



Mable Technologies - Pre-budget 2021 Submission

Executive Summary

The Royal Commission into Aged Care Quality and Safety focuses on a human rights-based approach to shape its recommendations. It is recognised that older people need to be more empowered and be assisted to make informed choices, better able to participate in the community and fulfil their goals and aspirations.

Mable believes there is an urgent need to inform and empower aged care consumers, including broadening public awareness of the consumer rights ingrained in Consumer Directed Care (CDC) and the full range of options and choices which are now available to ensure people can age in place independently in their home and community.

We propose “new thinking” initiatives in this submission which focus on related opportunities to inform home care consumers and suggest that trials are undertaken of new home care solutions offering person-centred, flexible and affordable home care that improves quality of life.

Critically, what we are proposing is an extension of consumer-directed care to the CHSP program that provides flexibility for both workers and consumers, while maintaining the focus of the program. In doing so, it innovatively solves workforce challenges, increases consumer satisfaction and amplifies productivity. This is the essence of the Mable model.

Key Proposals

This proposal seeks the Australian Governments support for four key initiatives:

1. Trialling a new approach in regional, rural and remote communities to provide home care package consumers with sustainable, affordable and local access to care and support.

- Funding of **\$650,000** to fund Project trials in two regions: proposing the Woodenbong, Far North NSW, and Bell, Western Downs, Queensland
2. Consumer focused information and awareness campaigns in conjunction with the Council of the Ageing (COTA) Australia:
 - **\$325,000** for a “Self-Management in Home Care” road show that targets ACAT/RAS teams, consumers and influencers with the goal of educating the community regarding their Consumer Directed Care (CDC) rights to help them successfully exercise choice and control that will lead to better outcomes and value for money.
 3. Allocate up to **\$8 million** of existing Commonwealth Home Support Program (CHSP) funding (no net cost to Government) to CHSP consumers (via Mable) to trial a new self-managed approach for engaging CHSP services. This would be based on individualising funding and empowered, informed consumers accessing a safeguarded marketplace to engage support directly from their community.
 4. Enable up to 3000 new HCP consumers to access interim social support and domestic assistance via the Mable platform, if providers lack capacity to provide services, **utilising existing HCP funding**.

1. Funding a trial for “new thinking” solution for regional, rural and remote Australia

Background

Australia needs older people who live in regional, rural and remote areas to be able to remain at home and age well. Members of local communities need to be empowered to develop their own solutions, consistent with Asset Based Community Development, where solutions to local challenges are fashioned from the assets that exist in the community rather than focussing on bringing in outside services to fill the gaps.

As an answer to address the challenges facing regional, rural and remote communities, there is an opportunity for a technology enabled, community-based solution using the existing Mable platform to effectively and efficiently connect diverse people within their chosen communities, whilst recognising their individuality

Proposal 1

To fund a 15-month trial of Mable, a proven safeguarded eMarketplace, as a community-based solution/enabler of care and support in two regional areas.

1. Bell, QLD and
2. Woodenbong Kyogle and surrounds, Far North Coast NSW

The area of Woodenbong in the Far North Coast and Bell in Western Downs Region, Queensland are motivated rural ageing communities seeking urgent alternatives to residential care despite the increasing needs of ageing community members who wish to remain at home.

These regions and their surrounding communities have strong regional identities, significant ageing populations and are in need of local solutions to address significant ageing home care needs. There is also a changing socio-economic profile in these regions with many communities facing significant economic downturn.

Consequently, here is a need for additional income streams, with interest in part time roles and occupations which offer flexibility. There is an opportunity also to activate more accessible and sustainable support for older people in these regions, along with opportunities to purposefully develop a workforce sourced from within the community.

Mable can facilitate these local connections, enabling people to curate their own support teams, assembled with trusted members from their community, many of whom are already providing voluntary care. This will result not only in community friendly and consumer directed care but more jobs and more HCP funding remaining in the community.

