

Written Report

Review of the ACT Seniors Card Program

ACT Government

April 2023



McGrathNicol

Disclaimer

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Executive Summary



1 Executive Summary

Background

- The ACT Seniors Card is part of an Australia-wide scheme that recognises the valuable contribution of older people in their local community. The card is issued free of charge and provides access to savings on a range of goods and services provided by participating businesses. The ACT Government's 'Commissioning for Social Outcomes' program seeks to move beyond the transactional nature of contract work and create better alignment between policy, resource distribution, needs of service users and outcomes. The approach involves working collaboratively with sector partners and people with lived experience to plan, design and deliver the best health and support services for Canberrans.
- Accordingly, McGrathNicol was engaged by the ACT Government Community Services Directorate ("CSD") represented by the Office for Seniors and Veterans ("OSV") to assess the fitness for purpose of the current delivery of the program, in the context of the Commissioning work.

Activities undertaken

As part of this review, we conducted eight consultations with ACT Government internal stakeholders, COTA ACT, and MACA. Two opinion surveys were also drafted in collaboration with ACT Government which was released on the YourSay Platform to members of the public and local businesses (see summary to the right). Data analysis has been performed on data collected from the surveys, including a broad review of written pieces of feedback (from responses to free text fields in the survey).

This report reflects the key themes which emerged through consultations and the survey results.

4,692 We reached 4,692 people on the YourSay platform	3,240 3,240 people completed the survey via the YourSay platform	3.87% This survey reached 3.87% ¹ of those aged 60 and over in the ACT	2,810 We received 2,810 pieces of written feedback (i.e. responses to free text fields in the survey)
45,000 We sent emails to over 45,000 current Seniors Card holders	8 Targeted stakeholder interviews (with related ACT Government internal and council groups)	4 OSV held 4 library drop-in sessions	

1. There were 83,683 people aged 60 and over living in the ACT as at the time of the 2021 Australian National Census.

1 Executive Summary - Recommendations

Based on consultations undertaken with stakeholders, we have formulated seven recommendations. An in-depth description of each recommendation can be found in Section 4 of the full report.

Recommendation	Description	Priority
4.1 Develop and execute a plan for increased promotion and education to improve the community's awareness of the ACT Seniors Card Program ("ACT SCP")	<ul style="list-style-type: none">▪ Consultations and survey results have indicated that members have a significant lack of understanding around how to apply for and use the ACT Seniors Card, particularly regarding accessing government concessions and business discounts.	Quick Win
4.2 Initiate a review and redesign of the ACT SCP benefits offering to provide additional value for members and participating businesses	<ul style="list-style-type: none">▪ A recurring theme in written feedback from cardholders indicated strong dissatisfaction with the current benefits offering in terms of the variety of the selection, accessibility, and perceived (lack of) value of the discounts and concessions provided.	Program Enhancement
4.3 This recommendation has two (potential) stages: 1. Undertake a cost-benefit analysis document considering the implications of separating the ACT Seniors Card from the new transport card on membership experience 2. Develop a change management plan with Transport Canberra and City Services Directorate ("Transport Canberra") and the Communications and Engagement Team to support the transition in splitting the ACT Seniors Card and transport card (this recommendation is dependent on the outcomes of the cost benefit analysis)	<ul style="list-style-type: none">▪ The separation of the two cards may be required as a part of the New Ticketing Solution for Transport Canberra. Further review and options will be considered through implementation of the New Ticketing Solution. Older Canberrans will still be able to access concession travel. Digital/mobile options and other new ticketing options will be available as a part of the New Ticketing Solution and the option for the use of a travel card will be retained.▪ ACT Government internal stakeholders, COTA, and Seniors Card holders have expressed mixed feedback towards separating the ACT Seniors Card from the MyWay transport card.▪ Separating the two cards would improve administration and simplify the member experience as the current application and membership management system is highly decentralised, involving several administrative entities such as COTA, Transport Canberra, and Access Canberra. However, Seniors Card holders have also expressed that public transport is a highly valued and frequently used benefit for a large proportion of members, with verbal and written feedback from stakeholders indicating that carrying two cards around would be too cumbersome.	Program Enhancement

1 Executive Summary - Recommendations

Recommendation	Description	Priority
4.4 Review the eligibility criteria and determine whether there are changes that require Minister approval.	<p>Feedback from consultations and the surveys suggested that eligibility requirements for the ACT Seniors Card should be reconsidered, specifically regarding:</p> <ul style="list-style-type: none"> ▪ Lowering the age of eligibility for Aboriginal and Torres Strait Islander seniors. ▪ Allowing alternative methods for proof of age or other eligibility requirements to accommodate for special circumstances ▪ Removing the requirement for older Canberrans to work under 20 hours or less per week. 	Program Enhancement
4.5 Develop a communication strategy to improve touchpoints with the ACT SCP service provider and other internal stakeholders to reinforce a collaborative environment	<ul style="list-style-type: none"> ▪ Consultations with both ACT Government internal stakeholders and COTA have indicated that there is room for increased communication and collaboration between the ACT Government and the ACT SCP supplier. Further, due to the large number of entities involved in the administration of the ACT SCP, there are difficulties in coordinating multiple streams of work across different directorates. 	Program Enhancement
4.6 Engage with ACT Digital to develop a strategy for digitising the ACT SCP	<ul style="list-style-type: none"> ▪ It would be highly beneficial for OSV to engage with ACT Digital in a structured way to jointly determine the way forward in digitising the ACT SCP to best streamline membership experience. This may take the form of a hybrid approach, allowing for both digital and analogue options. 	System Improvement
4.7 Develop a long-term approach to managing data collected from the ACT SCP	<ul style="list-style-type: none"> ▪ The lack of a centralised database containing membership information reduces data analysis and reporting capabilities, and similarly creates inefficiencies in the administrative process. 	System Improvement
4.8 Initiate a review of internal resourcing arrangements for the administration of the ACT SCP	<ul style="list-style-type: none"> ▪ There are many different entities involved in the administration of the ACT SCP which can often lead to issues with poor communication, duplication of work, and siloed work streams. Accordingly, it would be valuable for the ACT Government to initiate a wider review of the resourcing arrangements related to the administration of the ACT SCP. 	System Improvement

Overview



2.1 Overview

Background

- The ACT Seniors Card is part of an Australia-wide scheme that recognises the valuable contribution of older people in their local community. The ACT Seniors Card is issued free of charge and provides access to savings on a range of goods and services provided by participating businesses. As at March 2023, a combination of government and private businesses make up more than 300 participating organisations that provide a number of benefits and discounts on a wide range of services.
- The ACT Government's 'Commissioning for Social Outcomes' program seeks to move beyond the transactional nature of contract work and create better alignment between policy, resource distribution, needs of service users and outcomes. The approach involves working collaboratively with sector partners and people with lived experience to plan, design and deliver the best health and support services for Canberrans.

Eligibility

- To be eligible for an ACT Seniors Card, you must have turned 60 years of age, be a permanent resident of Australia, residing in the ACT and not be in paid employment for more than 20 hours a week.
- The ACT Seniors Card provides a 10% discount on motor vehicle registration; a 28% discount for electric vehicle registration; concessional public transport fares at peak times, free travel at off peak times for people aged between 60 and 70, and free travel for people over 70²; a broad range of discounts from private businesses who kindly support the older Canberrans; access to discounts in other states and territories, as well as New Zealand.
- There are 77,496 ACT Seniors Card holders in the ACT. According to the 2021 Census, there are 83,683 people aged 60 and over living in the ACT. Accordingly, 93% of people aged 60 and over in the ACT hold an ACT Seniors Card.
- The Council on the Ageing ("COTA") administers the ACT Seniors Card program ("ACT SCP") on behalf of the ACT Government.

2. Source: <https://www.transport.act.gov.au/tickets-and-myway/fares/concessions> accessed on 2 March 2023

2.1 Overview

Objective

McGrathNicol was engaged by the ACT Government Community Services Directorate ("CSD") represented by the Office for Seniors and Veterans ("OSV") to assess the fitness for purpose of the current delivery of the program, in the context of the Commissioning work².

Approach taken

The review addressed the following key areas:

- Membership experience
- Administration
- Partnership with ACT Government
- Digital transformation
- Awareness
- Resourcing
- Recommendations.

McGrathNicol also undertook qualitative and quantitative engagement with the following stakeholders:

- Older Canberrans, focusing on ACT Seniors Card holders (including active, passive and potential members)
- Participating businesses and relevant business representative groups, and, where feasible, non-participating businesses with the potential to join
- COTA ACT
- ACT Government internal stakeholders
- The Ministerial Advisory Council on Ageing ("MACA").

This report reflects the key themes which emerged through consultations and the survey results.

3. The Community Services Industry Alliance developed a program of work called Commissioning for Outcomes to explore how industry can influence a commissioning approach focused on achieving better outcomes for people. Commissioning for Outcomes seeks to move beyond the transactional nature of contract work and create better alignment between policy, resource distribution, needs of service users and outcomes.

2.2 Activities Undertaken

Planning

An initial meeting was held with OSV to introduce our team on 20 October 2022. During this meeting we:

- confirmed the scope and objectives of the engagement
- discussed arrangements for the McGrathNicol team to consult with key stakeholders related to the ACT SCP
- confirmed the timeframes for the delivery of the engagement.



Fieldwork

- We have conducted eight consultations with ACT Government internal stakeholders, COTA ACT, and MACA.
- We drafted two opinion surveys in collaboration with ACT Government which were released on the YourSay Platform to members of the public and local businesses. Data analysis has been performed on data collected from the surveys, including a high-level review of written pieces of feedback (from responses to free text fields in the survey).



Reporting

- We provided some initial observations and potential areas of focus in an interim report submitted to OSV in December 2022.
- This written report builds on the initial observations detailed in the interim report, expanding on identified themes using analysis from the businesses survey and written feedback, to produce key recommendations and opportunities for improvement for the ACT SCP.



