

Ease Party

Healthcare Policy Initiative

Why invest extra money from your pay into your Kiwisaver, when you can invest an extra 1% of your pay into your own long term health? Right now.

Investment in the freedom of preventative healthcare, for everyone, benefits the entire country.

The Ease Party proposes that 1% of income is set aside into a yearly personal healthcare fund, similar to Kiwisaver, automatically capped at \$520 a year, equivalent to \$10 a week.

Immediately, every single New Zealander can have access to healthcare providers by having the option of paying for their visit through the Government. The idea being that there is always an option for anyone, at anytime, to pay for any upfront personal cost incurred, through their personal income tax health fund that is spread out over at least 52 weeks.

Low earners can spend up to \$520 total upfront, and still have the difference that was not covered by their income, absorbed by the Government at the end of the year.

Any unused amount paid into the fund, will result in a direct tax refund at the end of the year, or can be carried over and added to another year, or can be diverted into a Kiwisaver fund as an option.

If you earn under \$20,000 per year, you can opt out of the direct 1% payments, or, carry over and keep the amount paid into your fund from your income, as additional future healthcare funds.

The Ease Party suggests that \$30 of the unused fund, per month, can be directed specifically for any purchases at a pharmacy, including for all general healthcare products. This means that all types of people have immediate access to some basic necessities of healthcare, even if not visiting a doctor.

This also means that anyone living rough, or who is homeless, or has financial issues, is not dependent on a system of control in order to access some basic care or health and hygiene products.

They are entitled to prove their identity, choose items for themselves, and access a doctor when they need one without financial obstacles, or compliance to a system that may have already failed them.

The Ease Party also advocates for a system that does not have a structural reliance on enrolment to a medical practice.

The Ease Party suggests that for the purposes of this policy, the definition of 'healthcare provider' is also expanded to include other types of wellness and healthcare providers, for the development of better healthcare options and businesses, and a better variety of choices for healthcare for all people.

This is a priority based system. The full fund of \$520 is available immediately for doctors visits. Quarterly for alternative healthcare providers. Monthly for pharmacy. This means that as time goes on, without the need of a doctors visit, any as yet unused funds are still available.

For example, if \$40 quarterly can be allocated to any alternative healthcare provider, and \$30 per month to pharmacy costs, even if you had used the maximum of those funds at six months, \$260, exactly half of your fund, would have only been available for any need of a doctor. This balances the likelihood of needing any urgent doctors visits over the course of the year.

Keeping in mind that this is only a general healthcare maintenance fund, to facilitate and smooth out costs, funded by your own personal income unless you are a very low earner. The use of the funds and the safety net it provides is still for use at the discretion of the individual. The funds should also be able to increase and extend to other years with need, under specific circumstances.

This policy will:

Ease the pressure on the supply of doctors, by providing for general health and wellbeing, rather than strictly for specific medical care. As well as ease the congestion caused by delaying care through a lack of freedom or choice, especially due to financial constraints.

Truly invest in preventative healthcare by ensuring that all people can make the best choices for themselves, using their own individual discernment.

Support healthcare providers by ensuring that revenue is more closely matched to real value and demand, rather than limited and impeded by people's temporary circumstances, or a lack of freedom to choose.

Support quality regional healthcare facilities everywhere, including in low income areas, by ensuring that the appropriate funding is available per person, and is not dependent on wealth in the region.

Minimise dependence, and the need for compliance and Government control by making the system as accessible as possible through a simple adaptation to the tax system, minimising administration, and the hoops that people need to jump through to get funds for basic care at any time. This will address real need, especially in uncatered to, or marginalised groups.

Provide financial incentives for businesses that want to provide alternative health services.

Allow people to save money for their own personal healthcare needs by also giving the option to increase the percentage that they contribute as savings to their personal healthcare fund. Low earners will still receive a boost on the first \$520 per year, regardless of savings.

Encourage the prioritisation of health.

Provide a structural foundation for solutions to funding expensive one off treatments that are personally funded, such as dental care, by adapting the system to allow for specific needs, and extending payment periods over multiple years. Help and accessibility for everyone.