I was really pleased to be able to speak at the Grey Power AGM the week before the Budget and announce three new initiatives for seniors. Two of them sit in other Ministers’ portfolios – ACC and Digital Services. These are about new money for Digital Literacy Training for those seniors who need a bit more help with changing technology; and allowing older people who are still working and get injured to receive both NZ Superannuation or the Veteran’s Pension and ACC weekly payments for up to two years.

This allows an injured person’s financial situation to more closely reflect their income. That’s only fair – especially as we are going to increasingly need older people to stay in paid work if they want to.

Both of those changes are targeted at certain groups of senior citizens. The big announcement, though, will benefit every one of you – all three-quarters of a million SuperGold Card holders.

Having received the delegation for the Card earlier this year, the Wellbeing Budget contained $7.7 million extra to upgrade and enhance the SuperGold Card and stop its neglect.

We knew New Zealand’s over 65s really appreciate the SuperGold Card and research the Office for Seniors did last year showed that the travel concessions and shopping discounts were particularly valued.

The reality is, however, it’s been neglected for several years and it’s harder and harder for people to know where they can use the card. The research showed that seniors wanted a way of seeing where discounts were available when they were out – and they suggested a mobile phone app may be a good way of doing this. (In 2017, around 350,000 SuperGold members used smartphones and about half a million used the internet, and those numbers are growing.)

Our changes are about addressing all of this – and ultimately getting more discounts for people. A key goal of what we’re doing in enhancing the card is to help seniors on fixed incomes to stretch their dollar further so they can buy the services and products they need.

So the SuperGold website, which hasn’t been updated for six years, will be upgraded and made easier to use. A new SuperGold app, linked to the website, will also be created to help show seniors where the card can be used when they are out. These will be launched before the end of 2019.

Businesses – currently there are more than 9,300 businesses with around 14,000 outlets offering SuperGold discounts – will also be able to interact with the website better and they will also be provided with standard promotions like posters so people can see where they can get discounts.

The opportunity that doing these things and revitalising the card creates, is to find more discounts. There will be one million people over 65 within the next decade, which presents a very large consumer group. I want to talk to – and hear from – businesses who want to access and help older New Zealanders.

I’m looking forward to updating you on where we’ve got to before too long.
New digital platform for SuperGold card

SuperGold Card holders will be able to search for discounts through a new app as part of changes announced in the 2019 budget.

Budget 2019 includes funding for a digital platform for SuperGold Card holders and businesses – which will include a new mobile app and website to be launched later this year.

This will provide a quick and easy way for seniors to find out about SuperGold discounts, concessions and special offers, no matter where they are.

You will be able to go to the SuperGold website on your home computer or tablet, or the app on your smartphone to find out what savings are available and where you can get them.

SuperGold discounts will still be available to everyone with a card, even if they don’t use the website or app.

There are currently more than 750,000 SuperGold Card holders, more than 9,300 SuperGold Card business partners and over 14,000 outlets around New Zealand.

Other Budget announcements for older people can be found at www.superseniors.msd.govt.nz

Raise your voice and say no to elder abuse

People are being encouraged to wear purple this month to take a stand against elder abuse.

Saturday, June 15, is World Elder Abuse Awareness Day (WEAAD) and a chance to use your voice and say no to elder abuse.

It is a day to say we won’t tolerate elder abuse. It is also a reminder that this is an issue that we shouldn’t just think about one day of the year, but every day.

Elder abuse is an abuse of trust. It is not specific to any one gender, religion, ethnicity, or income group. It can happen at home, in residential care, or in hospitals.

Unfortunately most abuse goes unreported. All too often this is out of fear, or to protect abusers who are family and whānau members. In many cases, older people do not see themselves as victims or at-risk.

If you are concerned that someone is experiencing elder abuse, it’s OK to help. Something as simple as asking how they are can make a real difference.

A free, confidential telephone helpline is available for help and support.

Anyone can call 0800 32 668 65 (0800 EA NOT OK) whether you are being abused or you are concerned for someone who might be.