2.3 Overview of Partnership with the ACT Government

The high-level overview of the roles and responsibilities of four entities closely involved in the administration of the ACT Seniors Card, specifically in relation to the application process is outlined on the right. A more detailed relationship map can be found in Section 3.7.

Entity	Role and Responsibilities
Community Service Directorate (CSD)	CSD oversees the ACT SCP and has oversight of the Service Funding Agreement ("SFA") with COTA ACT
Council of the Ageing (COTA) ACT	COTA administers the ACT SCP and has responsibility, inter alia, for management of the card holder database; promotion and information distribution of the program; and engagement and growth in business participation
Transport Canberra City Services Directorate (Transport Canberra)	Transport Canberra processes Seniors Card applications and issues the Seniors Card (integrated with transport card) and assists individuals with ACT Senior Card application enquiries, MyWay and Opal applications.
Access Canberra	Access Canberra support members of the public and/or refer them to COTA ACT or the COTA ACT website. Enquiries may also be directed to MyWay, noting that Transport Canberra Customer service are the primary responders to MyWay/Senior card enquiries.

2.4 Overview of Consultations Undertaken

FEEDBACK OVERVIEW			
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45,000 We sent emails to over 45,000 current Seniors Card holders	8 Targeted stakeholder interviews (with related ACT Government internal and council groups)	4 OSV held 4 library drop-in sessions	

4. There were 83,683 people aged 60 and over living in the ACT as at the time of the 2021 Australian National Census.

Observations



3.1 Observations

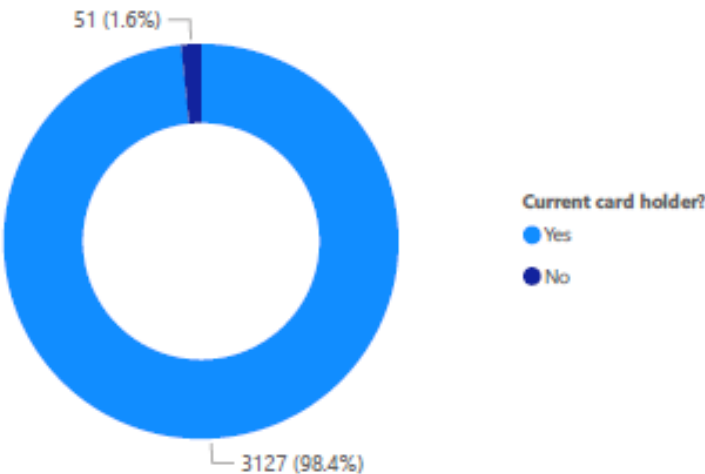
- The following section will provide a detailed overview of findings and recommendations based on our consultations with ACT Government internal stakeholders, external council groups, and surveys released to members of the public.
- Data used for the visualisations in this report are based on responses to the YourSay survey for individuals and businesses. Two different surveys were released at the same time, one for individuals and one for businesses.
- We note that the total number of respondents may vary for each data point as questions were not made mandatory in the survey. Further, analysis does not include adjustments for potential biases and are assessed at face value.
- The scope of this report covers the following topics:
 - Demographics details
 - Awareness
 - Membership experience
 - Administration
 - Partnership with the ACT Government
 - Digital transformation
 - Resourcing
 - Recommendations

3.2 Survey Demographics

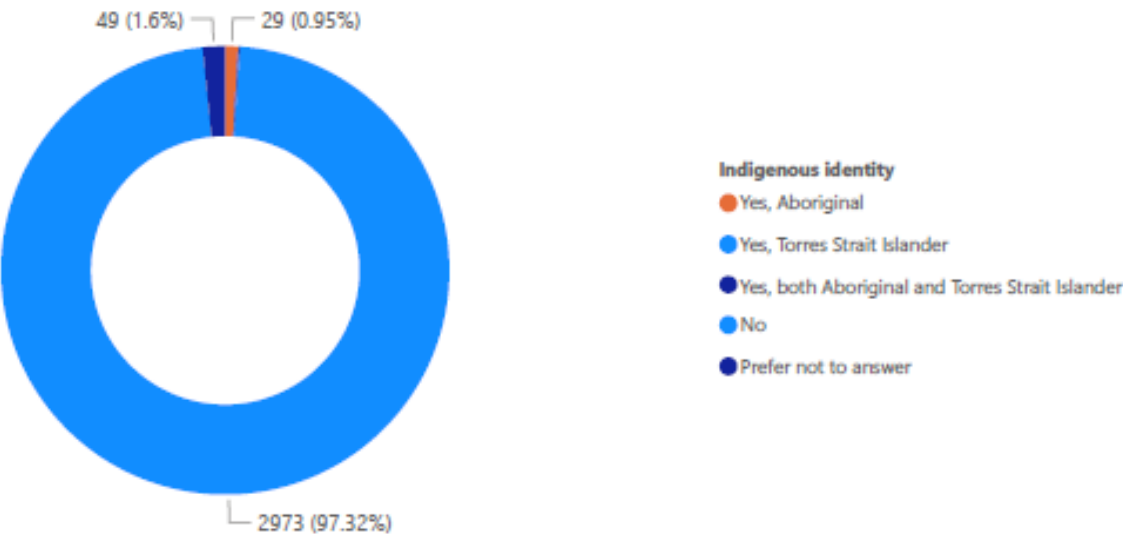
The YourSay survey for individuals received a total of 3,240 responses.

The visualisations to the right provide a breakdown of the respondents' demographic details.

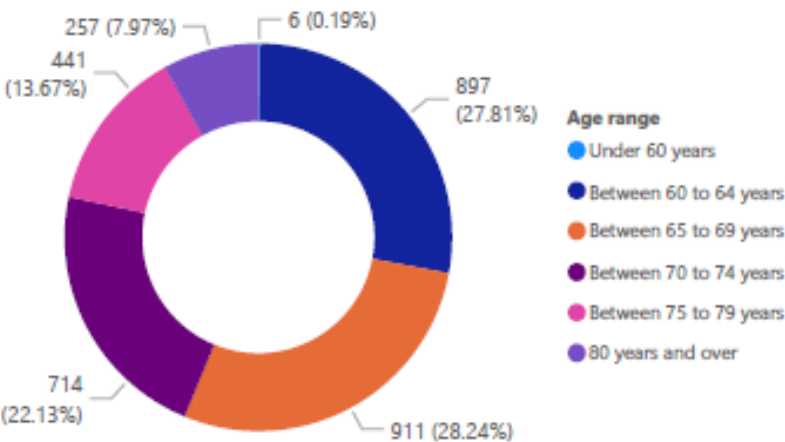
Distribution by current membership status



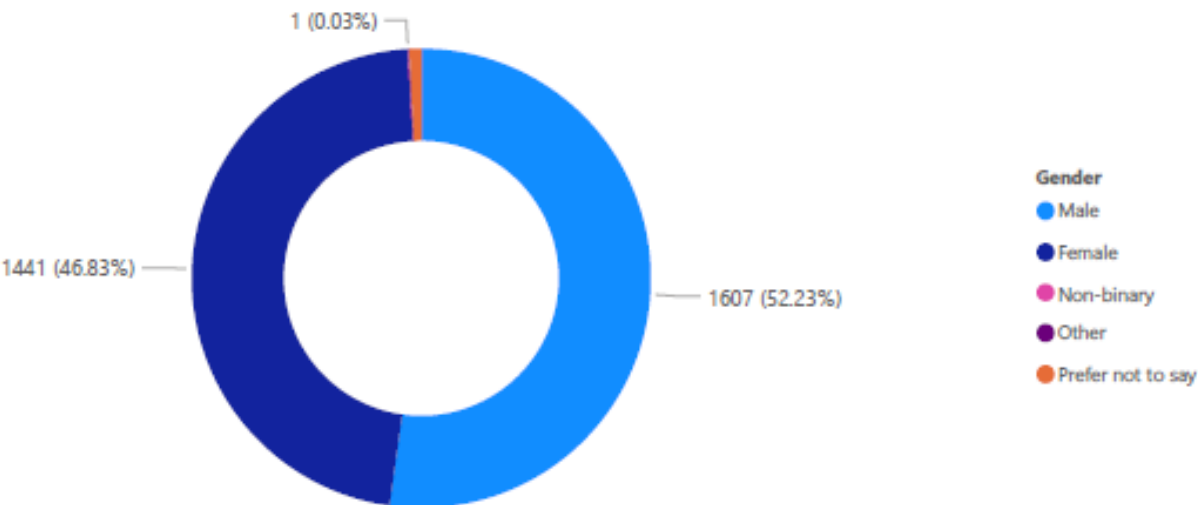
Distribution by indigenous identity⁵



Distribution by age range



Distribution by gender⁶



5. Indigenous Identity: Yes, Aboriginal: 29 (.95%); Yes, both Aboriginal and Torres Strait Islander:3 (0.10%); Yes, Torres Strait Islander:1 (0.03%)
6. Other:3 (0.10%); Non-binary: 1 (0.03%)

3.3 Awareness – Access

- For this requirement we sought to evaluate the awareness, understanding and promotion of the program among members, participating (and potentially non-participating) local businesses⁷, and organisations and agencies that support older people in the ACT.
- Our fieldwork has indicated a lack of knowledge among members regarding how to access and use the ACT Seniors Card. For example:
 - Consultations indicate that members often reach out to COTA or Transport Canberra and City Services Directorate ("Transport Canberra") about matters outside of their jurisdiction which is a source of confusion and frustration for all parties involved.
 - Transport Canberra also indicated that it is a challenge for Seniors Card holders to differentiate between the ACT Seniors Card and the MyWay transport card. They suggest that it should be clearly highlighted to card holders that despite integration with the transport card, this doesn't mean that they are the same thing. Further, while the transport card will expire if it has been inactive for two years, the Seniors Card is simply a 'flash' card that does not expire. This concern identified through consultations is further backed by feedback from individuals through the survey (see below).