The proposed 15 month trial (including a 3 month mobilisation period) would combine Mable's proven online platform with a community engagement strategy based on building the capacity of consumers to self-manage their Home Care Package. It would also provide opportunities for local people to enter the support workforce as well as elevate the understanding and skills of existing local support workers and educate the community to enable a local support solution. Mable can also assist with access to local and online TAFE courses to build essential microcredentials working towards qualifications if local community members desire.

Mable is unique in that it aggregates support demand and supply across community aged care, NDIS and potentially extending into primary health, offering a whole of community solution.

Benefits

- Connecting locally - minimise travel, maximise flexibility and increase available support hours;
- Attracting a new workforce from within the community;
- Communities are enabled to create their own solution and social capital;
- Economic benefits - most of the Home Care Package funding remains within the communities, creating jobs and supporting the local economy; and
- Independent assessment of a new approach as an answer for rural and regional communities

Request 1

Funding of **\$650,000** to support the 15-month trial of a new approach in identified regional, rural and remote communities providing home care package consumers with sustainable, affordable and local access to care and support in the Far North Coast NSW and Western Downs, Queensland regions.

The funding would cover a full-time project manager, a part-time local Community

Engagement Manager for each region, training, travel, events and an independent research report.

2. Funding a consumer and influencer “self management in home care” education roadshow

Background

With the introduction of Consumer Directed Care (CDC), funding was made available to educate providers, but little has been done to better educate consumers with respect to choice and control. Almost 4 years since the introduction of CDC, a large portion of consumers are generally unaware of the options to self-manage, or how to do it, and in many cases need simple capacity building to easily and effectively self manage. And yet the benefits for consumers are profound. It will be informed consumers, rather than providers, who will lead self management and more broadly, new models of home care.

Proposal 2

Council of the Ageing (COTA) Australia would like to share with consumers its learnings from leading a "self-management in Home Care packages project" funded by the Department of Health. This project has led to the development of consumer information resources and toolkits that build consumers' capacity to effectively self-direct and self-manage. It is important to note that self-management, doesn't mean an absence of care management. Rather good care management can strengthen and support self-management.

Mable is a proven safeguarded eMarketplace or platform that connects people who need support (including those with a Home Care Package) to independent support workers, nurses and therapists, in local communities around Australia. Mable would like to share the perspectives and experiences of consumers and independent workers engaged in a self-managed approach to at-home care and support

COTA Australia and Mable are seeking \$325,000 to fund a joint COTA and Mable “self-management in home care” road show targeting consumer influencers and consumers in metro and a number of regional areas of NSW, Victoria, Queensland, South Australia and Western Australia over a 6 month period. Based on an evaluation of the road show, we would propose seeking further funding to extend the road show to remaining states and additional regional areas.

Key influencers include Aged Care Assessment Teams (ACAT) and Regional Assessment Service (RAS) teams, state-based COTA and carer organisations, Older People Advocacy Network, National Seniors, Dementia Australia, General Practitioners and social workers, financial advisors and local carer groups.

Benefits

- Informed consumers will drive better outcomes and more efficient use of funding;
- Informed consumers will require the market to respond with innovative and more responsive solutions;

- Consumers who do things differently will educate consumers who follow; and
- By informing the influencers they can in turn educate new consumers.

Request 2

Consumer focused information and awareness campaigns in conjunction with the Council of the Ageing Australia (COTA):

\$325,000 for a “self-management in home care” road show that targets ACAT/RAS teams, consumers and influencers with the goal of educating the community regarding their consumer directed care rights to help them successfully exercise choice and control that will lead to better outcomes and value for money.

3. Funding a 12-month trial for a “new thinking” self-managed approach to the Commonwealth Home Support Program

Background

The Commonwealth Home Support Program (CHSP) is a block funded program for entry level home support services. There remains a lack of data over the use of CHSP services, with some consumers receiving considerably more services than others. The average CHSP funding is approximately \$3,000 to \$4,000 per person.

The CHSP program is critical for providing entry-level care and support services to a large number of people across the nation to assist them to stay living at home. A wide range of service types are available through the program, including personal care services and support services, which have traditionally been block funded to providers. However, accessing these services directly from the community (such as for domestic and social activities) will lessen social isolation, improve community connection and is a more affordable solution.