For more information on elder abuse and where to go for help, please visit the SuperSeniors website at www.superseniors.msd.govt.nz

If you are hosting an elder abuse awareness day event, let us know and we can add it to our event calendar on the SuperSeniors website. You can email it to osc@msd.govt.nz

JUNE 15

WORLD ELDER ABUSE AWARENESS DAY #WEAAD
Now is the time to set up an Enduring Power of Attorney

Q. What do your cat, your car, your home, your heirloom jewellery and your health have in common?

A. They are all things that you want to be sure are looked after if you are unable to.

Few of us want to think about something happening to us that might impact on our ability to make sound decisions. The reality is, we can’t predict what’s going to happen in life that may impact on our health or wellbeing.

Something we can plan for, is having someone in place to make decisions for you if you can’t make them for yourself. This is called having an Enduring Power of Attorney (EPA).

Having an EPA means you can decide, ahead of time, who you trust to look after the things that are precious to you. There are two types of EPA:

- **Property**: This EPA covers decisions about money and assets and can be put into effect at any time. More than one attorney can be chosen for this EPA.
- **Personal care and welfare**: This EPA covers decisions about your health, accommodation and care. It comes into effect only if a medical professional or Family Court decides a person is ‘mentally incapable’. Only one attorney can be selected for this EPA.

Money, health, assets, pets - they’re important to us. So it’s important to choose your attorney wisely - you want to be sure that your wishes and feelings are respected.

Get your free flu shot today

Did you know that you could still be infected with the flu even if you don’t feel sick or show symptoms? And you could pass on the virus to others.

Severe influenza can lead to a stay in hospital which may in turn increase frailty and loss of independence for older people.

The vaccine immunisation is the best protection against influenza. It naturally boosts your immune system to fight the virus when it attacks.

Influenza is not the same as a cold. It is a more serious disease that can also make other existing medical conditions worse.

Influenza immunisation is especially important for people aged 65 years and over. People aged over 65 experience up to 91 percent of flu-related deaths and around 70 percent of flu-related hospital stays.

Free flu shots are available for people 65 and over from general practices and many community pharmacies.

Think about a friend or family member, a work colleague or even a trustee corporation like the Public Trust.

It does take time and money to set up an EPA - but the investment is worth it. Sickness or injury can happen at any time - knowing that someone can make important decisions on your behalf is investing in peace of mind, for you and your family.

You can find out more about setting up an EPA at the SuperSeniors website [www.superseniors.msd.govt.nz](http://www.superseniors.msd.govt.nz)

You’ll also find special discounts for SuperGold Card holders to help with the cost of setting up an EPA.

You can also find our regular SuperGold Card offers at [www.supergold.govt.nz/directory](http://www.supergold.govt.nz/directory)

Don’t leave it until later. Think about the things you care about, who will you entrust to care about them too?

Who would you trust...

The influenza vaccine is a prescription medicine. Talk to your doctor, nurse or pharmacist about the benefits and possible risks. And, if you’re aged between 65 and 80 years old, ask if you’re also eligible for the free shingles immunisation.

Check out [www.fightflu.co.nz](http://www.fightflu.co.nz) to find out whether you qualify for free flu immunisation or call [0800 IMMUNE](tel:0800466863) 0800 466 863.
Letting Work and Income know about your overseas travel plans

At this time of year many seniors are planning a trip out of New Zealand. Along with organising insurance and stopping the mail and paper, you might need to let Work and Income know.

If you’re planning on going overseas for a few days or a couple of weeks (up to 28 days), your payments won’t be affected and you don’t need to contact Work and Income.

If you’ll be away for more than 28 days while you’re getting Winter Energy Payment, the Disability Allowance or Accommodation Supplement, please let Work and Income know your travel plans so you can be paid the right amount. These payments stop at 28 days but you can still get your NZ Super or Veteran’s Pension.

The easiest way is using the form on their website www.msd.govt.nz/overseastravel - or call them on 0800 552 002.

