

OPEN LETTER

Council on the Ageing (Northern Territory) Inc — COTA NT
Spillett House
65 Smith Street
Darwin NT 0801

10 September 2026

To Northern Territory Members of Parliament and Senators Senator Jacinta Nampijinpa Price, Senator the Hon Malarndirri McCarthy, Luke Gosling OAM, MP For Solomon, Marion Scrymgour MP For Lingiari

To Northern Territory MLA Chief Minister Lia Finocchiaro (Spillett), Marie-Clare Boothby (Brennan), Manuel Brown (Arafura), Joshua Burgoyne (Braitling), Robyn Cahill (Port Darwin), Oly Carlson (Wanguri), Jinson Charls (Sanderson), Justine Davis (Johnston), Steve Edgington (Barkly), Mulka Electorate Office, Jo Hersey (Katherine), Clinton Howe (Drysdale), Matthew Kerle (Blain), Robyn Lambley (Araluen), Andrew Mackay (Goyder), Gerard Maley (Nelson), Brian O'Gallagher (Karama), Khoda Patel (Casuarina), Chansey Paech (Gwoja), Tanzil Rahman (Fong Lim), Ed Smelt (Nightcliff), Selena Uiho (Arnhem), Bill Yan (Namatjira), Dheran Young (Daly), Laurie Zio (Fannie Bay)

COTA petition – Stand up for older Territorians on private health insurance

I am writing on behalf of the Council on the Ageing Northern Territory (COTA NT) to ask you to stand up for older Territorians who are facing growing pressure from the cost of private health insurance and rising out-of-pocket health costs.

COTA Australia has launched a petition (cota.org.au/project/fix-private-health-insurance-for-older-australians) to the Federal Minister for Health and Ageing, the Hon. Mark Butler MP, calling for urgent action to make private health insurance fairer for older Australians.

Many older Australians have paid private health insurance premiums for decades. They have done so in the expectation that, when they reach the stage of life when they are most likely to need health care, their insurance will provide meaningful protection.

Instead, many are facing rising premiums, unpredictable out-of-pocket costs, uncertainty about the value of their cover and the prospect of cuts to the age-based rebate that helps make private health insurance affordable.

For older Australians living on fixed or modest incomes, this is not simply a question of insurance policy. It is a question of whether they can continue to afford the health care choices they have spent years paying to protect.

COTA is calling on the Australian Government to:

- **Stop any cuts to the age-based private health insurance rebate;**
- **Require insurers to return a mandated share of premiums as real benefits to consumers each year;**
- **Require upfront transparency about specialist fees, so people know what they are likely to pay before receiving treatment; and**
- **Put consumers — particularly older Australians — at the centre of the current private health insurance reform process.**

Older Australians should not be expected to keep paying more while receiving less certainty about what their insurance will deliver.

They deserve to know that decades of premiums will provide genuine protection when they need health care — not leave them facing bill shock, confusing fee structures and difficult choices about whether they can afford treatment.

This is an issue that crosses party lines. Older Territorians should be able to expect their elected representatives to speak up when changes to health policy could make essential health care less affordable.

We are therefore asking you directly:

Will you support COTA's campaign to protect the age-based private health insurance rebate and strengthen consumer protections for older Australians?

And, importantly, will you advocate with the Federal Government and Minister Butler to ensure the voices of older Territorians are heard in the private health insurance reform process?

We ask that you provide COTA NT with your position on these issues so that we can communicate your response to our members and Territorians.

Older Territorians have paid their premiums for years. Now they need you, their elected representatives to stand up for them.

Yours sincerely



Sue Shearer

Chief Executive Officer

Council on the Ageing Northern Territory (COTA NT)

COTA Northern Territory is the peak advocacy and representation organisation for senior Territorians advocating for and working towards an age-friendly, just, inclusive and equitable society since 1969

COTA NT Inc	65 Smith Street	P: (08) 8941 1004
GPO Box 852	Darwin NT 0800	E: ceo@cotant.org.au
Darwin NT 0801	ABN 86 316 991 800	www.cotant.org.au