

NZDF Review of the War Pensions Act 1954



FOCUS GROUP EXCERPTS

March 2009



Introduction

Background

In 2007 the Government tasked the Law Commission with reviewing the War Pensions Act 1954 with the intent to bring new legislation before Parliament in 2009. This began a comprehensive review of the legislation which included consultation with relevant organisations such as the Returned and Services Association (RSA), and other Commonwealth nations such as Australian, Canada, and UK.

In July, 2008, the Law Commission published *Toward a New Veterans' Entitlements Scheme: A Discussion Paper on a Review of the War Pensions Act 1954*. The paper set forward possible approaches to a new system of veterans' entitlements and invited any individual or organisation to provide feedback on the document, and the 94 specific questions that were contained within it.

NZDF Consultation

Realising the significance of the opportunity to shape legislation that would affect the future of all NZDF members, CDF directed Personnel Branch to collect the views of currently serving members regarding the issues and questions set forth in the discussion paper.

The War Pensions Review Project Team initiated a consultation process which solicited information from three distinct groups:

- Subject Matter Experts from Legal, Medical, Veterans Affairs and Risk Management
- Command views from the Navy, Army, Air Force and Joint Force Headquarters
- Direct engagement with serving personnel, through focus groups and an online survey

The NZDF's consolidated response to the Law Commission's discussion paper was submitted to the Ministers of Defence and Veterans' Affairs by CDF on 19 December 2008. On 10 March 2009, the NZDF's response was approved by the Ministers and sent to the Law Commission for official consideration.

This Document

The War Pension Review Project Team hosted twenty focus groups throughout NZDF's camps and bases between 30 October and 24 November 2008. Over 240 currently serving personnel participated. The Project Officers aimed to ask each focus group the same questions, but allowed the direction of the discussions, as well as the interest that participants had in each issue, determine how many questions, and which questions were asked. Consequently, not all focus groups addressed all questions.

The following pages provide a snapshot of the responses provided by focus group participants. Each question provides notes from 2—6 focus groups that present the best range of ideas, views and opinions. Comments are paraphrased; each bullet represents one comment. To protect the privacy of participants, the focus groups are simply labelled by numbers that have no bearing on the location or identity of participants.

The views and opinions expressed in this document are that of the individual, and not representative of the official views of the New Zealand Defence Force. The information gathered through the focus groups informed NZDF's response to the Law Commission, but did not entirely determine it. Rather, it served as one of many sources that were considered during the consultation process.

Inquiries

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QUESTION 1

Who is a veteran? or Who should be covered by 'war pension' entitlements?

Focus Group #1

- A veteran is a veteran and should get more than a badge – they deserve superior support
- HOWEVER, it's unfortunate that acknowledgement/recognition doesn't pay the bills
- BUT, you shouldn't have to be disabled to be recognized as a veteran – you shouldn't have to wait until you get to that point
- A veteran should be defined by operational service
- BUT, in the Navy there's a difference between sea service and operational service
- Where do you draw the boundary? You can be desk-bound for ten years or you can be on operations for ten years – one's a veteran because of they got the opportunity to deploy, but the person who stays behind and supports the operation isn't a veteran even though they've served the same length of time in military service?
- BUT, how do you classify missions? War and UN missions should be classified differently because they have higher danger levels. I mean, how do you compare someone in the SAS to an engineer?
- You have to consider the risk assessment – an 8-day jolly to East Timor earns an OSM medal, which could qualify you as a Veteran, but that's just silly – should that really receive the same recognition dangerous conflict?
- HOWEVER, is there really a difference between service and operational service? As soon as you pledge to the Queen you put yourself in a unique situation where you're compelled to do things unlike any other job because 90% of the time you're doing what you're told to do, no questions asked
- A perfect example is the Prison Service – it was the most dangerous job I've done and the only recognition I got was a t-shirt!
- It has a lot to do with society's perspective – service members' commitment to Queen and country needs to be recognized
- (Story) Bougainville demonstrated the potential for danger – even though it was a benign mission, in retrospect it could have been quite bad, though considering the way it ended up I wouldn't equate it to other operational service
- Asbestos exposure provides the same elements of danger, but doesn't qualify for OSM
- If you get a disease such as malaria, you shouldn't have to battle against the system to get coverage – the system is supposed to look after you, not place responsibility on you

All service should be eligible for entitlements, however higher degrees of risk/danger should be recognised.