Example survey responses:

- ❖ *"It would be much better to have the option of a seniors card NOT linked to the Myway card... Because I don't use my card for public transport in the ACT, my Myway card expires every few years and I have to apply for a new one."*
- ❖ *"I find it puzzling that the MyWay component of the Seniors Card gets cancelled after a period of time, even when there are funds and automatic top up to cover it. Time on the phone to rectify this and gain a new card is irksome. Why have that time limit?"*

⁷ Business responses will be discussed in Section 3.9

3.3 Awareness – Benefits

- Results from the YourSay survey for individuals indicated a low level of understanding of the function of and benefits available through the ACT SCP:
 - Survey feedback indicated that a significant proportion of respondents were not aware that the ACT Seniors Card provides some reciprocal benefits in other states (see visualisations on next slide). Further, some written responses indicated that there is a level of misinformation between jurisdictions on whether Seniors Card discounts are valid interstate (see examples below).
 - 44.8% of respondents answered 'no' or 'unsure' when asked if they knew where to find the benefits available under the ACT SCP (see visualisations on next slide). Some written responses also indicated that members were not aware that a hard copy booklet of discounts exists and continues to be distributed.
 - Many respondents do not know the difference between the ACT Seniors Card and other Senior concessions/benefits cards. In particular, the ACT Seniors Card is commonly mistaken for the Commonwealth Seniors Health Card issued by Services Australia which offers greater benefits compared to the ACT Seniors Card (e.g. utilities concessions).

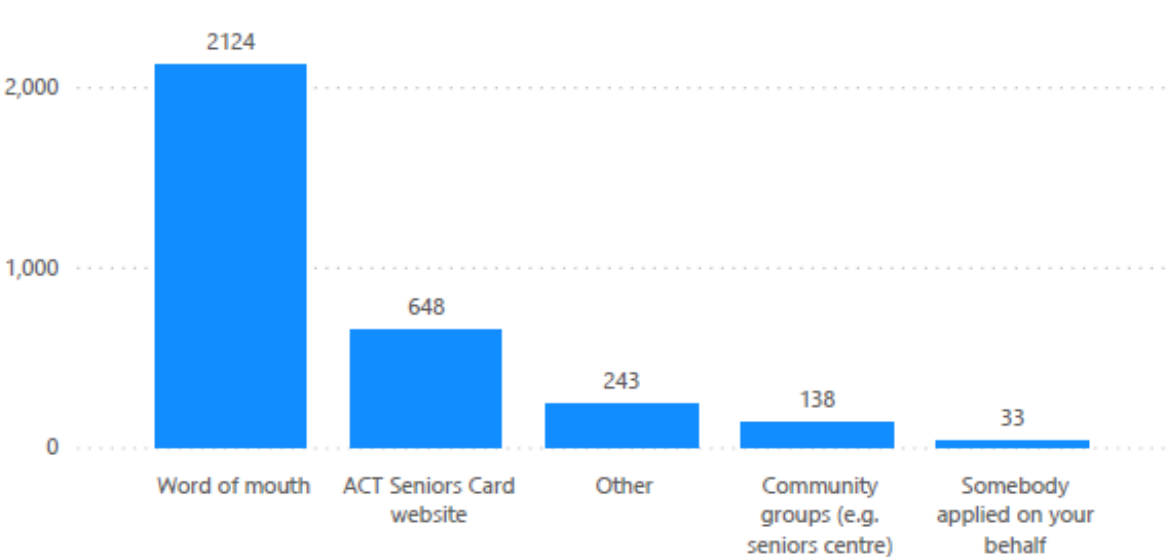
Survey responses:

- ❖ *"I tried to use my seniors' card for a discount in NSW on public transport and was told it is only valid in the ACT."*
- ❖ *"I tried to use my ACT Seniors card to access discounts on Victorian (Melb) public transport but was told it did not apply there."*
- ❖ *"I thought we only had reciprocal arrangements to use concessional NSW government transport. From an earlier question this may apply to other states too. I hope there is something on the website as I would find this useful for VIC and QLD in particular."*
- ❖ *"Since the booklet was discontinued, I have no idea what discounts are available."*
- ❖ *"Can I still get a list of discounts in a booklet?"*

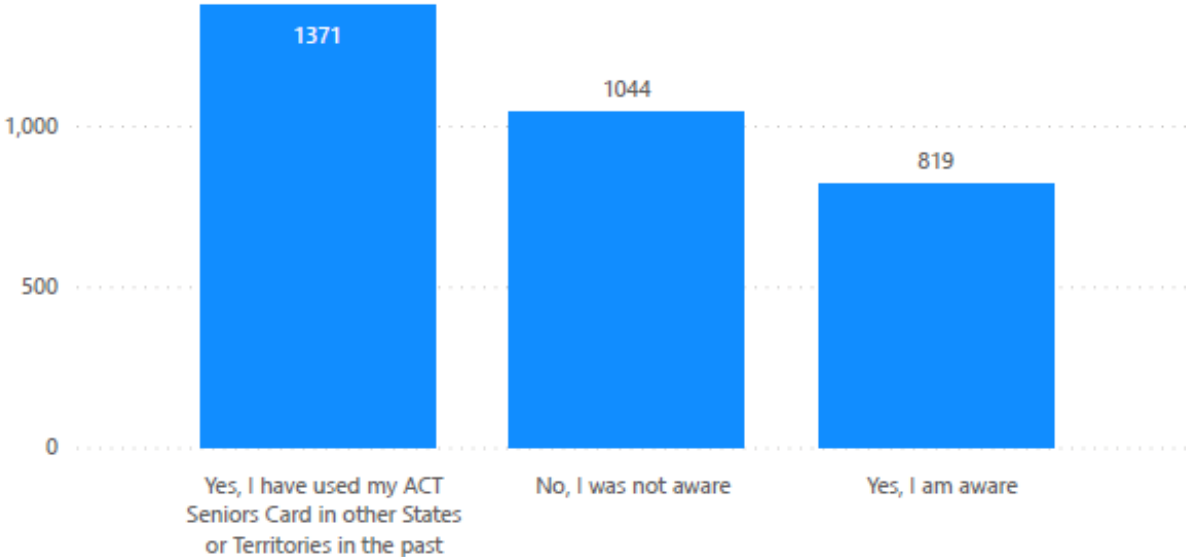
3.3 Awareness

The visualisations to the right highlight cardholders' awareness of the various aspects of the ACT SCP.

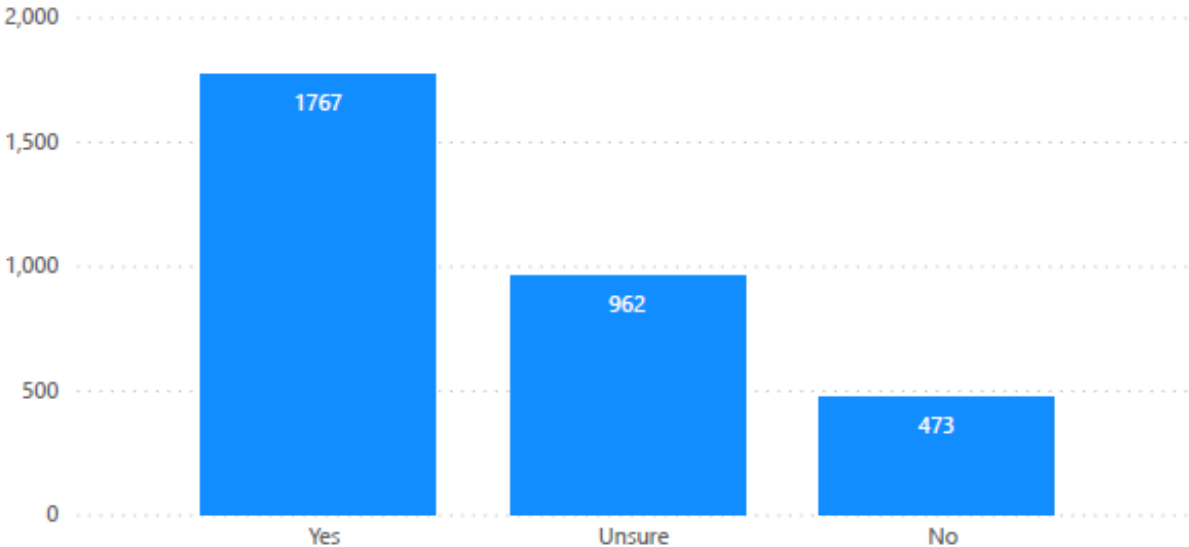
Distribution by referral source
How did you find out about the ACT Seniors Card?



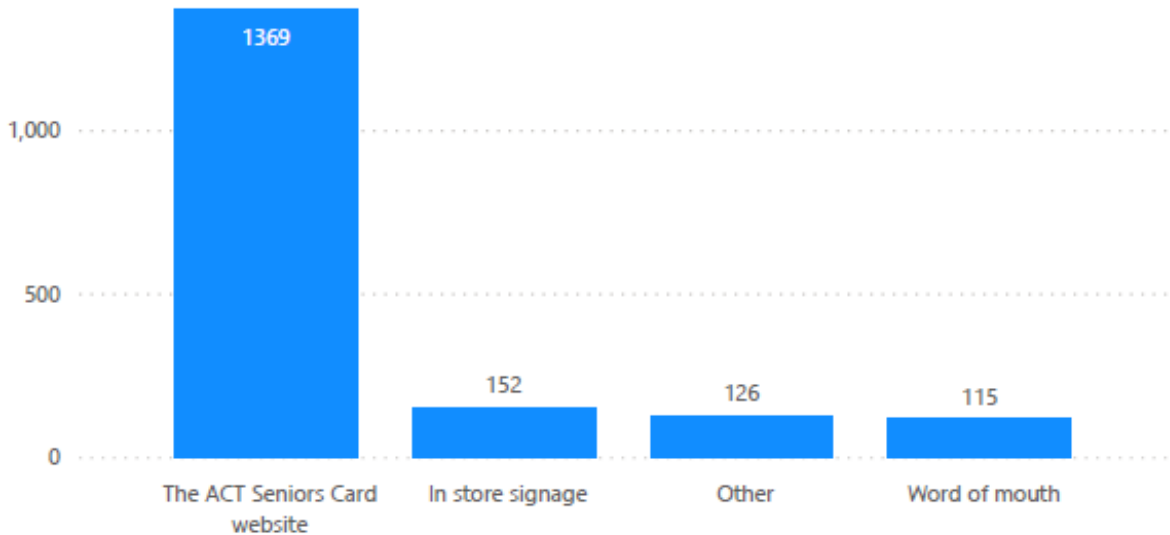
Distribution by awareness of reciprocal benefits in other States and Territories
Were you aware that the ACT Seniors Card can be used in other States and Territories?



