## **Submission template**

## A New Zealand Income Insurance Scheme

This is the submission template for the discussion document, A New Zealand Income Insurance Scheme.

The Ministry of Business, Innovation and Employment (MBIE), on behalf of the Government, Business New Zealand and the New Zealand Council of Trade Unions, seeks your written submission on the matters raised in the discussion document by **5pm on 26 April 2022**.

## •Your submission could be made public

The information provided in submissions will be used to inform policy development on the proposed income insurance scheme, including how it could be improved and how it could affect different groups. We may contact submitters directly if we require clarification of any matters in submissions.

The *Privacy Act 2020* applies to submissions and responses. Any personal information you supply to MBIE in making a submission will only be used for the purpose of assisting in the development of policy advice as part of this review. When businesses or organisations make a submission, we will consider that you have consented to the content being included in any summary of submissions unless you clearly state otherwise. If your submission contains any information that is confidential or that you do not want published, you can say this in your submission. Please clearly indicate in your cover letter or email with your submission if you do not wish your name, or any other personal information, to be included in any summary of submissions that may be published.

Submissions and responses may be subject to requests for information under the *Official Information Act 1982*. Please clearly indicate in your cover letter or email with your submission if you have any objection to the release of any information in your submission, and which parts you consider should be withheld, together with the reasons for withholding the information. Your views will be taken into account when responding to requests under the *Official Information Act 1982*. Any decision to withhold information requested under the *Official Information Act 1982* can be reviewed by the Ombudsman.

## How to make a submission

Please send your written submission on the options and questions in this consultation document by **5pm on 26 April 2022.** You can make your submission (preferably using this submission template) as follows:

1.Include your name, the name of your organisation (if applicable), and contact details. We may contact submitters directly if we require clarification of any matters in submissions.

2.Your submission may respond to any or all of the questions in the consultation paper. Where possible, please include information or evidence to support your views. We also encourage your input on any other relevant aspects of the income insurance scheme in the "Other comments" section.

3.Sending your submission:

aAttach as a Microsoft Word document or searchable PDF and email to:

incomeinsurance@mbie.govt.nz (preferred), or

aMail your submission to:

Social Unemployment Insurance Tripartite Working Group Ministry of Business, Innovation and Employment PO Box 1473 Wellington 6145

If you have any questions on the submissions process, please contact incomeinsurance@mbie.govt.nz.

## Submission on A New Zealand Income Insurance Scheme

### •Your name and organisation

Name Grace Dalley

Grace Dalley

**Proganisation (if applicable)** 

**Organisation (if applicable)** 

**Organisation (if applicable)** 

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# Responses to consultation document questions Responses to consultation document questions

## **Responses to consultation document questions**

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Income insturance is already available in the private sector for those who want it. It outrages me that the government should be duplicating this service using public resources while excluding current welfare recipients from any opportunity to a decent life. The majority of beneficiaries have disabilities or are caring for disabled.

New Zealand has ratified the UN Convention on the Rights of Persons With Disabilites (CRPD). Article 28 of the CRPD states:

"1. States Parties recognize the right of persons with disabilities to an adequate standard of living for themselves and their families, including adequate food, clothing and housing, and to the continuous improvement of living conditions, and shall take appropriate steps to safeguard and promote the realization of this right without discrimination on the basis of disability. "

State-run income-protection insurance would run directly counter to this Convention.

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**21 2** o you agree that insurance would be payable only where income loss was greater than a minimum threshold, such as a 20 percent loss of total earnings, counting income from all of their jobs? 202

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**211** I o you agree that income insurance should cover fixed-term and seasonal employees, where their employment agreements are not renewed, and they can show a regular pattern of work and reasonable expectation of future income?

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**221** *C* ow would these design choices work in practice? What risks can you see with the approach to establishing a regular pattern of work?

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o you agree that employers should only pay a bridging payment to employees leaving work because of a health condition or disability when the employment is terminated by the employer?

Do you agree that employers should only pay a bridging payment to employees leaving work because of a health condition or disability when the employment is terminated by the employer?

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**PP6** *o you agree claimants* 

should be obligated to look for work or prepare to return to work while receiving insurance?

**26** *i* o you agree claimants should be obligated to look for work or prepare to return to work while receiving insurance?

o you agree claimants should be obligated to look for work or prepare to return to work while receiving insurance?

Do you agree claimants should be obligated to look for work or prepare to return to work while receiving insurance?

**226** *a you agree that claimants would not be expected or required to accept offers of employment that provide lower wages or conditions*?

**26** *Q o you agree that claimants would not be expected or required to accept offers of employment that provide lower wages or conditions*?

o you agree that claimants would not be expected or required to accept offers of employment that provide lower wages or conditions?

Do you agree that claimants would not be expected or required to accept offers of employment that provide lower wages or conditions?

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**226** *a you agree the insurer could waive obligations partially or fully where a claimant is unable to meet those obligations*?

