



# 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.



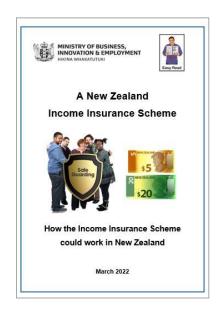
A New Zealand Income Insurance
Scheme would give some financial
support to people who cannot work
anymore because of a health
condition or disability.



**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**



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.

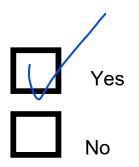
There will be other questions that ask you to write down what you think of an idea.







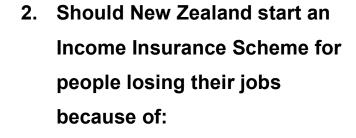
- 1. Should New Zealand start an **Income Insurance Scheme for** people losing their jobs because of:
  - being made redundant?
  - being laid off?



#### Why do you think this?

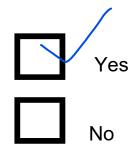
This will enable people to remain engaged and maintain employment.
This is good for the person, their families, the community and the country







- health conditions?
- disability?



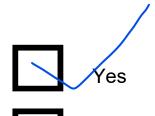
#### Why do you think this?





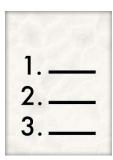


- 3. Do you think we should cover a lot of different ways of working like:
  - part time work?
  - full time work?



No

Why do you think this?						
	<del> </del>					 · · · ·
				· · · · · · · · · · · · · · · · · · ·		 



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

I agree.				
	<del></del>	 		 
		 	· · · · · · · · · · · · · · · · · · ·	 



Write you answer here.

5. What do you think about the government paying most of what someone would normally earn for up to 6 months through the Scheme?

Six mont	hs is a reasonable amount of time for job search & assistance. Any longer the
is becor	mes another "benefit" rather than a targeted, short/sharp approach for return to
meanin	gful employment.
<del>, , , , , , , , , , , , , , , , , , , </del>	



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?

This might g	go someway t	o promote a r	more acc	ommodat	ing culture b	y the employe
In the fifth	week, if the p	person remain	is unemp	loyed and	I for example	e struggling wi
onset of a	new illness	or disability th	en this	would m	ean that the	right people
are being ca	aptured. Emp	oloyers, some	, are likel	y to not a	gree to this.	I assume it
would come	from normal	salary/wages,	not holic	day / sick	pay?	
				1 1 1 :		
			<del> </del>		· · · · · · · · · · · · · · · · · · ·	
			<del> </del>			



7. Do you think there are other ways we can make sure the Scheme is only used by people who need it?

The GP seems to be a gate keeper as such, but an initial medical certificate might be the	ne first
step for consideration, then a person ( Scheme ) would need to undertake an administ	trative
review of the person and the set of circumstances and match to the criteria.	



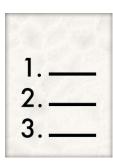
8. How do you think you would use the financial support from the Scheme if you lost your job?

Everyday regular expenses - this promotes piece of mind and security to job search



9. Can you think of any support that is not financial that could support workers in returning to work?

The normal suite of vocational services from CV to job search.
Medical, social and mental health intervention.



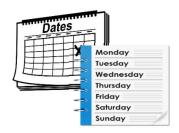
10. What things should people who get the Scheme payments need to do to keep getting the payments?

Be contactable and demonstrate that they are undertaking their own activity, or activity
suggested by the scheme to seek employment / ?other interventions.
Reasonable compliance
<del></del>



11. What should happen to people getting the Scheme payments if they do not do what they are meant to?

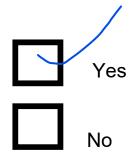
A clear and documented discussion and reminder of their obligations.	
A process for non compliance and payments ceased	
	-
	-







- 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?



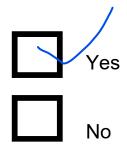
#### Why do you think that?

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



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





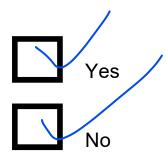
#### Why do you think that?

I do, but need to be min	dful that 1.39% mig	ht be the top of th	ne range of mandato	ry deductio
<del> </del>		· · · · · · · · · · · · · · · · · · ·	<del> </del>	
				<del></del>
				<del></del>
<del> </del>				
<del> </del>			<del> </del>	



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





#### Why do you think that?

\$100 per month is a worry, for me	



# 15. How can we make sure the scheme follows te Tiriti o Waitangi / Treaty of Waitangi partnership?

Write your answer here:		



# 16. Do you have any ideas that will be important for ACC to think about for running the Scheme?

ACC already have a structure for this type of scheme. It does not mean it should clone the
practices however. A more human direct approach is needed.

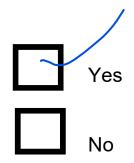


### 17. What do you think of the whole Scheme?

Disability and illness can appear at any time and any age. The same as redundancy.	
The financial stress can be overwhelming, the scheme sounds like an excellent safety	net.



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



Write your answer here:		
· · · · · · · · · · · · · · · · · · ·	 	 
· · · · · · · · · · · · · · · · · · ·	 	 
· · · · · · · · · · · · · · · · · · ·	 	 



### 19. What do you like about the Scheme?

The fact that there is greater hop	e for those who have	a CVA, or heart issues	s, for exam
receive financial and vocational help.			
			<del> </del>
· · · · · · · · · · · · · · · · · · ·			
			<del> </del>
			· · · · · · · · · · · · · · · · · · ·
			<del></del>
			<del></del>
			<del></del>
			· · · · · · · · · · · · · · · · · · ·
			<del></del>
<del></del>			



## 20. What do you not like about the Scheme?

Mental health i	s a massive issue for peopl	le of any age. It is the No.1 reason t	for lost
I am not con	rinced I see detail on this to	opic so far.	
<del></del>			
<del></del>			

#### Where to send your answers



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

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



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.



Make It Easy uses images from:



Changepeople.org



- Photosymbols.com
- Sam Corliss
- Huriana Kopeke-Te Aho



All images used in this Easy Read document are subject to copyright rules and cannot be used without permission.