

TTARP Budget Proposal/Recommendations for 2015/2016

MINISTRY OF FINANCE

Proposals/Recommendations

- a. Life Certificates for the National Insurance Scheme (NIS) and Government Pensions should be linked and decentralized and ONLY be required to be submitted twice yearly. District Revenue Offices should be engaged in this service.
- b. The National Insurance Pension should carry a guaranteed period of ten (10) years. In the event of death of the pensioner before 10 years have passed, the full pension should be paid to the beneficiary for the balance of the 10 year period.
- c. The qualifying age for receipt of the Senior Citizens Pension should be reduced from sixty five (65) to sixty (60) years, and a means test should be introduced.
- d. Pensioners should receive a tax free allowance of \$75,000.00 (instead of \$60,000.00) on their annual emoluments.
- e. Public Servant Pensions should be pegged to the salaries at which the public servant retired.
- f. Government retirees who are widows and receiving a reduced monthly pension of \$2,750.00 shall be paid the minimum government retiree and senior citizens pension of \$3,000.00 per month, together with the arrears (from 2010).

Rationale

Technology has improved to the extent that this policy can be rationalized; whereby information can be shared between stakeholders thus ensuring that senior citizens do not have to produce the same document four times at two different institutions.

This is consistent with existing practices in the pension/insurance industry.

Some high income earners do not need this pension.

Existing limit of \$60,000.00 is inadequate as pensioners should not be required to pay income taxes. The recommendation of \$75,000.00 will initiate eradication of income taxes from pensioners on a phased basis.

This is consistent with industry practice.

The minimum monthly pension afforded to Government retirees and old age pensioners is \$3,000.00. However, government pensioners who are widows receive \$2,750.00. This anomaly needs to be corrected.

Proposals/Recommendations

- g. Government should encourage the practice of indexation among all Pension Plans.
- h. An arrangement should be made for all gratuities etc. to be paid to all Government employees immediately upon retirement.
- i. The “Pension Reform Working Group” should review all aspects of Pensions and Welfare Grants. TTARP should be represented on the “Pension Reform Working Group”.
- j. Introduction of tax allowances for those financially supporting their dependent relative age 60 and over.
- k. Reintroduction of Tax Incentives for Credit Union Savings.
- l. Provide for the removal or reduction by 50% of VAT on all Bills for services for owner-occupied property of persons sixty (60) years and over (e.g. WASA, TSTT and T&TEC)

Rationale

To alleviate the hardships incurred as a result of the rising inflation rates and to avoid disadvantages. Government Pensioners who worked and contributed tremendously to the development of the country express a feeling of betrayal as Senior Citizens Pension recipients who have not worked, are receiving more benefits than they do.

This is a major source of complaint by all pensioners. Pre-retirement sessions should be held with public servants at a minimum of two years before retirement with a view to putting in place all retirement processes.

TTARP is the largest representative of Retirees and stakeholder group in Trinidad and Tobago and therefore should be a stakeholder of the “Pension Reform Working Group”.

This encourages appropriate recognition and support of individual family members who bear the financial responsibility for the aged and disabled among the family.

This is to encourage individual and National Savings.

The income of most pensioners is fixed and limited and due to the high cost of these services, there is a dire need to assist senior citizens. The relief TTARP proposes will be a significant financial benefit to this category of vulnerable citizens. A means test should be the criterion for this benefit.

MINISTRY OF HEALTH

Proposals/Recommendations

- a. The Government should embark on a National Health Sector Reform with a view to implementing: -

- (i) A National Health Database system;
- (ii) Issuance of a National Medical Card;
- (iii) The improvement in the quality of C-DAP pharmaceuticals and to ensure availability from varied sources. Distribution should be closely monitored to avoid wastage, etc. Also inclusion of Alzheimer's medications in the C-DAP plan;
- (iv) All State Health Institutions and Facilities should be operated on a 24-hour basis with adequate security and provide all necessary medical services as well as the pharmacies should be fully staffed with the required personnel;
- (v) Visiting Mobile Units should provide health services to rural areas; and
- (vi) Priority should be given to regular public health education programmes promoting healthy life styles.

