

From: Privacy of [REDACTED]
To: [IncomeInsurance](#)
Subject: Income insurance submission
Date: Thursday, 17 February 2022 5:13:48 pm

Kia ora

I am a doctor currently working in Whanganui and wanted to make a submission on the proposed income insurance. More specifically regarding my job, I am a registrar completing training as a general practitioner and rural hospital medicine specialist.

My main concern was regarding the inability to opt out of the system. I currently have income protection insurance through MAS, with cover that is greater than that provided by the scheme and at a premium that is lower. Further to this, most health workers have a very low probability of redundancy unless we have sudden and prolonged/permanent health deteriorations. As in, our risk of redundancy/unemployment is lower than the rest of the population yet our premiums are the same under the currently proposed scheme.

My suggestion is whether it is possible to opt out of the new system (similar to being able to opt out of Kiwisaver) possibly on the condition of attaining insurance from a private provider (which may or may not need to meet certain conditions or from a preselected list)?

I highly doubt that I will ever be unemployed in my working life given that we have a critical workforce shortage of both GPs and rural medicine specialists and that is unlikely to change for the next decade at the very least. Regardless of this, I will be forced (along with my employer) to pay income protection insurance at premiums that are higher than what I already pay.

Ngā mihi

Dr Josh Firmin

Registrar (Rural Hospital Medicine Specialist and General Practitioner)

Privacy of [REDACTED]
natural persons