Focus Group #2

- Anything declared 'active' service, not exercises, but going out there 'for real' regardless if it's under peacekeeping, or other things
- There should be an element of 'something special' – possibly determined by the Minister of Defence with consultation with CDF
- But what about exposure to disease, such as tsunami relief?
- All service members can experience environmental exposure, such as tropical islands, insects, TB, asbestos, malaria, etc.

QUESTION 1

Who is a veteran? or Who should be covered by 'war pension' entitlements?

Focus Group #2, cont.

- Critical incident stress is also an issue that can affect anyone
- It's about being put in harm's way by the state, and whoever's going to declare the risk level must do so up front
- What about latent injuries and illnesses that show up years later?
- In the current process operations are declared prior to deployment which closes the door to retrospective situations
- It should change to 'area of operation' criteria. Regardless of location, if you get pre-determined conditions that correspond to that area of operation you should be covered
- But, certain conditions may correspond to domestic areas. For example, those in the aircraft trade have a higher incidence of leukaemia due to the products in the workplace such as toxic substances
- It comes back to the name of the act – 'Veteran' connotes high definition – can't equate every individual service or operation as a Veteran

Summary: Those who serve in operational areas

Focus Group #3

- A problem is that the public perceptions is that New Zealanders aren't involved in conflicts because focus is on the international context – since much of what we do is peacekeeping, we don't portray an accurate picture of the conflict we are involved in
- Contributing to New Zealand's security needs to be recognized, whether than comes through compensation or medals
- Contrary to the past, today we're volunteers in the military because we choose it as a career, but it still impact our lives, our families, we're called at short notice...psychological effects are still real, even if they're different – even domestic jobs place demands on the Service member and their families that need to be recognized.
- Need to be careful with Veterans' entitlements – we must protect Veterans' injuries, but we all sign up and accept the military lifestyle
- It goes back to 'Veteran's/War' pension – recognition for being put in harm's way
- You have to consider, though, that the military doesn't receive current recognition above civilian benefits, though that's the intent of the act. Current pensions are a ridiculous amount. – Where's the 'above and beyond'? Where's the recognition?
- The new Act should focus on:
 - The fact that today's environment is different
 - All operations include service and sacrifice, and the public doesn't even know what's going on
 - The term 'war and emergency' doesn't cover what's going on, or consider the potential for danger in any theatre
 - The legacy of effects on families – ops tempo can damage family relationships and cause ongoing psychological stress

Summary: The intent of the Act is good, but it needs to be updated to recognize the service that members and their families provide in all locations

QUESTION 2

Should civilians qualify for veterans' entitlements?

Focus Group #1

- Yes – if they're doing the same thing, they should receive the same entitlements
- As long as they meet certain criteria – right now, someone in the Air Force gets an OSM for flying over the same area we're required to spend 90 days in – there must be realistic requirements
- BUT, regardless of the duration, they're exposing themselves to the same risk we are, so as long as they're serving the country and CDF they should be covered.

Summary: As long as they're civilians under direct contract by CDF, they should receive the same entitlements.

Focus Group #2

- Again, you have to consider the continuum of service between day-to-day service to medallic service – somewhere in between is where civilians should sit. But you have to consider what's affordable, and what's the appetite? If it can't be sustained financially in the long-term for those who deserve it we need to re-evaluate.
- Sir Geoffrey explains budget restrictions and acknowledges that we're creating veterans at the highest rate
- You could argue that civilians don't carry weapons, but Padres don't either and they're covered
- They should be covered since they're filing a military role and working for the same boss, CDF
- Contractors should not get the same entitlements since they're serving their own needs, not the country's

Summary: If service is the same, then entitlements should be the same

Focus Group #3

- The act should definitely cover civilian employees
- But, you have to consider that they're volunteers
- Any civilian has the choice to deploy, whereas service members don't, plus they're not subject to the same risk
- However, looking forward, those civilians who go should be covered
- Failure on NZDF if they don't have enough military personnel and have to send civilians
- Discussion on civilians being subject to military law
- If they're given a service number, then they should be recognized for serving their country
- BUT, you have to consider how many volunteers are out there...bringing all of them in would complicate the system
- Service members are directed to deploy, which is the difference

Summary: There should be strict definitions around the civilians who qualify for entitlements which must include direct employment by the NZDF

QUESTION 2

Should civilians qualify for veterans' entitlements?