Distribution by awareness of existing benefits
Do you know where to find the benefits available under the ACT Seniors Card?



Distribution by channel used to find out about benefits
Which channel do you use to find out about available benefits?



3.4 Membership Experience – Application

- For this requirement we sought to assess the program members and participating businesses⁸, particularly with respect to the benefits, utility, accessibility and eligibility of the program.
- Results from the YourSay survey for individuals indicated that majority of applicants found the application process is 'very easy' or 'somewhat easy' (see following page). Though, consultations have indicated that some groups require additional support in accessing and completing the application form. This is further complicated when considering the wide range of minority communities (e.g. Indigenous Australians, immigrants, seniors with disability) who require specialised support and consideration of cultural sensitivities. For example:
 - Some older Indigenous Australians and immigrants may not have birth certificates or other proof of age documents, and therefore cannot satisfy the eligibility requirements for the ACT Seniors Card.
 - Some Indigenous communities may be resistant to or not comfortable with reaching out to government-related organisations for support.
 - Applicants who are on parent visas or similar are unable to attain a Medicare card which is used to confirm eligibility for the ACT Seniors Card, meaning they are excluded from applying.

Survey responses:

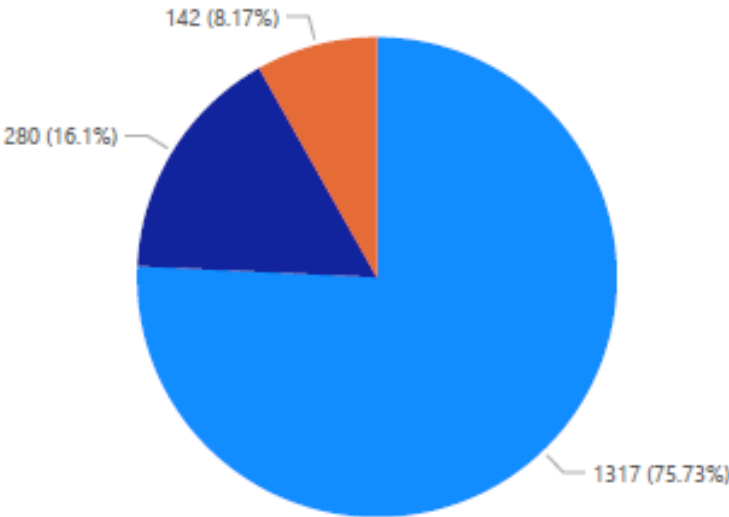
- ❖ *"Not many people who is similar [in] age to me know how to apply for the senior card especially people with non-English speaking backgrounds."*

⁸ Business responses will be discussed in Section 3.9

3.4 Membership Experience – Application

In July 2020, the ACT Government introduced a simplified online application process for the ACT Seniors Card which provided increased convenience and an additional avenue for older Canberrans to apply for the card.

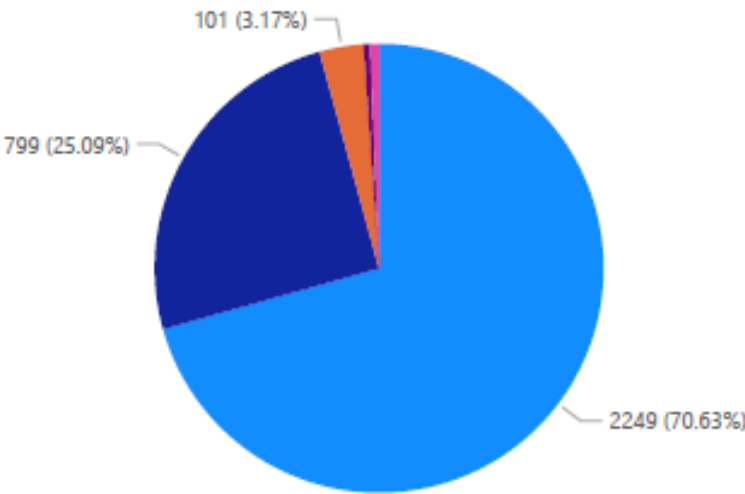
Distribution by application method



How did you apply for the ACT Seniors Card?

- Online form
- Paper based form
- Other

Distribution by ease of application process⁹
How did you find the application process?



How did you find the application process?

- Very easy, there were no issues
- Somewhat easy, there were minimal issues
- Somewhat difficult, there were some issues
- Very difficult, there were many issues
- Not a current card holder

⁹. Not a current card holder:25 (0.63%); Very difficult, there were many issues:15 (0.47%)

3.4 Membership Experience – Eligibility

- Feedback from consultations and the surveys suggested that eligibility requirements for the ACT Seniors Card should be reconsidered, specifically regarding:
 - Lowering the age of eligibility for Aboriginal and Torres Strait Islander seniors.
 - Allowing alternative methods for proof of age or other eligibility requirements to accommodate for special circumstances (e.g. those listed in the previous slide).
 - Removing the requirement for older Canberrans to work under 20 hours or less per week. Consultations have highlighted the inequity of excluding older Canberrans working over 20 hours in low wage employment compared to those who can command a higher hourly rate in addition to superannuation income.

Survey responses:

- ❖ *"The eligibility for working seniors should be re-evaluated. Many are working more than 20 hours per week because they have to in order to meet living expenses."*
- ❖ *"Seniors card benefits are [inefficient], they go to anyone over a certain age who do less than 20 hours per week of paid work, irrespective of their income."*

- Further, over December 2022 to January 2023, OSV collected information from jurisdictional counterparts on their Seniors Card program. From this information we observed that the eligibility age is between 60 – 65. The biggest variance in the eligibility criteria relate to proof of residence and work hours, specifically:
 - Some jurisdictions have no restrictions on working hours or there are other senior card options for seniors that are working over 20 hours.
 - Some jurisdictions only require proof of residency of that jurisdiction and other jurisdictions also requires evidence of Australian Citizenship or Permanent residency

3.4 Membership Experience – Advertising

- Written responses to the survey for individuals has indicated that there are potential issues with businesses not honouring discounts or performing poor work for clients who have found them through the ACT SCP discounts directory. Further, businesses may be disincentivised from displaying discount signs or informing customers of discounts once those customers are already 'through the door'.

Survey responses:

- ❖ *"It would be good if businesses who give seniors discounts could be a bit more upfront about it in signage and advertising. Having to ask makes you feel like a charity case."*
- ❖ *"Seniors discounts are poorly advertised which is why I don't get the full benefit of having a card. Businesses that participate in the Scheme should be required to advertise the Seniors discount at the point of sale. Some businesses do this, but a lot don't. I don't think to look through a catalogue every time I need to access goods and services."*
- ❖ *"A number of businesses have a lot of caveats around use (time of day etc), and so I cannot be bothered accessing the businesses or the discounts."*
- ❖ *"Some retailers don't accept discount on seniors' card although it is listed for seniors card holders!"*
- ❖ *"I have had a terrible experience with one of the listed businesses who offer seniors' discounts - they were shocking."*

3.4 Membership Experience – Public Transport

- In reference to the figures included on the next slide, survey feedback indicated that nearly three quarters of respondents use their ACT Seniors Card (which is integrated with the ACT MyWay transport card) to access public transport. Further, over half of the respondents listed public transport concessions as their most valued benefit, followed by motor vehicle registration concessions.
- In February 2023, Transport Canberra announced that NEC Australia has been appointed to deliver a next generation ticketing system. Major changes to the public transport experience will include a simpler payment process, functionality to use bank cards for tapping on and off, a new real time passenger information system and journey planner. The implementation of the new ticketing system will include a review of the dual MyWay and ACT Seniors Card.
- Stakeholder consultations regarding the dual card indicated mixed feedback. While some stakeholders believed that separating the cards would streamline administration (e.g. the application and printing process), others believed that keeping the cards combined would be more convenient for members as it reduces the number of cards to be carried, especially given that public transport is a commonly used benefit.

