

From: Privacy of
To: [IncomeInsurance](#)
Subject: Submission
Date: Tuesday, 8 February 2022 7:46:28 pm

Support in principle, but make it optional not mandatory (for everyone).

This allows people to make a decision whether private insurance or personal savings is a better fit for them.

Make it "opt out" rather than opt in (similar to kiwisaver) so that people who don't actively make a decision are in the scheme automatically.

Put in rules that if you opt out, you can't opt back in for a period of time (say, 10 years) so that people make the decision seriously and aren't gaming the system too often.

I personally prefer Universal Basic Income in general (which would make this whole insurance system redundant, and replace unemployment benefit/superannuation as well) but obviously that's a much bigger policy change than this