Focus Group #4

- As long as they deploy under the same conditions of service, and can receive the same medals, and are supporting the government of New Zealand, they should be covered.
- But, they don't carry weapons, so are they in the same situation?
- Weapons are irrelevant – many of our military personnel are on operations and are un-armed
- The fact that civilians have the choice to deploy is irrelevant – as long as they have been exposed to the same danger, they should receive the same entitlements
- Entitlements should be the same for civilians and military personnel who deploy, but the term 'Veteran' shouldn't necessarily apply to civilians
- The difference is that a civilian will return to normal life, whereas a service member may return and then be forced to deploy again 3 months later – while operational service may be the same, the lifestyles are much different

Summary: Operational aspect – the operational deployment is important aspect – as long as you're there and serving your country

Focus Group #5

- No – civilians agree to a contract, whereas military personnel have no union power and no ability to negotiate their terms of service
- What about sub-contractors?
- But, if the civilian is under the NZDF, and is employed to serve the NZDF, then they should receive the same benefits, but not the title 'veteran'
- Often civilian skills are required to support our operations and civilians are compelled to deploy, so they should receive entitlements
- Civilians are subject to military law and compulsion
- Some civilians even wear uniforms, so what's the difference?

Summary: As long as the civilians are under NZDF and serving in the same way that military members are, they should receive entitlements, but not the title 'veteran'.

Focus Group #6

- **All direct employees of NZDF should qualify as veterans**
- **Regardless of the element of choice, it should be about service to the country**
- **Need to get away from the term 'veterans' and change to military compensation – there are too many emotional hang-ups around 'veteran'**

Summary: Yes, if serving their country through the NZDF

QUESTION 3

What injuries should qualify for veterans' entitlements? Should sport and alcohol-related injuries be covered?

Focus Group #1

- We need to ensure that the burden of proof is not on the service person
- The injury or disability, if it occurs as an objective of doing the operational task, then it's covered, but if you roll your ankle playing touch or something, then perhaps not...or maybe covered on a different tier of entitlement
- I think any injuries sustained on operations, that's the burden of the government – that's something they have to accept because if someone's out playing sport that's about maintaining a fitness level and relaxing so that they can go into actual operations, maybe high-tempo ones further down the track and no matter what happens if you're being sent away by your government to do a task, you're not going to do it 24-7 for 12 months...
- They should be covered on a different tier
- If you roll your ankle on the sports field, it's not any different than when you roll your ankle on patrol, you're still away and you've still be sent there by the government
- If the government's going to make the decision to send us away, then it should be on the onus of the government to look after us after we get back
- Injuries brought on by irresponsible drinking could be the result of psychological stress
- Entitlement could be split into tiers – in theatre, vs in transit two and from the theatre
- But when I'm 70, will I remember exactly where I was when I got injured?
- That would be in your medical records, but I suppose that depends on how accurate your records are?
- We have a process in place now that when someone is injured on operational deployment overseas, there's a format and process for reporting that back to New Zealand, which specifies that that person was on duty or off duty, so that may be where the line is drawn, and let the legal people decide what the terminology is...my personal distinction would come down to whether the person was on duty, whether they were carrying out their duties and were injured at through no fault of their own, which is a hard one, or there are those who are off-duty and through their own actions cause themselves an injury, and there's fundamentally a difference between those
- I don't think I deserve entitlements if I'm drunk and I do something to myself, as opposed to if I'm on duty and in a stressful environment and someone shoots me – there's a clear distinction and to think that someone could obtain a benefit in the context of injuring themselves while they're on drunk or on R&R, I think that belittles the guy who gets shot on active service and qualifies for the same sort of thing
- It's the controllable vs the uncontrollable situation
- I think that fundamentally, it makes no difference if it's an alcohol-related offence, or another type of injury because we've sent someone overseas and we want them for their mental health and well-being so we want them to take some rest and relaxation, it makes no difference if they get injured in a sport which they consider relaxation or an incident in a bar, and it should make no difference in the support we give them down the line because we need them to rest so that they can continue the hard work we expect of them three months down the track

Summary: All injuries should be covered, however, a tiered system would allow incidents not involved in operational service to be compensated on a more appropriate level than those in support of operations

QUESTION 3

What injuries should qualify for veterans' entitlements? Should sport and alcohol-related injuries be covered?

