician. The Government is reneging on their previous long-held commitment to full compensation for DVA client's compensable medical conditions and medications.

The Commissioner's recommendations go so far as to deny any future War Widow their legislated compensable payment of the War Widows Pension and the Gold Card after having cared for a TPI or EDA for, at times, many decades (thus having saved the Government billions). The Government can't afford to assist DVA client's families who have suffered and/or have been traumatised by having lived with a Veteran. It can't afford to reinstate the Treatment Principles for VEA clients for lawn mowing – as the younger Veteran has in MRCA – to allow them to live at home longer. It can no longer afford to maintain the compensable medical compensation in the form of a Gold Card because too many have been given the card even without any accepted disabilities – but the Veteran who really needs it will have it taken off them. It can't afford to continue to pay the VEA Veteran compensable financial reimbursement for not being able to work again – instead the Government will offer a lump sum and see them on their way.

**Recommendations 16.4 and 16.5** of the Productivity Commission's Final Report is too generic, undefined and indeterminate. How are a future badly wounded or injured younger Veterans supposed to obtain a Gold Card if they cannot obtain one even if they have 50 MRCA impairment points that would not entitle them to it? How is a widow of TPI supposed to obtain her legislated entitlements if the is accepted? How is the Gold Card budget supposed to be reduced if the current 123,400 current Gold Card holders live for another 30, 40 or 50 years? What is the purpose of all this angst and upset to the Veteran community if the Government is not saving money for the younger generation or to put to the National Debt?

The elderly Veteran is no longer being cared for by DVA. They have been dispatched to MyAgedCare. As part of the Veteran Centric Review it is stated that all Veterans will be cared for by DVA from 'enlistment to death'. This is only true if you are not involved in the MyAgedCare system. The cohort entering Aged Card today is Vietnam Veteran era and they worked hard to obtain the benefits that they have and they are now being looked at as being insignificant. It took them until 1987 to receive a Welcome Home Parade. They have fought hard for the benefits that the younger Veteran are now utilising without any effort or appreciation. They have represented many issues in battles with Government over the years to obtain their compensation rights. If you are sick and elderly, then DVA no longer cares for you as they once did. This now involves those Vietnam Veterans.

Is any of this being Veteran Centric? Why have we lost our way with looking after the Veteran? Why is it that looking after the Veteran no longer includes our most disabled Veterans? Why is looking after a Veteran a burden on Government and the general population? Why are they being discarded as being of no use – because they can't work?

The fabric of the ESO community is being diminished by stealth by the Government as part of the Whole of Government process. The Government's Members of Parliament and Senators are allowing this to occur. The volunteer hours that the ESO community give, and have given, to their Veterans and their families is immeasurable. Why are the concerns of the Veteran community and its ESO Representatives being ignored? Why are we walking away from the two major Outcome requirements for the DVA Budget i.e. To **Maintain and Enhance** both the “**financial wellbeing and self-sufficiency**,” and the “**physical wellbeing and quality of life**” of all eligible DVA Veterans and their families.

The TPI Federation concurs with the Partners of Veterans Association with their concerns and fears that the PC Final Report instils on the Veteran Community especially those who already hold the TPI/SR or EDA entitlements. The concern arises from the timeline the PC report states –

**RECOMMENDATION 16.5 NO FURTHER EXTENSIONS OF GOLD CARD ELIGIBILITY**

Eligibility for the Gold Card should not be extended to any new categories of veterans, dependants or other civilians who are not currently eligible for such a card. All current Gold Card holders should retain their eligibility.

This statement has, since the release of the report, instigated threats of suicide just prior to the proposed cut-off date of this proposal so as to ensure that their long-suffering spouses/partners are able to still receive their rightful compensation of the War Widow Pension and their Gold Card. This hysteria needs to be quelled quickly so that those most disabled Veterans and their families can be spared this realistic concern and worry.