**26 2** *o you agree the insurer could waive obligations partially or fully where a claimant is unable to meet those obligations*?

o you agree the insurer could waive obligations partially or fully where a claimant is unable to meet those obligations?

Do you agree the insurer could waive obligations partially or fully where a claimant is unable to meet those obligations?

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**226** *income insurance*?

**26** *C o you agree claimants should be obligated to remain in New Zealand to remain eligible for income insurance*?

o you agree claimants should be obligated to remain in New Zealand to remain eligible for income insurance?

Do you agree claimants should be obligated to remain in New Zealand to remain eligible for income insurance?

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**226** *a you think a period of time, such as 28 days, should be allowed for travel overseas, for example, to support ill family?* 

26 2 o you think a period of time, such as 28 days, should be allowed for travel overseas, for example, to support ill family? 202

o you think a period of time, such as 28 days, should be allowed for travel overseas, for example, to support ill family?

Do you think a period of time, such as 28 days, should be allowed for travel overseas, for example, to support ill family?

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226 2 hould claimants with

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**26** *i* hould claimants with health conditions or disabilities be subject to obligations to participate in rehabilitative programmes and other support, where appropriate?

hould claimants with health conditions or disabilities be subject to obligations to participate in rehabilitative programmes and other support, where appropriate?

Should claimants with health conditions or disabilities be subject to obligations to participate in rehabilitative programmes and other support, where appropriate? 2022

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**226** *a hould claimants with health conditions and disabilities be subject to obligations to search for work or undertaking training where they are able to*?

**26** *i* hould claimants with health conditions and disabilities be subject to obligations to search for work or undertaking training where they are able to?

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who do not meet their obligations while receiving insurance payments?

**26** *Q o you think financial penalties should be in place for people who do not meet their obligations while receiving insurance payments?* 

o you think financial penalties should be in place for people who do not meet their obligations while receiving insurance payments?

Do you think financial penalties should be in place for people who do not meet their obligations while receiving insurance payments?

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**226** *c* o you agree that payments could be fully suspended in cases of serious, intentional non-compliance with obligations?

**26** *i* o you agree that payments could be fully suspended in cases of serious, intentional non-compliance with obligations?

o you agree that payments could be fully suspended in cases of serious, intentional non-compliance with obligations?

Do you agree that payments could be fully suspended in cases of serious, intentional non-compliance with obligations? PDP

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**226** *a you think any other consequences should be in place for people repeatedly not meeting their obligations, such as permanent suspension of entitlements?* 

**26** *Q o you think any other consequences should be in place for people repeatedly not meeting their obligations, such as permanent suspension of entitlements*?

o you think any other consequences should be in place for people repeatedly not meeting their obligations, such as permanent suspension of entitlements?

Do you think any other consequences should be in place for people repeatedly not meeting their obligations, such as permanent suspension of entitlements? 2022

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**27** *2 o* you think it is best for ACC to deliver the income insurance scheme alongside the accident compensation scheme?

o you think it is best for ACC to deliver the income insurance scheme alongside the accident compensation scheme?

Do you think it is best for ACC to deliver the income insurance scheme alongside the accident compensation scheme?

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**227** *i* ould the income insurance scheme be better delivered by a government department or a new entity?

**27** *C* ould the income insurance scheme be better delivered by a government department or a new entity?

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**27** *Z* ow could employer and worker perspectives best be incorporated to strengthen the income insurance scheme's delivery for New Zealanders? **222** 

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227 2 ow could M riperspectives best be incorporated to ensure the income insurance scheme is delivered equitably and with aspiration?

**27** *C* ow could *M* ri perspectives best be incorporated to ensure the income insurance scheme is delivered equitably and with aspiration?

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Who should provide that return-to-work support?

**227** *C* hat type of claimants would need an employment case manager, and who could selfmanage?

**27** *C* hat type of claimants would need an employment case manager, and who could self-manage?

hat type of claimants would need an employment case manager, and who could self-manage? IP

What type of claimants would need an employment case manager, and who could self-manage?

**227** 2 hat do you think a 'return-to-work plan' should include? **22** 2 **227 2** hat practical support should be available to income insurance claimants with a health condition or disability to return to work? 27 2 hat do you think a 'return-to-work plan' should include? 22 2 **227** *D* hat practical support should be available to income insurance claimants with a health condition or disability to return to work? 222 hat do you think a 'return-to-work plan' should include? 22 2 **227** *a hat practical support should be available to income* insurance claimants with a health condition or disability to return to work? What do you think a 'return-to-work plan' should include? 202 2 **227** *P* hat practical support should be available to income insurance claimants with a health condition or disability to return to work? **PP7** *P* hat practical support should be available to income insurance claimants with a health condition or disability to return to work????? ? **PP7** *P* hat practical support should be available to income insurance claimants with a health condition or disability to return to work????? ?? **PP7** *P* hat practical support should be available to income insurance claimants with a health condition or disability to return to work????? ? **PP7** *P* hat practical support should be available to income insurance claimants with a health condition or disability to return to work?????? **PP7** *P* hat practical support should be available to income insurance claimants with a health condition or disability to return to work?