- b. A dedicated Cardiac centre is urgently needed with sufficient echo-cardiography machines and cardio technologies.

Rationale

The increase in numbers of senior citizens and the need to improve health care in the country for all.

This is consistent with International Health recommendations.

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Many complaints have been made by citizens on the quality of medications and shortages. Medication should be made affordable for Senior Citizens who have Chronic Diseases such as Alzheimer's, Heart Disease, Diabetes and other. It is imperative that medication for senior citizens be of the highest quality. It has been proven that the older one gets the more sensitive one is to medication. Most seniors cannot tolerate the generic form of medication.

This will reduce the delays in treatment at the major Health institutions.

There is a need to have a more intensive programme.

This will in the long run reduce medical costs.

This will allow for timely diagnosis and treatment of heart-related ailments.

Proposals/Recommendations

- c. To ease the frustrating level of service at public health institutions, preferential treatment re: attention and dispensing of drugs at these institutions should be given to Senior Citizens. Home delivery of medications should be provided to senior citizens.
- d. A “National Geriatric Hospital” is urgently required and should be established for both teaching and patient care.
- e. A Special Diabetic Institute is urgently needed with emphasis on outpatient care and preventative medicine.
- f. Hospitals and Health Facilities should have visiting Chiropodists (Podiatrists).
- g. Due to the high rates of Heart Attacks and Diabetes, registered NGO’s should be given assistance to perform Blood Pressure, Glucose and Cholesterol Testing.
- h. As a matter of urgency, Government should embark with co-operation from UWI Medical Faculty and other Agencies on a continuing programme of graduating Health Practitioners at Specialist and Post Graduate levels.
- i. The Ministry of Health should monitor the contents of inputs into food products to ensure safe and healthy levels.

Rationale

Due to age and health related issues, the provision of specialist medical attention is imperative

Specialist medical attention for ageing diseases is sadly lacking. Increase in ageing population is also a factor. This recommendation should be immediately addressed by the Ministry of Health.

Due to the alarming increase in Diabetes in the country, a separate institution is vitally needed. This will avoid further complications of patients such as heart, kidney, liver, bone and joint diseases.

An appropriate internationally recognized diabetes company should be contracted to educate doctors and nurses on all aspects of diabetes with a view to improving diabetes diagnosis, management and treatment competence.

Due to the high rate of amputation of lower limbs due to Diabetes.

Seniors waiting time at Hospitals and Health Centres are very long. Private Institutions are too costly for specialist medical attention.

This is due to the acute shortage of health care practitioners.

To promote a healthier population.

Proposals/Recommendations

- j. TTARP supports the issuance of National Medical cards for Senior Citizens.
- k. Adequate medical health in Tobago.
- l. Enhance staffing and equipment capabilities in the areas of prevention programmes to avoid more catastrophic interventions (eg. For diabetics– wound care to prevent amputation; osteoporosis- to minimize the number of osteoporotic related fractures; Strokes- early treatment of patients when hospitalized will improve recovery outcome; cardiac rehabilitation- to improve outcomes after onset that will decrease re-hospitalisation).

Rationale

Issuance of these cards and proper administration of the benefits of this system will avoid wastage and provide pharmacies with up-to-date information on patient drug usage.

Health services in Tobago need to be improved.

Physical medicine comprising physical therapy, occupational therapy and speech therapy, when initiated early, can significantly improve the rehabilitative /curative outcomes for patients. This can also decrease the length of stay and re-hospitalisation thus freeing bed space.

MINISTRY OF NATIONAL SECURITY

Proposals/Recommendations

- a. More Community police are needed and should be sensitised to the concerns (needs and fears) of senior citizens within their community.
- b. A partnership should be established between the Ministries of National Security and People and Social Development in the provision of protective services to senior citizens and the disabled. The laws relating to such crimes should carry more severe punishment.
- c. Provide a broader and more effective distribution of CCTV coverage throughout Trinidad and Tobago.

Rationale

As a measure to reduce the high incidence of crime and road accidents.

There is increasing incidences of violent crimes on senior citizens.