The TPI Federation is also most concerned that any future severely wounded and injured ADF personnel (as history has proved will occur) will not be eligible for any form of ongoing financial and health support once the Gold Card is removed from the medical requirements that they need. This will then also be followed by the proposed removal of the War Widow compensation along with their Gold Card that the younger Veteran's families should also continue to be entitled to.

How can the Government abrogate their responsibilities to the Veteran and the Veteran Community in this way?

The Partners of Veterans Association of Australia Inc believes that the Productivity Commission, while diligent in ensuring each voice had the opportunity to be heard, and commendable in providing access for Public Hearings, has missed the point of what it means to be a Veteran, for a Partner to care for a disabled Veteran or to raise children of that Veteran.

Military Service, by admission of this Government and no doubt the people of this country, is unique; the fact that many times in the productivity commission report there is a comparison made with civilian Acts is untenable. How can military service be unique when the commission are recommending to Government to downgrade that service to civilian Acts and employment?

The proposed Australian Defence Veterans Covenant states:

*"We acknowledge the unique nature of military service and the sacrifice demanded of all who commit to defend our nation.*

*We undertake to preserve the memory and deeds of all who served and promise to welcome, embrace and support all military Veterans as respected and valued members of our community"*

We quote from the Productivity Commissioner's Report:

**RECOMMENDATION 16.4 BETTER TARGETED ELIGIBILITY FOR THE GOLD CARD**

**The Australian Government should amend the *Veterans' Entitlements Act 1986* to remove eligibility for the Gold Card for anyone other than veterans with severe service-related impairments. Unless they qualify through having severe service-related impairments, this would remove eligibility from:**

- ☐ **all dependants**
- ☐ **veterans over 70 years old with qualifying service**
- ☐ **veterans on the service pension who meet the means test**
- ☐ **veterans on the service pension who are also receiving a disability pension above the general rate, or who have between 30 and 60 MRCA impairment points.**

**The Australian Government should provide financial compensation to dependants who lose eligibility for the Gold Card.**

**All current Gold Card holders should retain their eligibility.**

**RECOMMENDATION 16.5 NO FURTHER EXTENSIONS OF GOLD CARD ELIGIBILITY**

**Eligibility for the Gold Card should not be extended to any new categories of veterans, dependants or other civilians who are not currently eligible for such a card. All current Gold Card holders should retain their eligibility.**

As President of our Association whose sole interest is partners, widows/widowers and their families, I, and my Board find these Recommendations to be ill conceived, unclear and contradictory from one paragraph to the next.

It would appear from the wording that Widows/widowers, Orphans and Double Orphans of Service persons are to have their eligibility stripped from accessing a Gold Card following the death of their totally disabled Veteran or parent(s).

The recommendation to remove Widows/Widowers and families from access to the Gold Card is appalling and ill thought out. By its removal it suggests a complete lack of respect toward the Veteran, the Partner and the Family. It would be tantamount to saying to the Veteran Community, the majority of those from the Vietnam era and also those who have deployed since, that their service has no merit.

This recommendation is yet another insult to our Vietnam Veterans who were treated appallingly whilst serving in Vietnam and also upon their return. It is the Vietnam Veterans Widows who will be among the first to be impacted should this recommendation be implemented. It is also important to note that approx. half of those who served in Vietnam were conscripts.

It is not all right to deny future Widows/Widowers and orphaned children whose veteran parent died of a war caused injury or illness, the same benefit as those already in receipt of a Gold Card, it is not all right to no longer recognise these women, men and children as belonging to the Veteran Community.

“Caring for Veterans and their Families” certainly has a hollow ring when it apparently doesn’t refer to the Wife/Husband/Mother/Partner or children once the Veteran has passed away.

The Partners of Veterans have already sacrificed countless years to care for disabled Veterans with almost no help, absolutely no recognition and in many cases have had to also sacrifice their own career. Partners in the general community, if they so wish, were and are, able to have a career and accrue Superannuation for themselves, there were no impediments for them. Partner/carers of a disabled Veteran are not given that opportunity not to mention the fact that this caring has had a detrimental impact on their own mental and physical health, which has been proven by numerous studies.

