Tasmanian Association of State Superannuants Inc.

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Submission from Tasmanian Association of State Superannuants

To

Senate Community Affairs Legislation Committee

On

Health Legislation Amendment (Improving Choice and Transparency for Private Health Consumers) Bill 2026

The Tasmanian Association of State Superannuants represents retired Tasmanian public servants and those approaching retirement.

A very high proportion of them are over 65 and hold private medical insurance policies. They will therefore be negatively affected by the government's intention to remove the age based private insurance rebate.

Most of our members have small to moderate incomes, generally consisting of a modest superannuation pension and a part age pension. For them payment of a health insurance premium represents a significantly expensive budget item but one they regard as being extremely important. Removal of the rebate will lead to a significant number of them reducing their coverage or abandoning totally their private health insurance. Several of our members have already advised that they will be forced to cancel their coverage and are fearful of the consequences.

This will throw additional pressures onto the public health budget. The public hospital system is already under great strain across all states and territories, particularly in Tasmania where public hospital waiting lists are the longest in the country. With the oldest population of any state it will mean going onto already the longest waiting lists or simply not getting the treatment they need in time.

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T.A.S.S. does not oppose the government's recognition of the issue of intergenerational inequity in financial matters and proposals to address it. However we do oppose this proposal on both moral and economic grounds.

Morally, it punishes the demographic which has paid the most money from tight household budgets over many years to contribute to their familys' health and now has the greatest needs in this area.

Economically, it is likely to have a nett negative rather than a neutral or positive effect on government finances. Even if the government spends the money gained from this proposal on other aged care programs, the significant additional demands on the health system will result to the detriment of the health care of older Australians.

We respectfully ask that the genuine concerns of our members are taken into account in your deliberations.

Murray Harper
Acting President
18/08/26