



**MINISTRY OF BUSINESS,  
INNOVATION & EMPLOYMENT**  
HIKINA WHAKATUTUKI



# A New Zealand Income Insurance Scheme



**Tell us what you think of the  
Income Insurance Scheme proposal**

**March 2022**

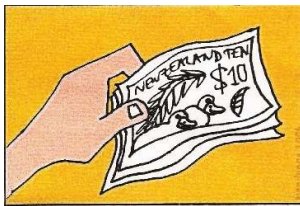
# What is this document about?



The **Ministry of Business, Innovation and Employment** want to ask you some questions about our proposal for a **New Zealand Income Insurance Scheme**.



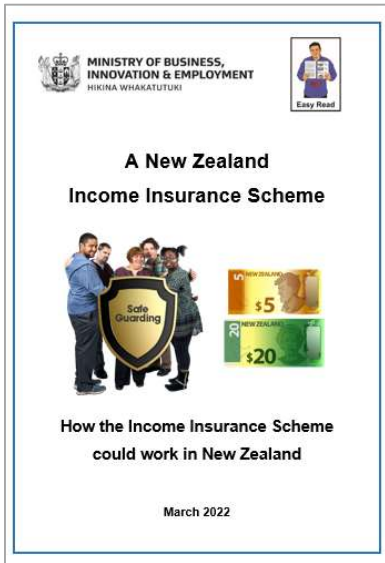
A **New Zealand Income Insurance Scheme** would give **some financial support** to people who cannot work anymore because of a health condition or disability.



**Financial support** is when the Government pays you money so you can pay for things like bills.



In this document we will call the New Zealand Income Insurance Scheme the **Scheme**.



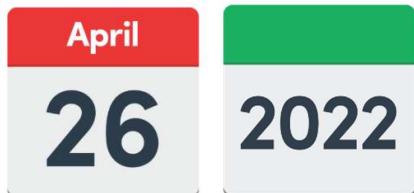
You can read about the Scheme in Easy Read in the document:

## **A New Zealand Income Insurance Scheme: How the Income Insurance Scheme could work in New Zealand**



You need to read that document before answering these questions.

Your answers to our questions need to be sent to us before **26 April 2022**.



If we do not get your answers before **26 April 2022** we **cannot** use your answers.

# Answering the questions



**Questions**

1. What do you think about it?

Good

Bad

Not sure

We will ask you some questions in the next few pages.



You can ask someone to support you in completing this form.

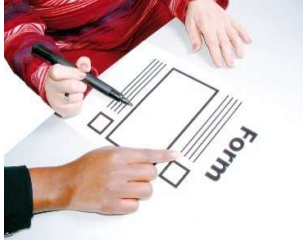


This can be someone you trust like a:

- family member
- friend
- support person.



# How to answer questions



In the document we will ask you some questions that you answer as:

- Yes

or

- No.



Please tick ✓ **1** answer for these questions

You can also write why you chose that answer if you want to.



There will be other questions that ask you to write down what you think of an idea.



1. Should New Zealand start an Income Insurance Scheme for people losing their jobs because of:

- being made redundant?
- being laid off?



Yes

No

**Why do you think this?**

This will enable people to remain engaged and maintain employment.

This is good for the person, their families, the community and the country

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**2. Should New Zealand start an Income Insurance Scheme for people losing their jobs because of:**

- **health conditions?**
- **disability?**



Yes

No

**Why do you think this?**

Those who have a health condition or disability may not be able to undertake the requirements of their existing role. But they are likely to be able to perform full time capacity in another. The scheme assistance would provide targeted assistance to ensure that the person has a good start and support, which otherwise might never occur



3. Do you think we should cover a lot of different ways of working like:



- part time work?
- full time work?



Yes

No

Why do you think this?

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1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_

4. What do you think of the eligibility criteria for people to be part of the Scheme?

**Eligibility criteria** is a list of things that need to be true for someone to be part of the scheme

Write your answer here:

I agree.

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**6. What do you think about the payment offered for 4 weeks by employers to make sure the Scheme is only used by people who need it?**

**Write your answer here:**

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This might go some way to promote a more accommodating culture by the employer.

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In the fifth week, if the person remains unemployed and for example struggling with the

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onset of a new illness or disability then this would mean that the right people

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are being captured. Employers, some, are likely to not agree to this. I assume it

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would come from normal salary/wages, not holiday / sick pay?

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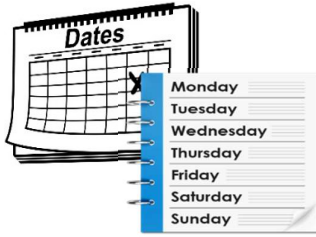












**12. Should people be able to get support for up to 12 months if they are:**



- **training for a new career?**
- **going through rehabilitation for their health condition or disability?**



Yes

No

**Why do you think that?**

There will be always exceptions to the process and criteria. A panel should review these.

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**13. Do you think the levies are worth paying the money to be able to have an Income Insurance Scheme?**



Yes

No

**Why do you think that?**

I do, but need to be mindful that 1.39% might be the top of the range of mandatory deductions

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14. Do you think you can afford the extra money the levies will cost?



Yes

No

Why do you think that?

\$100 per month is a worry, for me

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**18. Do you think New Zealand  
needs the Scheme?**

Yes

No

**Write your answer here:**

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## Where to send your answers



You can send us your answers by  
**email** to:

**[incomeinsurance@mbie.govt.nz](mailto:incomeinsurance@mbie.govt.nz)**



You can send us your answers by  
**post** to:

**Social Unemployment Insurance  
Tripartite Working Group**

**Ministry of Business, Innovation  
and Employment**

**PO Box 1473**

**Wellington 6145**



If you have any questions then you  
can send us an email at:

**[incomeinsurance@mbie.govt.nz](mailto:incomeinsurance@mbie.govt.nz)**



This information has been written by the Ministry of Business, Innovation & Employment



It has been translated into Easy Read with advice from the Make It Easy service of People First New Zealand Inc. Ngā Tāngata Tuatahi.



The ideas in this document are not the ideas of People First New Zealand Inc. Ngā Tāngata Tuatahi.



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