Focus Group #2

- Service is service – all injuries should be covered
 - From the day of attestation, service members are obligated to serve operationally, whether they get the opportunity to or not
 - Therefore, every regular force service member is a veteran to a degree because they don't have the option to say no, and should consequently have all of their injuries covered
 - Every aspect of training is preparation for operational service, so consequent injuries should be covered
 - There could be a qualifying time of service to justify service-attributable injuries
 - Any New Zealander gets ACC compensation, so veterans definitely should
 - ACC entitlements must dove-tail with other agency entitlements
 - As a reward for service, veterans deserve a high level of care throughout their lives
- On the other hand
- It should be viewed on a case-by-case basis
 - A war pension should be provided for operational service that's 'on the books'
 - ACC should cover accidents outside of ops
 - There could be levels of veterans' entitlements:
 - Level 1: injuries caused by the enemy
 - Level 2: injuries caused by operations/overseas
 - Level 3: injuries caused by training
 - Injuries/disabilities caused by disease, exposure, and psychological trauma MUST be covered regardless of geographic location or operational situation (sited exposure to asbestos in East Timor, and possible hazardous materials within own camp – lead from battle-training facilities)

Summary: All injuries should be covered, but a tiered approach will ensure that specific types of service receive the appropriate recognition.

Focus Group #3

- ACC covers accidental injuries, but not psychological issues – the new Act must take this into consideration
- Also, ACC only covers one-off incidents, not repetitive conditions
- Also, doesn't deal with latent disease
- There are certain things that only Service members are exposed to and experience – these should be covered by the new Act since ACC is meant to cover the general public
- Examples: depleted uranium in the Gulf War and asbestos on naval ships

Summary: ACC provides good coverage for one-off accidents, but the new Act should cover what's unique to the military lifestyle

QUESTION 4

What method of compensation payments is preferred— lump sum or fortnightly payments?

Focus Group #1

- Should be up to the individual
- There are some situation where a lump sum will improve their quality of life as opposed to a drip-feed system that will force people to have to save-up
- Super allows twelve choices of combinations – this should be the same
- If we've been deemed responsible enough to serve our country, we should be trusted to manage our money
- The only exception would be psychological conditions – those service members might need help
- Comes down to individual responsibility – the NZDF is not a money manager
- A case manager should be able to advise on what choice to make , but not direct or manage

Summary: Trust the individual to make their own choice

Focus Group #2

- Lump sums will get blown at the pub
- Regular payments are better for the family
- A combination should be offered that lasts longer for people who aren't financially responsible
- There should be options similar to the super scheme options

Summary: Whether it be a combination or regular payments, the payment system must ensure that the service member will receive or have the means to receive on-going care.

Focus Group #3

- A lump sum with a pension that kicks in at a certain age
- Regular payments ensure life-long care
- But, a lump sum allows veterans to build a new life
- Service members should have the choice of varying sizes of lump sums with varying sizes of payments
- VANZ should be the point of contact for financial assistance and guidance
- The Case Manager should provide financial management
- There should be a VA Loan system that would allow service members to take out a low-interest loan to start a business, buy a new home or vehicle, etc.
- The NZDF must show a commitment to their personnel, but they should not be their money managers

Summary: A combination of both, with the option to take either at varying degrees

QUESTION 4

What method of compensation payments is preferred— lump sum or fortnightly payments?

Focus Group #4

- Case by case basis – some might want lump sum, but some might have long-term injury for which they'll need a regular payment
- Maybe if someone wants a lump sum payment, they should have to prove their need for it – like a quote from a builder to make alterations to their home, so they can't just get the money and go and spend it
- If you live a long life, the regular payments could add up to more than the lump sum, so you're disadvantaged that way
- Regular payments, and maybe the opportunity to apply for specific grants for higher cost requirements
- One of the points that we should be making is that given that our people have made a commitment to serving their country is that their pensions shouldn't be less than an unemployment benefit or any other benefit that people who haven't served their country get

Summary: Individual choice for one or the other, or a combination of the two

Focus Group #5

- If there are injuries that make it difficult to be mobile, you'll need a lump sum to make modifications to your house or get a special car or special wheelchair – huge upfront costs
- The way the gov't superannuation works right now it gives you options lump sum and annual allowance which could be a way to look at it – the lump sum to get off your feet and reg payments to support and help people survive
- Summary of all answers is individual choice
- It's your option, what's going to work for you
- Further point of terminal illness – more likely to take a lump sum

Summary: Should be left the individual's choice with the option of a combination of both.

Focus Group #6

- Most people would blow a lump sum
- A regular payment would be better, especially if it would adjust to the individual's needs
- It should be a combination – a lump sum that can be used towards approved items (house, car, business, etc) with regular payment
- The Case Manager should play a role in advising on the financial requirements of the individual so they can't irresponsibly blow their money
- But, someone could take the lump sum and invest it and make more money than a regular payment might provide
- However, a regular payment is not meant for profit, it's meant as life support
- However, investment of a lump sum may allow for the improvement of quality of life that the veteran may have received through promotion if not injured

Summary: Should be left to individual choice, with options similar to the super scheme, and possible 'targeted assistance'

QUESTION 5

What types of rehabilitation should be provided?