Proper maintenance programmes should be implemented and executed to ensure the proper functioning of the system.

MINISTRY OF THE PEOPLE AND SOCIAL DEVELOPMENT

Proposals/Recommendations

- a. At all government institutions, special days per month should be designated for senior citizens (passport, driver's license etc.).
- b. Cultural Activities such as Drama, Song and Dance should be staged at Communities in conjunction with Senior Activity Centres.
- c. Additional Government funded Senior Activity Centres should be established in all districts with government sponsored transport.
- d. Dedicated trained staff at all Government institutions to treat with Senior Citizens.
- e. Special consideration and recognition should be given to "centenarians" being made wards of the state. In this regard, improvements in the quality of life should be the objective. TTARP is available for consultation on this issue.
- f. Special incentives should be given for the establishment of Community Homes for the Aged/Disabled. All existing and future private commercial homes should be licensed and registered along defined guidelines. This license should be revocable. New homes will require to be evaluated prior to opening.

In all new housing developments and other appropriate areas, Senior Citizens communities with accommodation for singles, couples and small groups should be established with the necessary infrastructures and amenities.

- g. All Homes for the Aged should be monitored on a regular basis by the appropriate government authorities or agencies appointed in accordance with legislation.

Rationale

Health and age related factors of senior citizens.

This will encourage the transfer of skill from Seniors to the Young as well as forge Camaraderie among the age groups.

Healthy seniors place less burden on society.

This is to provide dignified treatment of seniors.

This will allow them to maintain a suitable standard of living.

This is to provide for the dignity of senior citizens and provide better management of these homes.

Increasing quality of life and longevity of Senior Citizens.

This is to provide for the dignity of senior citizens and provide better management of these legal homes.

Proposals/Recommendations

- h. Government should provide a subsidy for home care expenses for the elderly and persons with disabilities.
- i. TTARP should provide services as Advisor to the Government (in particular, Ministries of Social Development, Health and Public Utilities) on all issues relating to the welfare of our senior citizens.
- j. P.T.S.C. buses should be made “user friendly” for all.
- k. The Ministry should ensure that all Ministries and Public Institutions provide quality service to Senior Citizens, including appropriate physical amenities.
- l. Ministries and Public Institutions should make it mandatory that all pre-retirees be exposed to Retirement Seminars from age fifty (50) and be sensitized to aspects of retirement at least 10 years before.
- m. The Burial Benefit offered to eligible Senior Citizens be increased to \$7,500.00 to match NIS burial benefit.
- n. Ambulance and “Dial-a-Ride” systems, in addition to public transport and ELDAMO, be implemented to assist Senior Citizens (especially those who live in residential/rural areas not served by public transport and who do not have their own transportation or the necessary family support) who experience emergency and transportation problems.

Rationale

This is due to the high cost of home care and to also maintain the dignity of these citizens.

TTARP, in particular with its zonal structure, has greatest on-going contact with seniors regarding their concerns, issues, problems etc.

This is a right established by the International Community.

To assist senior Citizens in obtaining Essential Services. This could be done on particular days at various areas in the country. e.g. Ombudsman service.

To assist retirees to overcome the negative aspects of Retirement such as Income adjustment, loneliness, depression and the sense of alienation after retirement. TTARP and the Division of Ageing should be involved in making seniors retirement - otium cum dignitate (leisure with dignity) positive.

To assist in lessening the financial burden of burial expenses.

To support the thousands of Senior Citizens who are unable or have severe difficulty travelling to health facilities and to conduct their affairs.

Note: For ease of administration of this system, eligible Seniors can be allowed to select a designated driver who will be screened, approved, registered and paid by the participating Ministry/ies to provide a stipulated number of transportation support to grocery, clinic, church, bank, activity centre etc. This system should take effect January 1, 2015.

MINISTRY OF PUBLIC UTILITIES

Proposals/Recommendations

- a. Government should assist TTARP by providing a postal reduction or subsidy for the distribution of its quarterly magazine and encourage wider distribution.

Rationale

The magazine provides a public service to seniors with lots of relevant information that could positively impact the quality of their lives.