Survey responses:

- ❖ *"[I recommend discontinuing] the live link to NSW public transport. Twice transport Canberra has cancelled my Melba Way Card for unknown reasons. So to get a new My Way I need to get a new Seniors Card. Then when my previous ACT seniors card is cancelled NSW Public Transport is advised so they cancel my NSW Opal Card. Then I have to apply for a new NSW Opal Card which means it has to be active by tapping on at Sydney Opal; Card reader within a few days of receiving my new Opal Card. Having gone to great expense to travel to Sydney twice just to tap on the Opal Card I have given up and have decided not to renew the My Way Card in Canberra even though it was cancelled without my knowledge AGAIN even though I had \$20 credit on it. At a recent seniors expos I was stunned to find that many other Canberra seniors have had the same experience so like me they just try to manage without a MY Way card."*
- ❖ *"The option to have separate Myway and Seniors cards would be of benefit. Taking my wife as an example, she does not use public transport in Canberra but often uses her Opal card in Sydney. This means after 2 years, applying for a new Seniors/Myway card here (with a new number), then applying for a new Opal card, wait of it to be delivered by post then arrange for funds to be transferred from old to new Opal card. This is wasteful of time and resources. Opal also require the new card to be tapped on in Sydney within 30 days. This is not always possible or convenient."*

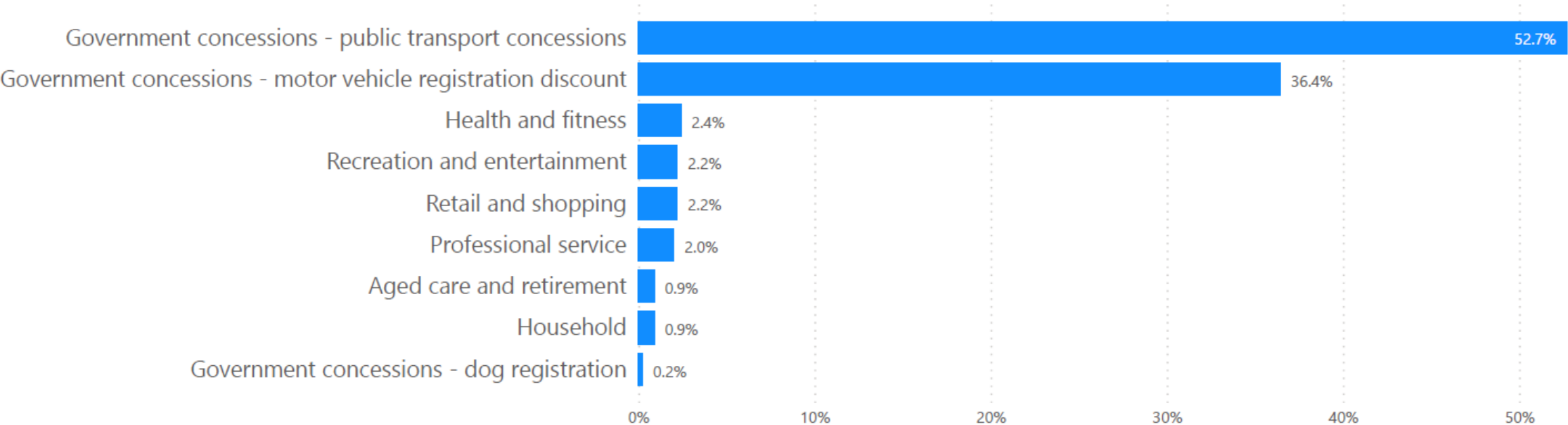
3.4 Membership Experience – Benefits

The visualisations to the right highlight the benefits most valued by cardholders and their use of public transport.

Distribution by public transport usage



Distribution by most valued benefits



3.5 Resourcing

- **For this requirement we sought to synthesise feedback on the resourcing allocated to the program, including contract duration.**
- Upon review of the 2021-2023 Service Funding Agreement between CSD and COTA, we have identified the following as the key terms of the contract:
 - Duration – the Agreement Period is from 1 July 2021 to 30 June 2023
 - Funding – the Total Funding Amount is \$271,084.22 (GST exclusive)
 - Responsibilities – outlined on the following slide.
- Based on consultations with OSV, COTA, and Transport Canberra, it is not possible to accurately determine the number of full time equivalent resources allocated to administration of the ACT SCP as administrative responsibilities appear to have been incorporated into other business as usual functions and are shared between the larger team within each entity.

3.5 Resourcing

- CSD's key responsibilities
 - The Territory will:
 - (1) pay the Funding Amount, or instalments of it, to the Organisation within the terms of this Agreement;
 - (2) promote linkages among its agencies and programs relevant to the Services; and
 - (3) act promptly and in good faith in the resolution of any questions, issues or disputes that may arise during the course of this Agreement.
- COTA's key responsibilities
 - The Organisation will deliver the following services:
 - (1) Promote awareness of the ACT Seniors Card Program to older people, their families, carers, community organisations and service providers.
 - (2) Provide a telephone information service to provide information on the ACT Seniors Card program and to provide assistance to seniors and carers with the application process and other senior card program enquiries.
 - (3) Promote business participation in the ACT Seniors Card program.
 - (4) Work with Office for Seniors and Veterans to promote ACT Government participation in the ACT Seniors Card Program.
 - The organisation will maintain and update the ACT Seniors Card database, including but not limited to:
 - (1) The number of Senior Card holders in total.
 - (2) Contact details for Seniors Card holders.

3.6 Administration

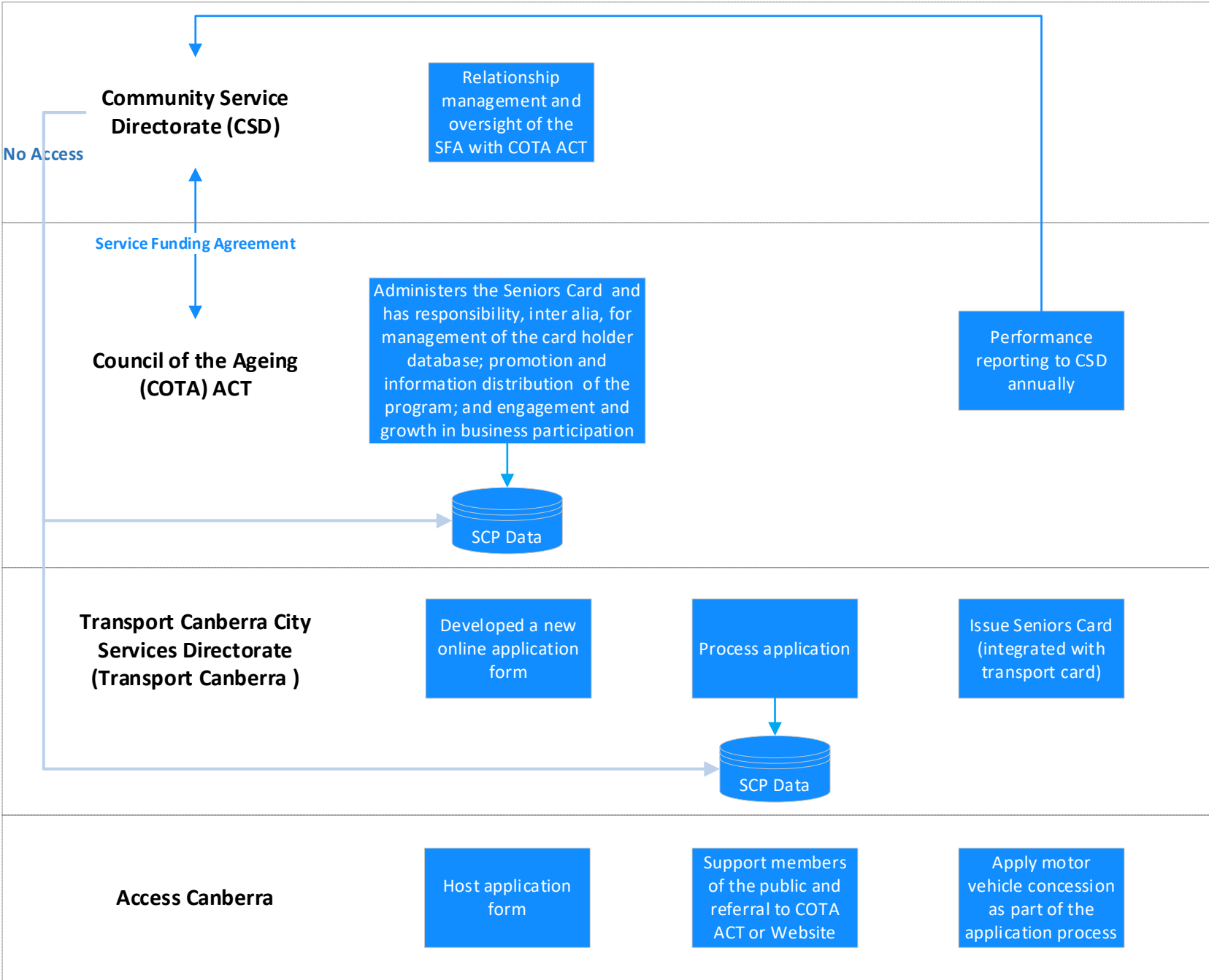
- **For this requirement we sought to assess the efficiency and efficacy of the administration of the program, including applications and database maintenance. We also sought to assess challenges and opportunities with respect to modernising and sharing the membership database with the ACT Government.**
- Consultations with ACT Government internal stakeholders and COTA indicated that there is untapped potential when it comes to data analysis and reporting capabilities. We were informed that there is currently no centralised database within the ACT Government with applicant details or details of the benefits accessed. Further, OSV noted that they have no access or oversight of the database maintained by COTA.
- Areas such as Transport Canberra also have strict privacy requirements around recording member details and using deidentified data. So, despite receiving and processing all ACT SCP applications, they do not retain or are unable to extract useful data, representing potential lost opportunities to perform detailed analysis of membership numbers, demographics, usage... etc. Therefore, any joint data ventures will need to consider the strictest level of privacy compliance requirements in terms of what data can be recorded and managed.
- COTA have informed us that their database is managed manually to keep contact details up to date and noting deceased cardholders (e.g. COTA staff regularly review notices from the Public Trustee and Guardian Office and the Canberra Times for death notices). This database access and maintenance process represents lost efficiencies in terms of streamlining data transfer compared to other jurisdictions which update their Seniors Card database using Births, Deaths, and Marriages registers automatically within their internal government data network.