What compensation is the partner of a deceased veteran whose death is combat related regardless of age, considered to be worthy to receive?

Currently they receive the War Widows/Widowers Compensation Payment which includes a Gold Card and if they meet the criteria they are able to apply for the Income Support Supplement. Younger Widows/Widowers have a choice of receiving a portion of a lump sum payment and still retain fortnightly payments, but in all cases a Gold Card is issued. We truly believe that is the least the Australian Government and its people owe dependants of those who risked their lives for this country and who paid a huge price for that sacrifice.

Members of our Association will be directly impacted by any changes regarding the Productivity Commission’s recommendation to Government to strip the Gold Card from the dependants of Veterans with qualifying service.

Some of these Partners/Carers are no longer young and those younger Partners whose Veteran may pass away from war caused injuries or illnesses, mental health issues and Post traumatic stress may have young children and are in no position to seek employment in order to supplement their income.

Would the government deny these War Widows and Widowers access to the Gold card simply in a cost cutting exercise?

Unfortunately, the partners/carers/widows are an easy target but it should not be overlooked that these are the very people who have saved the Government untold millions by caring for our disabled war veterans and now are the same people who can be targeted in this disgraceful manner.

Government would still have to pay for the majority of these dependants through the Public Health system as Private Health cover would be well beyond their means.

How many Veterans with life threatening illnesses or mental health issues will opt out of treatment or worse to ensure his/her partner is eligible for the Gold Card before the recommended year of 2025 rolls around?

I have already had a call from a seriously ill Veteran who is ready to cease treatment and give up to ensure that his wife will be a recipient of a Gold Card.

How a recommendation to have something as vital as a Gold Card stripped from dependants of a Veteran in the future while still being retained by others who were eligible prior to 2025, is a disgrace and should never have been contemplated.

The report of the Productivity Commission is a detailed and comprehensive paper and some of the recommendations are innovative and well thought out. A number of suggestions from our own association have been recommended and we thank the PC for recognising the validity of those suggestions.

We are disappointed however, that the Veterans' Dependants are seen to be of no consequence and can be treated as collateral damage. The Veterans themselves, the many who have been in contact with our Association, are disgusted and disappointed that their Partners/Carers and families have been considered to be of so little worth.

For these reasons we ask that the recommendations regarding the removal of the Gold Card for eligible dependants of a Veteran fail and that the value to the community of the support and care of the Veteran by his/her Partner be recognised in the future, as it has been in the past.

Benefits	VEA	DRCA	MRCA
Widow(er)'s benefits	A tax-free war widow(er)'s pension payable fortnightly for life in respect of death due to service. An additional income support supplement (means tested). Gold Card for life. For the current rates, see <a href="#">DVA Factsheet DP43</a>	A tax-free lump sum shared between dependants. An additional lump sum death benefit. For the current rates, see <a href="#">DVA Factsheet MRC43</a>	A tax-free payment payable fortnightly for life for a wholly dependent partner. The partner may elect to convert 25%, 50%, 75% or 100% of the payment to an age-based lump sum. An additional age-based lump sum is provided where the death is service-caused. Gold Card for life. For the current rates, see <a href="#">DVA Factsheet MRC04</a>
Dependent children benefits	Fortnightly orphans pension (if war/service-caused death of parent). Conditions apply if child is over 16 years of age—e.g. not eligible if receiving education benefits. Gold Card while in full time education. For the current rates, see <a href="#">DVA Factsheet DP43</a>	A share of the tax-free lump sum shared between dependants. An additional dependent child lump sum benefit. Weekly payment while under 16 years of age, or between 16 and 25 years of age and in full time education. For the current rates, see <a href="#">DVA Factsheet MRC43</a>	A tax-free lump sum payment for each dependent child under 16, or between 16 and 25 if in full time education. A weekly payment while under 16 years, or between 16 and 25 if in full time education. Gold Card (while under 16 years or between 16 and 25 if in full time education). For the current rates, see <a href="#">DVA Factsheet MRC04</a>

Yours sincerely



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