Focus Group #1

- Recovering to your original health level is the goal, so rehab should definitely be provided
- Though it's a part of ACC, it should be in the new Act to ensure it's covered and protected in the event that ACC changes
- The War Pension Act should cover whatever ACC doesn't
- BUT, it shouldn't delegate to ACC – Veterans deserve above Joe Public
- Illness rehabilitation must be covered as well, for things like Agent Orange
- Accommodation assistance to meet the needs of the disabled must be provided
- Cover for emotional and psychological rehab that ACC doesn't provide
- Vocational, re-training to allow someone to keep working, even if in a different trade
- Vocational re-training should be open-ended allowing an individual to pursue a 6-mos certification or 4-year degree

Summary: The new War Pension Act must cover what ACC does not, and ensure that if ACC changes the entitlements for Veterans don't

Focus Group #2

- Must be acknowledged that rehab can be riskier than the actual injury at times
- Physical rehab is covered by ACC
- This legislation should also cover:
 - Physical rehab, to the highest extent
 - Psychological
 - Re-training
 - Financial compensation
- However, financial compensation in the form of just a check is bad – rather have the money dedicated to rehab and re-training
- But, financial compensation is a form of recognition and obligation to take care of people as they get older rather than a lump sum

Summary: Physical, psychological, vocational and financial as both recognition of service and income support

Focus Group #3

- Workshops for the disabled so that they can remain productive
- Need long-term rehab – many young soldiers serve 4-5 years and their problems manifest years after leaving the service – they should receive rehab as they exit the service
- Upon leaving the Defence Force, especially after 15-20 years, Maori service members need assistance re-integrating into their Whanau. 20-25% of the Army is Maori and they lose their linkage to their tribe during service. Cultural support and social re-integration should be considered.

Summary: Physical, vocational and cultural on long-term basis

QUESTION 5

What types of rehabilitation should be provided?

Focus Group #4

- Not as simple as paying an allowance or lump sum to someone on operations who was there as requested by gov't, I think there's a moral obligation on behalf of the gov't to do whatever they can do to make things better
- Access to rehab facilities – physical and psychological
- Job training to resettle them into a direction that they can physically or emotionally achieve
- Most people would want to get back into what they did before so they should get that opportunity
- Critical part of entitlements – otherwise people are going to languish will have on-going mental effects
- New policy – Colonel (E) and above get substantial amount of assistance for career transition and I would like to think that was at least the minimum amount of money that was paid to the SAS trooper that lost his foot in Afghanistan – the guy who lost his foot would have to be worth ten times as much, it comes back to moral obligation

Summary: All types – physical, psychological, vocational, etc

Focus Group #5

- On-going medical care
- Perhaps injury-specific
- Housing and accommodation that will provide life-long care if needed
- Re-training program, vocational/educational assistance
- Medical treatment throughout life – should not change after 60/65 when superannuation takes over
- The goal of rehab should be to ensure that the service member is living to the same levels as they were before their injury

Summary: The government needs to provide rehabilitation in numerous forms that demonstrate a life-long commitment to the care and welfare of service members

Focus Group #6

- TF needs to be addressed – they often lose two jobs instead of just one
- Rehabilitation for the family
 - The personality change in the service member can affect the spouse and children
 - They may need physical, social, mental rehab
 - However, family support should be evaluated on a case-by-case basis
 - Family should have access to a 'Victim Support Liaison' of sorts, though victim is the wrong word
- Prosthetics and all upgrades and modifications should be provided
- Whatever is required to return the service member to the same quality of life

Summary: Any and all rehab that's needed should be provided, including services for the family

QUESTION 6

Should an individual be required to undertake rehab in order to receive compensation payments?

Focus Group #1

- It should be an expectation that the service member undergo rehab, but they should receive financial compensation at the same time
- Rehab requirements shouldn't be a tool to deny a service member financial compensation
- But, what if they're happy at their current level of disablement?
- What if they can't undergo rehab? Should they be forced to do it as a part of the process to get what their entitled to?

Summary: Rehab should be an expectation, not a mechanism to deny a service member financial compensation

Focus Group #2

- Yes, but you have to be careful about the level of coercion you're dealing with
- A service member shouldn't receive less if they don't want to rehab
- BUT, (story) I've had surgery twice – the first time I refused the rehab and it took me forever to recover. The second time I accepted it and was back to normal in three months, so people should definitely be encouraged to rehab, but not necessarily required to
- It should come down to individual choice
- The bottom line is that you're service should entitle you to compensation, not your effort to rehabilitate.