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 228 2 o you agree with the proposed four-step dispute resolution process for the scheme?

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 29 O you agree with the proposed four-step dispute resolution process for the scheme?

Do you agree with the proposed four-step dispute resolution process for the scheme?

Are there specific aspects to the scheme's dispute resolution you think should be considered?

228 2 o you agree with the proposal to establish an effective offences and penalties framework to protect the scheme's integrity?
28 2 o you agree with the proposal to establish an effective offences and penalties framework to protect the scheme's integrity?

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**28** *i* o you agree with the proposal to establish an effective offences and penalties framework to protect the scheme's integrity?

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**28** *Q* o you agree with the proposal to develop information sharing agreements and sharing arrangements with employers, other agencies and service providers? **202** 

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**28** *i* o you agree the income insurance scheme should be funded from compulsory levies on the income that is insured, rather than from general taxation?

o you agree the income insurance scheme should be funded from compulsory levies on the income that is insured, rather than from general taxation?

Do you agree the income insurance scheme should be funded from compulsory levies on the income that is insured, rather than from general taxation?

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**228** *a you agree that levy contributions* 

should be equally split between the employee and employer?????

**28 2** *o you agree that levy contributions should be equally split between the employee and employer?***202** 

o you agree that levy contributions should be equally split between the employee and employer?

Do you agree that levy contributions should be equally split between the employee and employer?

**228** *c* oyou agree that levies for health conditions and disabilities and for redundancy should be set separately?

**28** *Q o* you agree that levies for health conditions and disabilities and for redundancy should be set separately**?** 

o you agree that levies for health conditions and disabilities and for redundancy should be set separately?

Do you agree that levies for health conditions and disabilities and for redundancy should be set separately?

?? **PP8** *oyou agree that employees* should be levied at a flat rate on income below \$130,911? **228** *o you agree that employees* ? should be levied at a flat rate on income below \$130,911?

**228** *o you agree that employees* 

should be levied at a flat rate on income below \$130,911?

**28** *i* o you agree that employees should be levied at a flat rate on income below \$130,911? o you agree that employees should be levied at a flat rate on income below \$130,911? IP

Do you agree that employees should be levied at a flat rate on income below \$130,911? ??

228 Z o you have any other suggestions for how the employee levy should be structured? 22

28 2 o you have any other suggestions for how the employee levy should be structured? 22

o you have any other suggestions for how the employee levy should be structured? 22

Do you have any other suggestions for how the employee levy should be structured? 222 ??

**229** *I* o you agree that experience rating would not be an appropriate design setting for the employer levy?????

**29** *i o* you agree that experience rating would not be an appropriate design setting for the employer levy?????

o you agree that experience rating would not be an appropriate design setting for the employer levy?????

Do you agree that experience rating would not be an appropriate design setting for the employer levy????? ??

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229 2 o you agree that an independent fund with a stable levy-setting system should be established to finance the income insurance scheme??????

? **???9 ?** *o you agree that* an independent fund with a stable levy-setting system should be established to finance the income insurance scheme?

**??**9 **?** *o you agree that* 

an independent fund with a stable levy-setting system should be established to finance the income insurance scheme?

**29 2** o you agree that an independent fund with a stable levy-setting system should be established to finance the income insurance scheme?

o you agree that an independent fund with a stable levy-setting system should be established to finance the income insurance scheme?

Do you agree that an independent fund with a stable levy-setting system should be established to finance the income insurance scheme??????

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**229** *a you favour a Pay As You Go or Save As You Go funding approach?* **22** 

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o you favour a Pay As You Go or Save As You Go funding approach? 氾

Do you favour a Pay As You Go or Save As You Go funding approach?

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?? **PP9** *oyou agree that the* legislation for the income insurance scheme should provide the flexibility to vary entitlements and eligibility in times of crisis, over and above the proposed income insurance scheme?

**PP9 P** *o you agree that the* legislation for the income insurance scheme should provide the flexibility to vary entitlements and eligibility in times of crisis, over and above the proposed income insurance scheme?

**PP9** *oyou agree that the* legislation for the income insurance scheme should provide the flexibility to vary entitlements and eligibility in times of crisis, over and above the proposed income insurance scheme?

**29** *I* o you agree that the legislation for the income insurance scheme should provide the flexibility to vary entitlements and eligibility in times of crisis, over and above the proposed income insurance scheme?????

o you agree that the legislation for the income insurance scheme should provide the flexibility to vary entitlements and eligibility in times of crisis, over and above the proposed income insurance scheme?????

Do you agree that the legislation for the income insurance scheme should provide the flexibility to vary entitlements and eligibility in times of crisis, over and above the proposed income insurance scheme?

229 2 oes such flexibility create risks that require additional mitigations? 22

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Does such flexibility create risks that require additional mitigations?

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## Other comments

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