

I oppose the social insurance scheme for the following reasons:

1. Flat Tax

Using a flat tax ACC levy to implement this scheme is regressive and will disproportionately affect those on low incomes. We should not be raising taxes on those earning less than the median wage.

2. 80% payment

Again, this is deeply regressive. 80% is far too much to be paying high-income earners, and not enough for low-income earners to survive.

3. Unfair to migrants

Only people who are eligible to receive its benefits should have to pay into this system

I propose the following alternative:

1. UBI

Provide a liveable Universal Basic Income to everyone, paid for by assets taxes and higher income tax on high earners. This is much simpler to administer and has more equitable outcomes

2. Agency for Comprehensive Care

Fund an ACC that provides complete coverage for all illness, including dental care and GP visits

As proposed, the scheme is inequitable. It will deepen the wealth divide in our society, and further alienate the rich from the experience of the working poor. It does nothing to make life easier for those who are doing it tough.