Summary: Offered and encouraged, but not required – individual choice.

Focus Group #3

- Rehab must be offered and then after that personal choice takes over
- I think there are bound to be cases where rehab should have been undertaken, especially in cases of PTS
- There would have to be a line somewhere, but would depend on severity of injury
- How does ACC manage? Can they provide guidelines?
- Sounds fair that injured veterans should make the effort
- Would help if rehabbed veteran had incentive of reduced pension plus income rather than less cash payment, might encourage them to rehab

Summary: Agree that requiring rehab would improve the quality of life of service members, but recognize every situation is different and should involve individual choice

QUESTION 6

Should an individual be required to undertake rehab in order to receive compensation payments?

Focus Group #4

- The individual should have the choice
- Most military members will undertake rehab because they'll want to make their lives better, but in the event they don't, they should not be penalized by the removal of financial assistance

Summary: Rehab must be provided and should be encouraged, but the individual should have the right to refuse it.

Focus Group #5

- Yes, but rehab must be given in conjunction with financial compensation
- However, if you decrease the financial support people might be less likely to seek help
- Service members should be given the benefit of the doubt and have the choice to take or refuse the rehab
- There should be a definite expectation to attempt rehabilitation, if not requirement

Summary: Rehab should be expected, but not an absolute requirement

Focus Group #6

- If you're going to take, you should be expected to give
- It shouldn't be all 'take'
- Vocational rehab allows a disabled veteran to earn an income which would then decrease the cost of the War Pension to VANZ and NZDF
- Most people in the military are responsible and take pride in themselves...they're not just going to mope around and collect money

Summary: Rehab should be expected as part of a give-take relationship

QUESTION 7

**What type of assistance should there be for disabled personnel? or
What services would you like a Case Manager to provide?**

Focus Group #1

- Vocational assistance, so that in the event you can't carry on what you were doing you have some means of re-training, tertiary, or...
- Veterans Card! With discounts
- There's no reason why a Veteran's Association couldn't recruit companies who want to offer discounts to veterans...if you're a veteran in the states you get health care for life, tax-free shopping for life...
- The big one, if you use the US example, is health care
- We currently have medical care with Southern Cross – possibly extend that to those who have done so many years service, and the same subsidy being applied to them for the rest of their lives
- If someone is injured on operations, what I'd personally like to see is that the injury or disability is covered for the rest of that individual's life, regardless of who looks after it, or it's a one-stop-shop or not...

Summary: Education, health care, social and financial entitlements and/or assistance

Focus Group #2

- On operations you get medical care, fitness evaluation and psych eval, but when you leave the service you get a medical evaluation, but no psychological evaluation – this ignores the fact that some service members need psychological rehab
- Right now the re-settlement course is just a combination of leave and CV help. It should also include
- Re-integration with civilian culture, especially for those who have served over 15 years
- A focus on the young fellas – for them, 4 years is a long period of employment
- Education on VANZ, RSA and their entitlements must be provided!
- A case manager who will decrease the bureaucracy and confusion of having to deal with multiple agencies and organizations, especially for the family members

Summary: Long-term psychological support, comprehensive re-settlement training, efficient case management

Focus Group #3

- There should be a system on every base to track veterans and immediately register them with VANZ
- NZDF needs to establish a system of life-long care
- There should be a longitudinal approach
- Immediate attention will make attempts at contact and monitoring less expensive long term
- VANZ should participate in formal out-briefings after every deployment

Summary: VANZ education and proactive involvement

QUESTION 7

**What type of assistance should there be for disabled personnel? or
What services would you like a Case Manager to provide?**

Focus Group #4

- Educational assistance – I look at what the US are doing at the moment \$90,000 per person education benefits for veterans and that's just if you served in theater
- Question – really what are the benefits?
- A method of putting info out there to people might be NZDF-exit info
- Part of your exit package – entitlements and points of contact
- VANZ at resettlement seminars, though not everyone attends the seminars – some people are too busy
- Follow-up 6 months after someone's gotten out when they have time to adjust, settle down, start thinking about other things and then other ideas, issues, crop up after their mind has cleared, then when someone pops up and says "Is there anything you need help with?", "Well, actually" It would be good.

