

Policy Document



Older Australians have worked hard, they deserve an Aged Care system that treats them with dignity and respect. Our current Aged Care system is falling apart. Many providers are struggling to attract quality staff. We must address these at the root cause, and ensure that we have a system that is robust and sustainable. As an Independent Candidate, I will continue to fight for our older Australians, after all I hope that when I am older, that the younger generation will fight for me!

Australia's aged care system is in urgent need of reform. For too long, successive governments have failed to deliver meaningful change, leaving older Australians without the care, dignity, and independence they deserve. The system has evolved into a bureaucratic, provider-controlled industry that prioritizes profit over people, with individuals and families struggling to navigate an impersonal, complex system. Despite repeated inquiries and Royal Commissions, real reform remains elusive.

Aged care must shift from an institution-centered model to a consumer-driven system where individuals have the power to make their own choices about their care. We must break the cycle of government inaction and ensure that funding follows the person, not the provider.

Aged Care Policy Commitments

1. Individual Support and Advocacy Fund

All Australians aged 65 and over who require aged care services will receive an annual **Individual Support and Advocacy Package** of \$10,000. This funding will be available for:

- Independent advocacy services to help individuals understand and assert their rights.
- Support coordination to assist in navigating available services and developing a personalized care plan.
- A digital management tool to track care plans, expenses, and provider interactions.

This initiative will empower older Australians to make informed choices, ensuring that care is truly consumer-directed rather than dictated by service providers.

Policy Document

2. Community-Led Support Networks

To receive an Individual Support and Advocacy Package, individuals must participate in a **Circle of Support**—a small network of family, friends, and community members who commit to providing ongoing engagement and support. These groups will meet regularly and play a key role in helping individuals remain socially connected and in control of their care decisions.

3. Independent Care Coordination

Each individual will have the right to choose a **Support Coordinator**, who may be a trusted family member, financial advisor, health professional, or community organization. This person will manage care arrangements, ensuring that individuals receive services tailored to their needs, without conflicts of interest from service providers.

4. Aged Care Home Credit Scheme

A **government-backed line of credit** will be introduced to help individuals cover residential aged care costs without being forced to sell their home. Under this scheme:

- Individuals can draw down on their home equity to pay for care.
- Repayment is deferred until the home is sold or no longer occupied by protected persons (such as a spouse or dependent).
- This model provides financial flexibility and security while preventing unnecessary hardship.

5. Aged Pensioners Savings Account

A new **Aged Pensioners Savings Account** will allow pensioners to deposit proceeds from the sale of their home without it affecting their pension entitlements. This account will:

- Be exempt from the assets and income test.
- Offer flexible withdrawals for living and care expenses.
- Earn interest indexed to inflation, maintaining its real value.
- Be free of entry, exit, and management fees.

This initiative ensures that those who sell their home to fund their care can do so without losing access to their pension.

6. Expanding HomeShare and Alternative Living Models

A proven way to combat loneliness and reduce living costs for older Australians is through **HomeShare initiatives**, where older individuals share housing with students, people with disabilities, or others in need of affordable living arrangements. We will:

- Expand and promote HomeShare programs.
- Aim for **25% participation among Australians over 65 by 2030**.

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7. Incentivizing Employment for Older Australians

To encourage businesses to hire older Australians, we will introduce a **15% People's Corporate Tax Rate** for businesses where at least 20% of employees are:

- Over the age of 65.
- People with disabilities or mental illnesses.
- Individuals with a history of long-term unemployment.

This initiative will combat age discrimination in the workforce and provide more opportunities for older Australians to remain active and financially independent.

A Future Where Older Australians Have Control

This policy is about **giving choice back to individuals**, ensuring that funding is directed toward the people who need care rather than the providers who profit from the system. By putting older Australians in control, we can create an aged care system that is dignified, responsive, and sustainable for the future.

As an Independent candidate, I am committed to real reform—not just rhetoric. We can no longer afford to tinker around the edges. It's time for a bold new approach that prioritizes the rights and autonomy of older Australians.

<https://agedcare.royalcommission.gov.au/publications/interim-report-volume-1>

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