3.7 Partnership with the ACT Government

- **This requirement sought to evaluate the efficiency and efficacy of current processes for partnership with relevant areas of the ACT Government involved in support and delivery of the program. We note that this requirement is closely linked to the points on the previous slide relating to administration.**
- Consultations with ACT Government internal stakeholders, COTA, and MACA have revealed a lack of governance structure for the program which has impacted on the clarity regarding the distribution of roles and responsibilities between administrative entities, which causes additional confusion for the public. Some stakeholders posited that the large number of administrative entities unnecessarily complicates and hinders effective delivery of the program. For example:
 - As Transport Canberra issues the ACT Seniors Cards to members, COTA has no visibility over whether applications have been processed and when cards are issued. This creates potential frustration for COTA and cardholders who reach out to COTA for support but have to be turned away as COTA is unable to help.
 - With the move to an online application process from 1 July 2020, Access Canberra continues to support older Canberrans in relation to the Seniors Card. This may include supporting individuals who attend Service Centres to use the available touchscreens, or navigating the process to those who call the Connect Centre.
- The following slide includes a flowchart of the ACT Seniors Card application process which provides an example of the complexities and interdependent relationships involved in the administration of the program.

3.7 Partnership with the ACT Government – Relationship Map

- The flowchart to the right provides a high-level overview of the roles and responsibilities of four entities closely involved in the administration of the ACT Seniors Card, specifically in relation to the ACT Seniors Card application process.
- We note that whilst Transport Canberra also holds data relating to transport card holders, this information is limited (or deidentified) and unsuitable for deeper data analytical purposes.
- From the information OSV collected from their jurisdictional counterparts on their Seniors Card program, we observed that ACT and NT are the only jurisdictions that have engaged an external organisation to administer the seniors card program. The seniors card program is administered by a government agency in all other jurisdictions.



3.8 Digital Transformation

Distribution by preference for a digital card option



- **This requirement sought to identify opportunities and challenges in digitally transforming the delivery and promotion of the program.**
- Whilst data from the survey for individuals (as above) indicated that the majority of respondents would find a digital card option for the ACT Seniors Card useful, a significant proportion still answered 'No'. Consultations with stakeholders have also highlighted that seniors are a very large cohort (with potentially a 40-year age range), representing significantly differing levels of digital literacy. Therefore, it will be important to incorporate flexibility into any future digital transformation opportunities.
- From the information OSV collected from their jurisdictional counterparts on their Seniors Card program, we observed that NSW is the only jurisdiction that has digitised the Seniors Card, with the physical card still available though most new applicants opt-in to the digital card option.

3.8 Digital Transformation

- Written responses to the survey for individuals indicated that uncertainty and distrust towards digital services is a running sentiment among the over 60s cohort. Particularly, some respondents expressed concerns regarding privacy, data leaks, and safe storage of personal information.

Survey responses:

Digital Card

- ❖ *"Please make [the Seniors Card] digital and the ACT Drivers Licence whilst you are at it. I pay for everything with my Apple Watch or iPhone and only need to carry a wallet for my drivers licence and My Way/Seniors Card which is ridiculous."*
- ❖ *"...I would like to emphasise how helpful it would be to have the card available digitally."*
- ❖ *"I particularly like the idea of a digital Seniors Card - I do notice that my card /MyWay is deteriorating. And it would be one less card to carry around as we tend to move toward a cashless and card free world."*
- ❖ *"It would be convenient to have the card in a digital wallet but first, I need means to learn how to do that."*
- ❖ *"Please no more digital for seniors. I was competent user but life is moving too quickly with IT."*

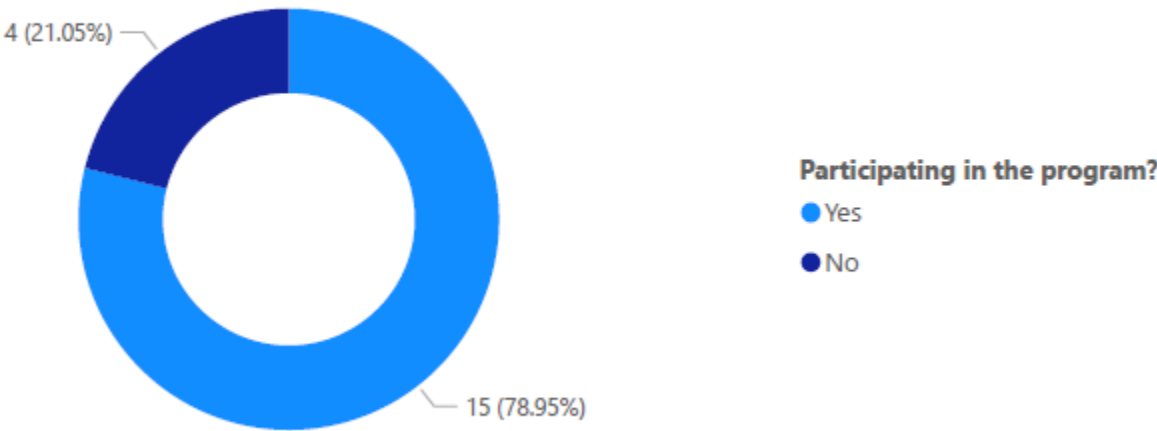
Data Security

- ❖ *"With all the hacking I don't want a digital card and I want assurance that my data is protected."*
- ❖ *"I do not want a digital card option. The physical card is my preference as the recent Medibank and Optus release of information has made me wary of the information held digitally."*

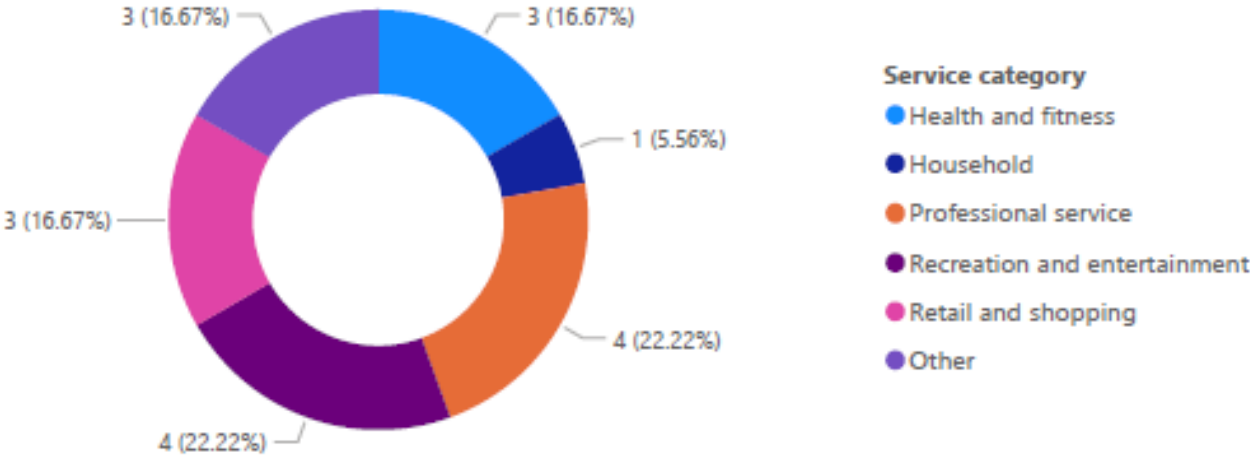
3.9 Businesses – Survey Demographics

- As part of this review, we sought to consult participating businesses, relevant business representative groups, and non-participating businesses with the potential to join.
- The YourSay survey was circulated to local businesses in Canberra, with promotion of the survey conducted through COTA and Canberra Business Chamber (a local business peak body). In total, the survey received 19 responses from both participating and non-participating businesses across a variety of service categories (as below).

Distribution by participation status



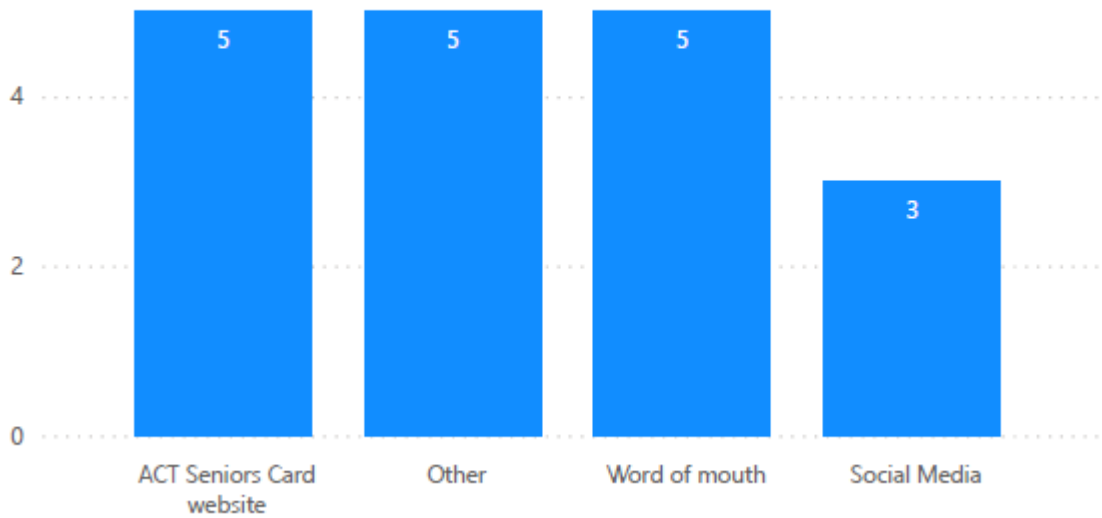
Distribution by category of services provided



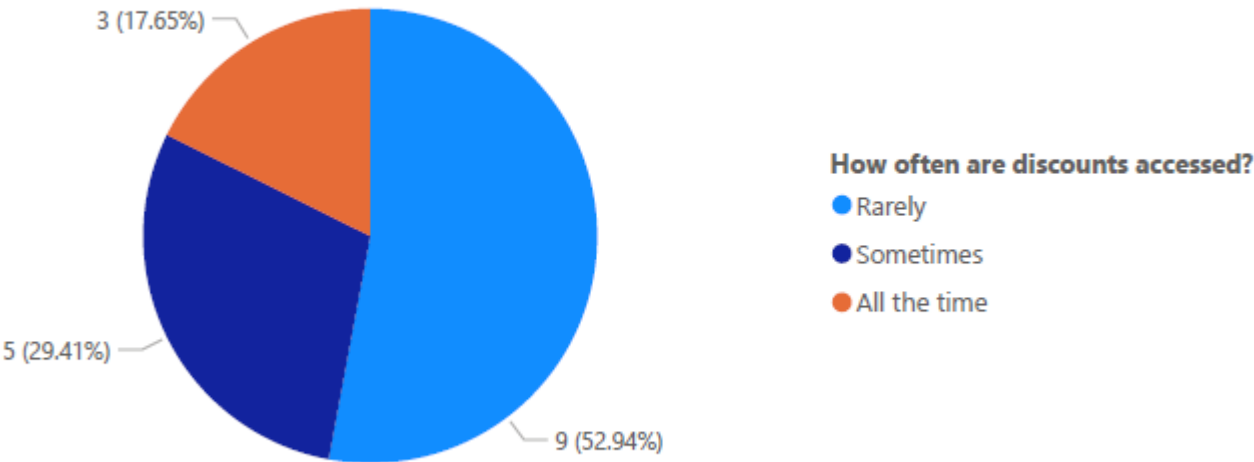
3.9 Businesses – Awareness

The visualisations to the right highlight businesses' awareness of the ACT SCP and their satisfaction with the promotion of the program.