Summary: Education benefits such as free or reduced tuition, as well as information on VANZ entitlements earlier rather than later

Focus Group #5

- 'Red tape' needs to be minimized – the effort must be on the NZDF's side rather than the service member's.
- We need simplified case management where the Case Manager is in a pro-active role
- We need education on what VANZ offers and how they work!
- Because most service members don't get injured on operations these days, there's ignorance as to what benefits there actually are
- There's a 'grandfather assumption' that the entitlements are only for older veterans

Summary: Simplified system with proactive case management

Focus Group #6

- Case Management
 - A one-stop shop that will assist you with all of your entitlements
 - The case managers must be held accountable!
 - They also need to come to the service member rather than the service member coming to them
- The biggest problem is that there is no knowledge of VANZ
 - The service members need to know who to go to and when
 - VANZ should be at Pre-Deployment Training, doing seminars, and have a rep at every base

Summary: Service members need Case Managers who can offer a one-stop shop and will be held accountable

QUESTION 8

Have you thought about your health needs after the NZDF?

Focus Group #1

- Yes – receive good care now in the NZDF, but worried about care after leaving service
- ACC ensures that accidents are covered, but what about chronic injuries and conditions that flare up after 10, 20 years?
- Also worried about the inconsistency of ACC – one service member gets injured in a training exercise in New Zealand and receives outstanding support and care, while another loses his leg on operations and receives much less (ACC didn't even have the means to properly classify it) – if ACC is going to be a primary method of care it needs to be more relevant to military needs and compensate above the average New Zealander to recognize the act of service
- Veterans should have a higher priority in the public health care system to recognize their service
- On-going health benefits after service would relieve many of the worries

Summary: Latent injuries and conditions are a definite worry, but can be relieved by on-going health care that will not only ease current concerns, but demonstrate the NZDF's long-term commitment to the health and welfare of their personnel

Focus Group #2

- Yes, and it's expensive!
- Premiums sky-rocket after leaving the NZDF, especially for Veterans because of the additional stress they know is put on their bodies
- You learn that while you're covered by the NZDF system you also need to get every injury registered with ACC so you don't have to battle for coverage later
- The wear-and-tear of service should be recognized with discounted or free medical care
- We should definitely be supported – after 20 years of daily service duties, your body has been destroyed
- In the Navy duty-free cigarettes virtually encourage you to smoke
- The daily movement of being on a ship injure your joints
- We should not have to battle to prove the cause of our injuries, especially when you've served for an extended period of time

Summary: Medical assistance should be provided long-term to recognize the physical requirements of daily service over extended periods of time.

QUESTION 8

Have you thought about your health needs after the NZDF?

Focus Group #3

- **Current medical care is sufficient, but they don't cover everything**
- **Some interesting things associated with Defence that aren't necessarily linked I know for a fact that not me personally, but some people only exercise because we have a fitness requirement, so therefore that exercise makes them susceptible to joint degradation that they were forced to undertake which goes back to medical history, database, how do you connect? It will only become prevalent long after you've left the organization**
- **Southern Cross medical insurance offered to NZDF covers you for all pre-existing conditions after three years. If you could do something like that for everyone who deployed and sign them up to that, basically some sort of medical insurance that covers everyone and is low cost and it covers all pre-existing conditions including those attributable to operational service...**

Summary: NZDF should offer free or reduced-cost medical coverage for former service members that will allow them to address latent injuries

Focus Group #4

- **Skin cancer is a major concern that probably won't show up until after I've left the military**
- **Fitness on ships takes a toll on the knees and joints – after years of this we'll need assistance**
- **Many of us join Southern Cross now and become non-claiming members so that our pre-existing conditions are covered because we realize how expensive paying for these ailments may become**

Summary: Awareness that health issues are expected to arise after leaving service

Focus Group #5

- **Yes – further down, most of use will suffer latent injuries, and there must be some care for delayed conditions**
- **Post service medical and dental care should be considered for service members who have provided a certain length of service**

Summary: Yes – long term care should be provided

QUESTION 9

**Should there be ongoing monitoring and researching of veterans' medical needs?
Would you be opposed to having your records on a micro-chipped card?**

Focus Group #1

- Depends on who the medical professional is – if it's just to do with you, yes...but anyone just tapping in and doing research, no.
- In terms of research, it's not hard for people to access what's happened to you without having to know who you are
- If it's about protecting the service member's entitlements or future rights, if something's going to affect them later on there needs to be a record, and if they've got a record, then now there's two records of them being in that area at that time what we don't want is the government claiming deniability so the more records the better
- If you're going to do a smartcard system you could download all medical and service records on it and then they'd have that with them forever
- You might want it updatable as well so that doctors could add symptoms
- It's so important, especially the deployment records because there's so much that happens that you just don't record or you're out doing a patrol and something happens and then 30 years down the line something happens and you can connect it your service and you have a record to prove it