Extended trips: If you’ll be away for more than 26 weeks in a year, or you’re moving overseas it’s really important you get in touch with Work and Income at least six weeks before you leave as you may be able to keep getting your NZ Super or Veteran’s Pension.

Check www.workandincome.govt.nz or call International Services on 0800 777 227.

By letting Work and Income know your travel plans before you go, you can make sure you’re being paid the right amount and enjoy your trip. Bon voyage!

Young@Heart Chorus rocks New Zealand

They might not be your typical rock stars but a group of older New Zealanders have charmed audiences across the country.

The NZ Young@Heart Chorus was formed in 2011 after taking inspiration and its name from Young@Heart, the American group who were profiled in a 2006 documentary.

The New Zealand group had 15 people at the first meeting and that has doubled to over 30 people today. The group range in age from 70 to 86 and come from all walks of life including tradespeople, professionals and ex-teachers.

They come from all over Auckland and meet to sing every Monday morning at Orakei Primary School Hall, and are led by Musical Director Christina Bevan.

President Stuart Gaze said rather than singing the songs of yesteryear the group takes pride in taking on recent hits from Lady Gaga, Miley Cyrus, and Panic at the Disco.

“It makes it very interesting with the modern style and beat, it can be quite challenging,” he said. “We’re unique in that we have to learn all the words and music off by heart. When we perform we don’t have any music or any words in front of us.”

As well as being great for memory, singing also helps with health through dancing, and by connecting people.

The group travels the country to sing in theatres, schools, church halls, conference centres, prisons and even Wellington Cathedral.

Stuart Gaze said some of their most appreciative fans were young people. One of his favourite responses was from a six-year-old Wellington school student. “They were old from the outside and young from the inside.”

For more information on the chorus, go to www.youngatheartchorus.nz

If you see or suspect elder abuse, please, speak out about it.
Residential Care Subsidy

On 1 July this year, the annual changes to the Residential Care Subsidy Rates will come into effect.

If you need long-term residential care in a rest home or hospital, you may now qualify for a subsidy. The asset thresholds have increased to:

- $230,495 for a single person
- $230,495 for a couple where both partners are in residential care
- $230,495 for a couple where one partner is in residential care, including the value of their house and car
- $126,224 for a couple where one partner is in residential care, not including the combined value of their house and car. (The house is only exempt when it’s the main place where your partner who is not in care or a dependent child lives).

The income-from-assets exemptions have increased to:

- $1,005 a year for a single person
- $2,009 a year for a couple when both are assessed as needing care
- $3,013 a year for a couple where one partner has been assessed as needing care.

Chief Ombudsman

The Chief Ombudsman will be monitoring locked dementia units in privately run aged care facilities.

Parliament last year clarified that the Ombudsman’s monitoring of health and disability places of detention, under a United Nations Convention, includes privately-run secure dementia units where people, often older people, are detained because of their vulnerability.

“We need to make sure New Zealand’s reputation for the good treatment of its citizens, whatever their circumstances, is protected and enhanced,” says Chief Ombudsman Peter Boshier. “People who are not free to leave a facility have rights. My role is to check that the treatment and conditions they experience are appropriate according to international expectations.

“We already monitor some aged care facilities where services are directly provided by district health boards. It makes sense for this role to extend to all aged care facilities. I hope it will provide a good overview of the standard of care across the country. “My mandate is a focused one. It does not cover the monitoring of all aspects of residential aged care facilities. I will be specifically looking at conditions and treatment and ensuring peoples’ human rights are upheld.

“My team and I already work with the health and disability sector to build and maintain safeguards and good practice, and we’ll build on this experience in respect of privately run aged care facilities.

“As the population ages, and the number of aged care facilities increases, it is so important for them to be independently inspected. We need to act now because the number of people with dementia is projected to nearly triple to around 170,000 by 2050.”

The Chief Ombudsman expects to have funding in place by 1 July 2019 after which more detailed planning and development will occur. “I will be taking a gradual, careful and considered approach to developing my inspection role in this area, and it will take some years to establish a national programme,” Mr Boshier says.