There is a lack of clarity on the overall provider cost for these services and how much of the funding ends up directly paying for services. Comparable level 2 Home Care Package pricing suggests that the all up cost for attendant care type services could be in the order of \$80 to \$140 per hour.

On average, support services engaged via Mable are \$42 per hour but vary across personal care, social support and domestic assistance. As such, there is the potential for consumers to double the hours of support and care from the same CHSP funding, with workers earning more. This productivity gain also helps addresses unemployment and under-employment.

Home Care Package consumers on the home care waitlist are often reliant on interim CHSP services. It is imperative that consumers can maximise opportunities from CHSP funding.

The proposed merging of CHSP with HCP's has been delayed twice from 2018 to 2020, and more recently to 2022 as the Government grapples with the challenges of how to implement the two programmes.

Proposal

The Australian Government funds a 12-month trial of a new individualised funding and consumer choice-based model for CHSP funding utilising Mable as a proven safeguarded eMarketplace.

Mable proposes the Government make up to \$8 million available from the CHSP funding pool for 2000 CHSP consumers (i.e. \$4,000 per person) to engage support services of their choosing directly via Mable's safeguarded eMarketplace. Amounts could be paid monthly directly into each CHSP consumer's Mable account, which operates like an e-toll account. Alternatively, and if needed, Mable could partner with a progressive approved CHSP Provider.

The Government would only fund the number of CHSP consumers (at \$4,000 per consumer) who took up the opportunity to self-manage their CHSP funding via Mable. Equally, funding would only be consumed if applied directly to service consumption.

The funding could also target people on the Home Care queue who by definition are in need of additional services and who need to maximise the use of their CHSP funding. This will relieve pressure on the queue by delivering more support from CHSP funding while improving quality of life.

CHSP consumers, accessing entry level services, are capable of making decisions (some with decision making support) around the type of services, who provides them, when and what they pay. Mable enables these decisions via its easy to use and proven safeguarded platform, which is efficient, transparent and empowering.

Mable would work with the Government to determine the most appropriate evaluation process to define what success looks like.

Benefits

- Small amounts of funding go further - relieves pressure on the Home Care queue and people get access to services and care faster;
- Consumers' choose who supports them and they in turn have a direct relationship with those who support them, which increases satisfaction;
- HCP Consumers using Mable report a significantly better experience using Mable versus traditional service provision; and
- Government gains insights into how to merge the two programmes (Home Care Program and CHSP).

Request 3

Allocate **up to \$8 million** of existing Commonwealth Home Support Program (CHSP) funding (no net cost to Government) to CHSP consumers (via Mable) to trial a new self-managed approach for engaging CHSP services.

4. Funding a 12 month trial for a solution to provide interim care and support to consumers who have been approved for newly released Home Care Packages, where Approved Providers are unable to provide services due to lack of capacity.

In December, the federal Health Department announced the release of 10,000 home care packages at a cost of \$850 million, on top of 23,000 packages costing \$1.6 billion announced in the October federal mini-budget. We understand the number of HCPs will increase from 150 000 today to 195 000 packages by mid -2021.

We also expect that the Government will respond to the Royal Commission in the May budget by releasing additional packages. Mable is aware that during consultations with Government, Providers have stated challenges regarding capacity to accommodate the new package releases due to lack of Care Managers and direct support staff.

Mable offers a potential trial solution to these Provider challenges which address the needs of Consumers with Level 1 to Level 4 packages who require domestic and social support.