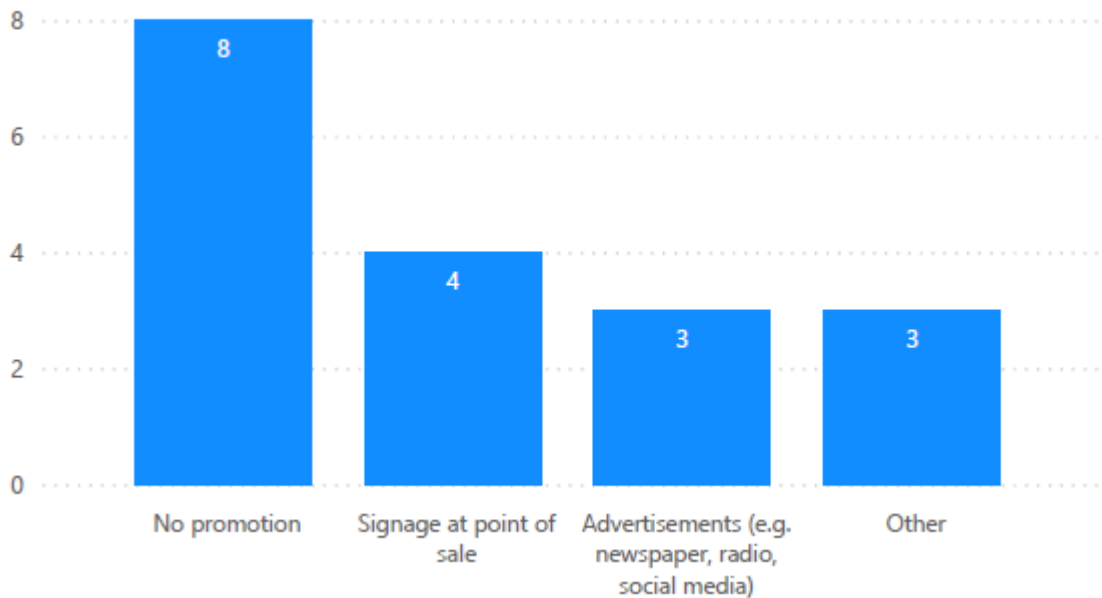
Distribution by referral source
How did your business find out about the ACT Seniors Card Program?



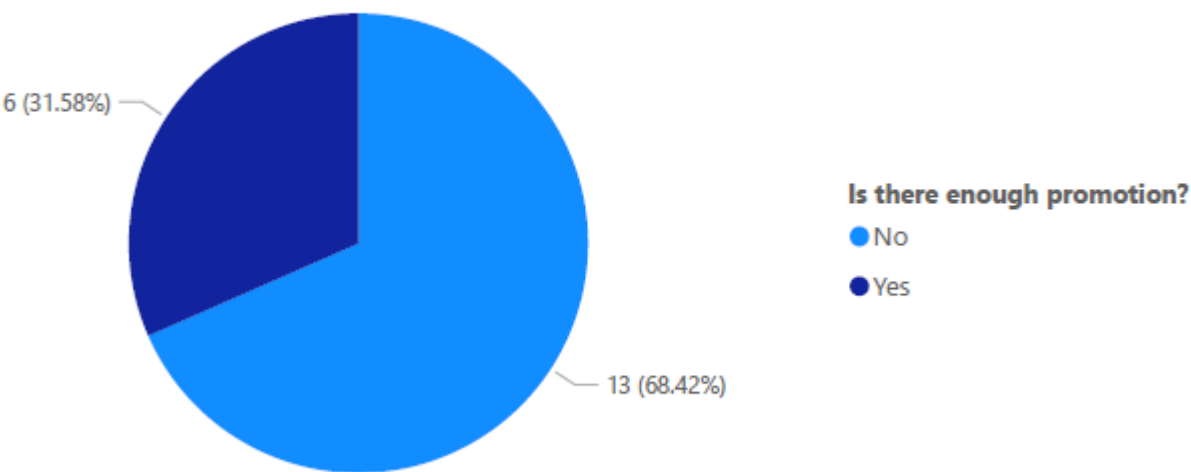
Frequency by which customers access discounts at participating businesses



Distribution by promotion method
How does your business promote your participation in the ACT Seniors Card Program?



Distribution by satisfaction with current level of promotion to members and businesses



3.9 Businesses – Awareness

- The visualisations on the previous slide indicate that although the majority of respondents to the businesses survey don't promote their participation in the ACT SCP in any way, the majority also believe that there should be an increased volume and more varied types of promotion of the business discounts. This feedback is further reinforced by written responses (as below).

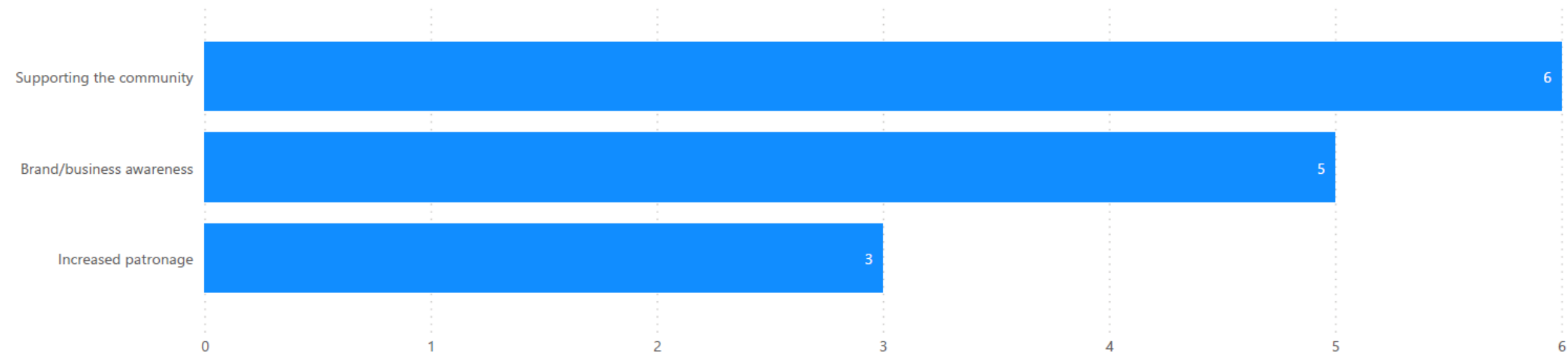
Survey responses:

- ❖ *"Please provide official signage for use at the door/shopfront, and at point of sale."*
- ❖ *"[We want] updated [point of sale promotional material] that is eye catching. Regularly sending this out for new stores."*
- ❖ *"[We want] more public campaigns, more social media."*
- ❖ *"I have seen some membership groups change from a printed directory (book) to an online version. Personally & from a sales perspective, online limits the audience to those to have access to & knowledge of how to use online services. I have seen a significant drop in sales for those groups..."*
- ❖ *"[It] would be useful to receive online material that we could include in our webpage and our Facebook page to promote the availability of a seniors' discount when joining..."*
- ❖ *"A lot of Seniors don't realise they can receive discounts by using their card or simply asking for the discount."*
- ❖ *"[We] rely on customers asking [for discounts]. It is generally provided in their booklets. I also ask customers in hope that they don't get offended."*

3.9 Businesses – Benefits

- Results from the survey for businesses indicated that businesses perceive 'supporting the community' to be the primary benefit for participating in the ACT SCP, closely followed by improving brand awareness. This suggests that a noteworthy proportion of businesses appear to choose to participate in the ACT SCP for charitable reasons rather than to derive any direct financial benefit.
- However, results from the survey for businesses regarding the frequency at which customers use discounts indicated that more than half of respondents found that customers 'rarely' try to access discounts through the ACT SCP, which may impact the perceived value of the Seniors Card in its ability to attract additional customers or improve brand awareness.

Distribution by benefits received for participation in the ACT Seniors Card Program
What benefit does your business receive?



Recommendations



Recommendations

- **For this requirement we sought to provide advice based on our observations, including options to inform future delivery of the program. Recommendations consider the delivery of the program in the context of commissioning and within existing resources.**
- This review of the ACT SCP contributes to the ACT Government’s wider program of commissioning work, particularly focusing on close consultation and collaboration with sector partners and people with lived experience.
- As such, the following section sets out eight recommendations based on the outcome of our consultations with various stakeholders which may relate to one or more observations in the previous section. These recommendations are of a general nature and only seek to initiate thinking and discussion internally within the ACT Government and as part of the commissioning process.
- Recommendations have been assigned a priority rating based on the following scale.

