

MEDIA RELEASE

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## **COTA NT calls for urgent action to make private health insurance fair for older Territorians**

**COTA NT has sent an Open Letter to the NT's elected representatives calling on them 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.**

The COTA Alliance, led by COTA Australia, has launched a petition 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," says Sue Shearer, CEO of COTA NT.

"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. This is why COTA has launched the petition — for older Territorians 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."

The petition calls 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.

"COTA NT believes that older Territorians 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," continued Ms Shearer.

*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*

“This is an issue that crosses party lines, so on behalf of older Territorians, I have written to the Territory’s Senators, Federal Members and Members of the NT’s Legislative Assembly Parliament asking them to support COTA's campaign to protect the age-based private health insurance rebate and strengthen consumer protections for older Territorians.

“I have also specifically asked them to 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 will communicate responses to our letters via our website.”

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### **Media contact**

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### **More information**

- COTA Australia Petition <https://cota.org.au/project/fix-private-health-insurance-for-older-australians/>

Also on this page,

- *What older Australians told us about private health insurance* (survey report)
- COTA A Media Release - 1.2 million pensioners affected shows private health rebate changes need urgent rethink

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