Challenge	Solution
<p>Providers articulating that they do not have the capacity and resources to meet the release of these large package numbers. The challenges are:</p> <ol style="list-style-type: none"> 1. Insufficient Care Managers for onboarding and assessment 2. Insufficient Direct Support Workers 3. Continued risk of consumers not receiving necessary support, causing further functional decline and poor quality of life outcomes 	<p>Mable proposes we work in Partnership with 3 to 4 identified Approved Providers (but not excluding other Approved Providers) to enable eligible consumers to engage interim social support and domestic assistance (but not personal care) via the Mable platform. For the purposes of a trial, this could be capped at 3000 consumers. The trial could be reviewed quarterly to decide whether to increase the number of consumers accessing interim packages.</p> <p>The ACAT care and support plan outlines the assessed care needs. Support could be accessed by consumers immediately via Mable for the following areas of the plan:</p> <ol style="list-style-type: none"> 1. Nutrition, hydration, meal preparation and diet: assistance with preparing meals, including special diets for health, religious, cultural or other reasons, assistance with using eating utensils and assistance with feeding 2. Transport and personal assistance: assistance with shopping, visiting health practitioners and attending social activities <p>To minimise potential risks:</p> <ol style="list-style-type: none"> 1. Eligibility for interim services would be limited to consumers who have been allocated a HCP and where their National Screening Assessment Form (NSAF) does not identify

	<p>any complexity indicators outlining specific vulnerabilities or risks.</p> <ol style="list-style-type: none"> 2. Interim packages would be limited to areas of social and domestic assistance. This would enable consumers to access services to address immediate areas of need with minimal risk. The greater risk is to leave people without any services, which risks hasten functional decline. 3. Consumers would enter into a modified Home Care Agreement with the provider exclusively for social and domestic tasks via Mable, whilst the Provider is building its resources and capacity to service newly released packages. This Agreement will outline costs, a statement of Consumer and Provider responsibilities including 4. Charter of Rights <ul style="list-style-type: none"> ● Complexity indicators (as per NSAF) ● Risk of Vulnerability (as per NSAF)
Support Worker Availability on Mable	<p>Mable safeguarded platform enables access to more than 10,000 independent workers nationally. Mable also enables consumers to bring people from their community onto the platform (subject to meeting Mable's screening requirements) as support workers to address unmet needs, better matching in regard to culture, language, community and specific needs, further building the sector.</p>
Quality and Safety Risks	<p>Mable empowerment with Safeguards model in place-</p> <ol style="list-style-type: none"> 1. Worker screening completed 2. Qualifications/reference checks and verified services confirmed 3. Insurances and ABN 4. Incidents and Complaints Management 5. Access to Mable login by Care Managers if required 6. Ability to upload modified Care Plan for engaged workers to access and . 7. Mable service notes available for monitoring and review.
Payment	<p>Mable would collect payment on behalf of workers from the relevant Approved Provider who would charge an agreed package Admin fee</p>
Building consumer capacity to self manage and exercise choice and control	<p>This is an opportunity for consumers and Providers to experience self- management, the COTA self-management tools would be recommended for utilisation by consumers to assist them to manage their priorities.</p>

This strategy recognises the potential deficit of Care Management and direct support staff resources to address the significant package releases and would enable initial service provision with low risk clients in low risk activities, monitored by a provider.

Benefits

- Immediate access to social and domestic support for consumers who have been on the HCP wait list - minimising risk of further functional decline and improving quality of life while sector builds capacity to accept more HCPs;
- Opportunity to work in partnership with Providers to deliver innovative and immediate services to appropriately assessed consumers;
- Risk is managed by limiting access to low risk consumers for low risk services; and
- Government gains insights into how to enable access to support differently.

Request 4

Enable up to 3000 new HCP consumers to access interim social support and domestic assistance via the Mable platform if providers lack capacity to provide services **utilising existing HCP funding**.

This may be a solution for those who contact Providers who are temporarily unable to provide services due to limited staff resources. Consumers could also be led to a Link on MyAgedCare to the 4 identified partner providers as an immediate option for accessing services via the Mable platform.

Questions

To discuss any aspects of this submission, please contact:

Peter Scutt

Co-Founder and CEO

M | 0420 819 720

E | peter.scutt@mable.com.au

www.mable.com.au

APPENDIX

Who is Mable?

The name “Mable” derives from the first-person expression of “I’m Able”. **For example**, using the Mable platform:

- **I’m able** to live independently and choose who supports me, when and what I pay (Consumer); or
- **“I’m able** to run my own small business and decide the services I offer, to whom, when and what I charge”. (Support Worker)

By being empowered with real choice and control, what I’m able to do via Mable, is unique to each individual.