Quick Win	<ul style="list-style-type: none">▪ These activities would provide the highest benefit with comparatively less cost and effort.▪ Indicative implementation timeframe of under 6 months.
Program Enhancement	<ul style="list-style-type: none">▪ These activities are of high benefit and will likely involve a moderate level of cost and effort.▪ Indicative implementation timeframe of 6 to 12 months.
System Improvement	<ul style="list-style-type: none">▪ These activities are of moderate to high benefit and will require large upfront investment and long-term planning.▪ Indicative implementation timeframe 12 to 36 months.

Recommendations

Recommendation	Priority	Description
4.1 Develop and execute a plan for increased promotion and education to improve the community’s awareness of the ACT SCP	Quick Win	<ul style="list-style-type: none"> ▪ Consultations and survey results have indicated that members have a significant lack of understanding around how to apply for and use the ACT Seniors Card, particularly regarding accessing government concessions and business discounts. ▪ Accordingly, it is recommended that the ACT Government undertake an extensive promotional campaign using a variety of media formats to inform citizens about the existence of the ACT Seniors Card as well as the benefits offering available. To account for the significant range of ages and lifestyles in the ACT over 60s cohort, a mixture of promotional methods should be used, including; digital (e.g. email, social media advertisements), analogue (e.g. newspapers, pamphlets), and in-person events. ▪ It would be valuable to build up an online platform that can provide a ‘single source of truth’. This platform could be a website that includes an easy to navigate list of benefits, answers to frequently asked questions, and information on who to contact in what circumstances, for what kinds of issues.
4.2 Initiate a review and redesign of the ACT SCP benefits offering to provide additional value for members and participating businesses	Program Enhancement	<ul style="list-style-type: none"> ▪ A recurring theme in written feedback from cardholders indicated strong dissatisfaction with the current benefits offering in terms of the variety of the selection, accessibility, and perceived (lack of) value of the discounts and concessions provided. ▪ Whilst it is true that customers will always prefer more and better discounts, there is merit in reviewing the benefits offering structure to address issues of members not being aware of what discounts are on offer; discounts being too insignificant to warrant the effort of obtaining them; and reducing instances where businesses are perceived to provide inflated quotes, or provide subpar goods or services for customers. ▪ This activity may involve implementing a vetting process for businesses wishing to participate in the ACT SCP, and/or mechanisms for ongoing monitoring and quality assurance. ▪ We note that while survey results indicate that members highly value public transport concessions, some of these concessions may be accessed by anyone over a certain age in the ACT even without holding a Seniors Card (e.g. free public transport travel for people over 70 years of age). This may then reduce the perceived value of the Seniors Card.

Recommendations

Recommendation	Priority	Description
<p>4.3 This recommendation has two (potential) stages:</p> <p>1. Undertake a cost-benefit analysis document considering the implications of separating the ACT Seniors Card from the new transport card on membership experience</p> <p>2. Develop a change management plan with Transport Canberra and the Communications and Engagement Team to support the transition in splitting the ACT Seniors Card and transport card (this recommendation is dependent on the outcomes of the cost benefit analysis)</p>	Program Enhancement	<ul style="list-style-type: none">▪ The separation of the two cards may be required as a part of the New Ticketing Solution for Transport Canberra. Further review and options will be considered through implementation of the New Ticketing Solution. Older Canberrans will still be able to access concession travel. Digital/mobile options and other new ticketing options will be available as a part of the New Ticketing Solution and the option for the use of a travel card will be retained.▪ ACT Government internal stakeholders, COTA, and Seniors Card holders have expressed mixed feedback towards separating the ACT Seniors Card from the MyWay transport card.▪ Separating the two cards would improve administration and simplify the member experience as the current application and membership management system is highly decentralised, involving several administrative entities such as COTA, Transport Canberra, and Access Canberra. This leads to gaps in customer experience, lost procedural efficiencies (e.g. streamlined data transfer pathways as discussed in Section 3.6), and potential duplication of work between entities. However, Seniors Card holders have also expressed that public transport is a highly valued and frequently used benefit for a large proportion of members, with verbal and written feedback from stakeholders indicating that carrying two cards around would be too cumbersome.▪ Similarly, there are issues with the amount of identifying information that may be linked to the Seniors/transport Card. To illustrate, a previous iteration of the ACT Seniors Card did not contain any identifying information (e.g. name, signature, or photo) which made it difficult for members trying to access discounts in other jurisdictions.▪ The above factors provide an overview of the types of considerations that may go into a decision on whether the ACT Seniors Card should be separated from the MyWay transport card. Regardless of which decision is reached, it will be important to carefully plan and control the change management process, ensuring that members are provided with adequate support throughout.

Recommendations

Recommendation	Priority	Description
4.4 Review the eligibility criteria and determine whether there are changes that require Minister approval.	Program Enhancement	<p>Feedback from consultations and the surveys suggested that eligibility requirements for the ACT Seniors Card should be reconsidered, specifically regarding:</p> <ul style="list-style-type: none">▪ Lowering the age of eligibility for Aboriginal and Torres Strait Islander seniors.▪ Allowing alternative methods for proof of age or other eligibility requirements to accommodate for special circumstances.▪ Removing the requirement for older Canberrans to work under 20 hours or less per week. Consultations have highlighted the inequity of excluding older Canberrans working over 20 hours in low wage employment compared to those who can command a higher hourly rate in addition to superannuation income.
4.5 Develop a communication strategy to improve touchpoints with the ACT SCP supplier and other internal stakeholders to reinforce a collaborative environment	Program Enhancement	<ul style="list-style-type: none">▪ Consultations with both ACT Government internal stakeholders and COTA have indicated that there is room for increased communication and collaboration between the ACT Government and the ACT SCP supplier.▪ This working relationship may be reinforced through frequent meetings between OSV and the supplier to discuss expectations, issues, and opportunities for improvement. Regular meetings would further create a platform for dialogue in response to contractual reporting completed by the supplier and help OSV connect with the day-to-day environment of administering the ACT SCP.▪ Consultations have indicated that due to the large number of entities involved in the administration of the ACT SCP, there are difficulties in coordinating multiple streams of work across different directorates and a general lack of understanding of each other's roles. As such, there may be further value in instating a meeting with the broader ACT SCP administration team, including Transport Canberra and Access Canberra, annually or semi-annually to communicate responsibilities and exchange ideas for improvement.

Recommendations

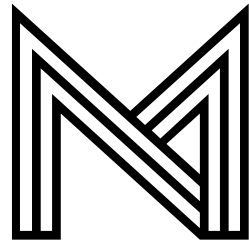
Recommendation	Priority	Description
4.6 Engage with ACT Digital to develop a strategy for digitising the ACT SCP. The strategy should be flexible to accommodate for the large cohort of older Canberrans.	System Improvement	<ul style="list-style-type: none"> Feedback from all stakeholders have reiterated that any attempt at digitising the ACT SCP will need to allow for flexibility as there will always remain a portion of the members who are unable or unwilling to engage with new IT. ACT Digital notified us during our consultation in December 2022 that they are designing a new program of work which seeks to provide an aggregate digital account for citizens of the ACT. This digital profile would provide a large range of services and functionality (e.g. car registration, digital credentials, concessions) on one platform. As of December 2022, ACT Digital indicated that they had started a pilot project looking at integration with Services Australia (Centrelink) and the Department of Veterans' Affairs. It would be highly beneficial for OSV to engage with ACT Digital in a structured way to jointly determine the way forward in digitising the ACT SCP to best streamline membership experience. This may take the form of a hybrid approach, allowing for both digital and analogue options.
4.7 Develop a long-term approach to managing data collected from the ACT SCP	System Improvement	<ul style="list-style-type: none"> As discussed in Section 3.6, the lack of a centralised database containing membership information reduces data analysis and reporting capabilities, and similarly creates inefficiencies in the administrative process. The primary source of data associated with the ACT SCP is drawn from member applications which flow through an application form hosted by Access Canberra. However, we note that as this review was unable to consult with Access Canberra, our ability to comment on the way member data is received and distributed is limited. In consultations, Transport Canberra informed us that due to their data storing requirements, member data is only stored for 12 months. Transport Canberra also have very little interaction with COTA once member data is transferred. Noting that Transport Canberra indicated that prior to 2010/11, COTA's database was very out of date, and as such they undertook an expensive system upgrade to allow for direct API into the COTA dataset. The way forward regarding database management and analysis could take the form of an internal revamp (e.g. setting up processes and infrastructure for an integrated internal database) or increasing the data sharing requirements with the supplier in the next contract renewal.

Recommendations

Recommendation	Priority	Description
4.8 Initiate a review of resourcing arrangements for the administration of the ACT SCP	System Improvement	<ul style="list-style-type: none">▪ As discussed in Sections 3.6 and 3.7 there are many different entities involved in the administration of the ACT SCP which can often lead to issues with poor communication, duplication of work, and siloed work streams.▪ Accordingly, it would be valuable for the ACT Government to initiate a wider review of the resourcing arrangements related to the administration of the ACT SCP, including aspects such as database management (as addressed in recommendation 4.7), liaison with the supplier (recommendation 4.5), and interaction with members of the public.▪ This may involve a process of clearly defining roles and responsibilities. As part of this, the ACT Government may wish to consider consolidating some roles where duplication occurs. Further, in line with recommendation 4.5, increasing the rate of internal collaboration through regular meetings or forums will help ensure a coherent approach to administration across relevant entities.

5. Appendix

- The appendices attached to this report are listed below.
 - Appendix A – Individuals YourSay Survey Raw Data
 - Appendix B – Businesses YourSay Survey Raw Data
 - Appendix C – Individuals Survey Visualisations
 - Appendix D – Businesses Survey Visualisations
 - Appendix E – ACT SCP Relationship Map
 - Appendix F – Stakeholder Consultation Schedule



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