For more information, visit www.ombudsman.parliament.nz
A new road safety strategy for New Zealand

The Ministry of Transport wants your views on a new road safety strategy that aims to meaningfully reduce the trauma on our roads. Currently, more than one person is killed every day on our roads, and another seven are injured. The effects of this trauma on families, communities, and the nation is devastating.

The new strategy will propose a Vision Zero approach to road safety that says that deaths and serious injuries on our roads is unacceptable and preventable.

Many countries that have taken a Vision Zero approach have significantly improved the safety on their roads over time.

We also know that travelling on our roads and footpaths can be stressful for many people at times, and there’s a lot we can do to make this a safer and more pleasurable experience. A safe road transport system ensures that people feel safe to walk or bus or bike, and ensures we design our towns and cities as places people want to be in, not just to travel through.

We know many older New Zealanders have a wealth of experience, and specific perspectives and concerns. The Ministry of Transport is keen to hear your thoughts on the proposed strategy when it is released for consultation later this month.

You can find out more at [www.transport.govt.nz/roadsafetystrategy](http://www.transport.govt.nz/roadsafetystrategy) and sign up to stay informed about the consultation.

The tax refunds process is now automatic

On 26 April, the latest changes to make tax more straightforward came into effect.

**What does this mean for you?**
The main things you need to be aware of are:

**Income tax assessments**
If your only income is from employment, NZ Super, a benefit or investments (such as interest from bank deposits and savings), you’ll receive an income tax assessment between late-May to the end of July to finalise your end-of-year tax information.

This will show how much you’ve earned, how much tax you’ve paid and your tax calculation – so you’ll know exactly where you stand. If you have a myIR account, Inland Revenue will notify you that your income tax assessment is there. If you don’t, it will be posted to you.

**Automatic tax refunds**
If you paid too much tax during the year and are due a refund, Inland Revenue will automatically pay the refund directly into your bank account (so long as your bank account details are up to date in the system).

**New website and improved myIR**
The new Inland Revenue website features a brand-new homepage, look and feel and layout, with improved search functions and the ability to navigate content by role, situation, topic or task.

There are also enhancements to myIR, including a new landing page and changes to layout, as well as greater control, visibility and certainty for users of their tax and social policy obligations.

**What do you need to do?**
Keep your details up to date and Inland Revenue will take care of the rest. Make sure they have your current bank account details so they can pay refunds and entitlements, and your up-to-date email and address details so they can make sure you get your income tax assessment. You can check or update your details using myIR.

**What else do you need to know?**
For more information on the other changes that have become law, including tax code notifications and donation receipt uploading through myIR, visit [www.ird.govt.nz](http://www.ird.govt.nz)
KiwiSaver changes for older New Zealanders

People aged over 65 will be able to join KiwiSaver under changes that come into effect from next month.

From 1 July 2019 the KiwiSaver scheme will be open to people of all ages – giving people 65 and over the ability to join KiwiSaver. The changes will also remove the lock-in period that required people over 60 to remain in the scheme for five years before withdrawing their money.

At the moment, people over 65 can’t join KiwiSaver or move to a new scheme, although you can continue to contribute to their accounts if you are already a member.

If you joined after the age of 60, you still have to wait five years before withdrawing their money.

Other changes will be put into place from 2020.

From 1 April 2020 KiwiSaver members impacted by the five-year lock in period can elect to opt out of this lock in period any time after they reach the age of eligibility for NZ Super. However, this means you won’t be eligible for compulsory employer contributions or the government contribution.

For more information about KiwiSaver go to www.kiwisaver.govt.nz

SuperGold Card special offers

Check out the latest special offers for our super seniors through the SuperSeniors website.
Disclaimer: The SuperGold Card programme enables independent businesses to offer discounts and benefits to older New Zealanders. The Ministry of Social Development is not associated with any seller and does not guarantee any representation made by a seller and any future dispute will need to be taken up with the seller not the Ministry of Social Development. Offers range in size and nature and cardholders should always check to see if a better offer is available locally.