Mable’s origin, credentials and experience as an innovator and transformer in community aged care and the NDIS, means we bring unique insights. Briefly, Mable is a safeguarded online marketplace or platform that directly connects aged care and disability support consumers with independent support workers, nurses, therapists and other service providers in communities around Australia. It is a technology enabled, community-based approach. It’s empowering for both consumers and workers offering both real choice and control, while delivering a substantial productivity gain that can be shared by consumers, workers and Government.

Mable’s matching platform operates with key safeguards while streamlining payments and record keeping. Mable partners with Approved Home Care Providers to enable consumers to self-manage their HCP – which provides choice and flexibility over services, who provides them, when and what they pay. The Approved Provider administers the package and remains responsible for care management and their obligations as an Approved Provider. One game changing outcome is the doubling of support hours from the same HCP funding with workers able to earn more.

Further, Mable is attracting a new workforce by offering independent workers the opportunity to run small businesses providing support services directly to their clients in local communities around Australia. 30% of independent workers signing up to Mable are new to sector. We are attracting more diverse workers in terms of gender, age, cultures and languages.

Mable is a technology based innovator in aged (home) care and disability support that is growing rapidly and operating at scale, not because we hold the keys to Government funding, but because we are responding to what consumers and front line workers want: empowerment with safeguards, mutual choice, lasting relationships, flexibility, transparency, value for money (or low fees that puts more money in the hands of consumers and workers), ultimately improving quality of life and strengthening communities.

Mable is **empowering for everyone** and is brought to life in these short video stories of users of the platform, which demonstrates the diverse and relationship based connections that need to be facilitated in care-at-home:

<https://www.youtube.com/watch?v=i9A3Zl0Crj8&t>

https://www.youtube.com/watch?v=cJXqSt7l_H0

<https://www.youtube.com/watch?v=u9gCX4HfiMU>

<https://www.youtube.com/watch?v=p6WRCBAP5DY>
<https://www.youtube.com/watch?v=ABRr0-NSVMo>

Mable has received multiple recognition as a technology and aged care innovator:

- 2020 Top 10 in Deloitte Technology Fast 50 awards
- 2020 'Growth Company of the Year' - Australian Growth Company Awards
- 2019 'Technology Growth Company of the Year'-Australian Growth Company Awards
- 2018 'Growth Company to Watch' - Australian Growth Company Awards
- 2019 Finalist 'Improving Consumer Choice' category at InnovAgeing Awards
- 2019 Featured in Westpac Smart Industries - Healthcare 2030 publication
<https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/bb/Industries/westpac-smart-industry-report-healthcare-Mar212019.pdf>
- 2016 'Best solution that provides ongoing consumer independence' category at Information Technology in Aged Care (ITAC) awards

The Mable incorporates a layered approach to safeguarding

Mable proposition: **“Empowerment with Safeguards”**

Older people receiving aged care services have the same rights as any person to the full and effective use of their personal, civil, legal and consumer rights. This is underpinned by the presumption that all adults have the right to make decisions that affect their life, to have those decisions respected and be provided with the support to implement them. The opportunity and right to choose independent support workers bring responsibilities for the consumer which Mable assist with. The empowerment of the ability to choose comes with the requirement for necessary safeguards to ensure the delivery of safe, quality services. There are important safeguards required in consumer directed care which assist to minimize elder abuse, undue influence and ensure clients and workers are safe. There are many safeguards provided to consumers and independent workers engaging via the Mable platform to achieve this goal, these include: Worker screening, management of invoicing and payments, ratings and reviews system, service notes and complaints and incident management systems, to name a few.



A new approach to in-home care

Experiencing strong growth

~4 Million hours of support to date

HOURS OF SUPPORT PER MONTH

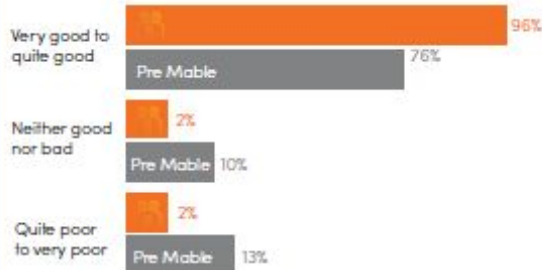


Relationship/community based model



Delivering better outcomes to workers

May 2019 survey of Aged Care Workers. Experience prior to and with Mable.



10,000+ DIVERSE SUPPORT PEOPLE

Attracting the workforce of the future

30% new to sector

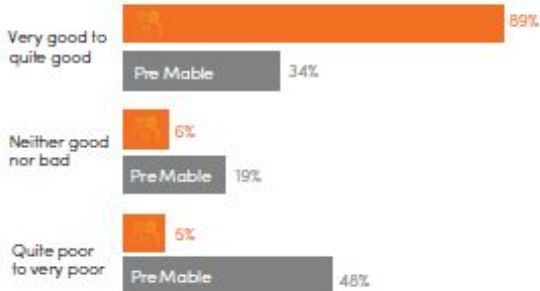
48% speak another language

25% male v's 11% in sector

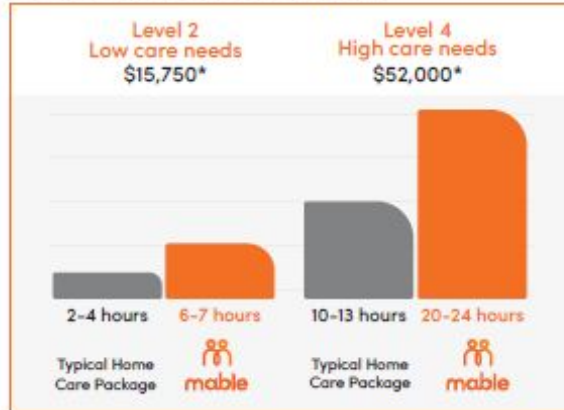
40 average age v's 52 in sector

Delivering better outcomes to consumers

May 2019 survey of Aged Care Clients. Experience prior to and with Mable.



Double the hours of support



"I now have my life back. I have control of my life" (Client on Mable)



Choice and control



Direct relationships



Value for money



Quality of life

Mable connects people looking for care and support with a community of independent support people, nurses and therapists



Safeguards are in place



Worker screening and qualifications
We conduct police reference and qualification checks and Working With Children checks where applicable.



Insurance
A suite of insurances covers every invoiced session to protect both clients and support workers.



Worker ratings and reviews
Mable allows you to rate and review your experience. You can see how many stars support people receive and read what other clients say about them.



Incidents and complaints management
Online real time records and capture of incidents and complaints, underpinning a culture of continuous improvement.

“I like that we chose the worker – and liaise directly with him – not the company who sent a different person every day – and at different times. Arriving at 4pm to help my husband out of bed was not OK. We make a time with our support worker, and he sticks with it.” (Client on Mable)

What our community is saying

Choice and control:

The biggest thing with self-management is I manage my own time. The provider doesn't manage it, I do. And I control what I do each day. I choose who comes into my life each day. I choose where I go each day and with whom I go each day. I choose how I live my life each day. It is not controlled by some bean counter. Total independence. It's all at my control.
(Client on Mable)

Quality connections:

“The support workers we have found on the Mable platform have been wonderful,” Heather says, “Mum loves them coming and they're all are fond of Mum and find their own style and interests to enhance her day.”
“I can confidently say my life – or at least my older life – has never been better, and that's all since I began with Mable.”
(Client on Mable)

Value for money:

“Our quality of life is much better. It is not comparable to (Previous Provider 4). We get so many more hours of support – both in the morning and evening. With (Previous Provider 4) we used to only get one session because we did not have enough funds.”
(Client on Mable)

Quality of life:

“It all works so well for me. Everyone tells me how happy and well I'm looking. It has improved my quality of life fantastically.”
(Client on Mable)