Summary: Good idea – no opposition to micro-chipped card

Focus Group #2

- A big fan of doing that
- Good way to look at the whole Agent Orange situation and modern equivalents
- You never know what's coming in the future
- ACC may not support, but if there's record-keeping in support of it, there are definite long term benefits to determine what agency should cover it and how
- Should VANZ, who aren't medical experts, have access to our records?
- You have to assume a certain degree of trust
- Once every so many years you should have free doctor visits that would enable monitoring to be more effective without turning the cost on the individual

Summary: Yes, definitely.

Focus Group #3

- No monitoring concerns
- Saves having to carry, copy and maintain your own records
- Currently, medical officers encourage them to register their injuries with the VA immediately, but would be much easier if medical records could be incorporated
- Absolutely necessary to track medical trends, especially in relation to environmental exposure and disease.

Summary: The government and NZDF are obligated to recognize medical trends and respond to them – this demonstrates long-term commitment and eases some worries related to medical care after service

QUESTION 9

**Should there be ongoing monitoring and researching of veterans' medical needs?
Would you be opposed to having your records on a micro-chipped card?**

Focus Group #4

- While in service, records should be kept private, but out of service the microchip card will be useful
- Take your records away with you would provide a sort of 'final warrant of fitness'
- This would allow for 'future proofing'
- By making the records available to doctors outside the NZDF it would also allow for a diverse spread of medical opinion
- The transparency of a record system like this would demonstrate the NZDF's commitment to care, which reflects trust and honesty

Summary: Yes, all service members should have their records on a microchip

Focus Group #5

- Yes, but definite privacy concerns
- It seems like a great method of ensuring proper care if you incapable of remembering your service history
- There needs to be international sharing of information

Summary: Overall agreement.

Focus Group #6

- Yes – use the technology if it's there!
- It should be connected to a national database to allow for trend analysis
- It's a double-edged sword – allows monitoring and trends, but could make it easier for VANZ to deny pension entitlements if they believe the individual isn't suffering from the same condition detailed on their medical records
- Security and privacy must be maintained
- Should be the individual's choice

Summary: It's a good idea, but must be implemented within a system that preserves security and privacy, and works in favour of the service member rather than the government.

QUESTION 10

What entitlements should the Government provide veterans' families? or Should families be eligible for entitlements?

Focus Group #1

- Definitely - There's an implicit agreement that the government will support the family as much as the service member since they're seen as a team
- Support is part of the on-going paternalism of the NZDF
- Disruption of death or disablement causes current and future trauma in the family
- The family should be entitled to: Access to welfare services and free or discounted travel, Mobility, Re-training, The best level of life insurance
- The children's futures must be ensured to the same level they would have been had the death/disablement not occurred
- The family should have access to anything that will enable them to enjoy the same quality of life that would have been present otherwise

Summary: The family should be entitled to the same life they would have enjoyed prior to the loss/disablement of the service member

Focus Group #2

- Their life must be supported to the same levels as if the service member were still alive – comes down to quality of life
- The compensation should taking into account career progression. If the service member was expected to climb the ranks, then their family's quality of life would have naturally been higher. The government should meet that.
- Family entitlements should increase over time to recognize that the service member's career has been cut short
- Maybe a graduated pension system dependent on tiers?
- But, that's too subjective
- It comes down to an equality issue – superannuation scheme will compensate people based on their income, but the blanket family entitlement scheme should be equal
- The bottom line is that the quality of life of the family must be maintained
- Every family member in the NZDF is equal to the others, regardless of the rank of their spouse – the NZDF must respond to and care equally for all family members.
- Counselling services should be provided
- All family members should have access to a Case Manager

Summary: Families must be supported to the same levels before death/disablement, but debatable if support should take career progression into account or treat all family equally

QUESTION 10

What entitlements should the Government provide veterans' families? or Should families be eligible for entitlements?

Focus Group #3

- Recognition of families is the most important form of support
- For us, going on operations is satisfying and rewarding, but for families it's all about the separation – they need of recognition for their sacrifice
- In the event of their spouse's death/disablement, they must be able to maintain their lifestyle, so they'll need support/assistance with:
 - Financial income, since they've now lost a major contributor to the family
 - Peace of mind – safety/security
 - Housing
 - Family care

Summary: Recognition and the ability to maintain lifestyle.

Focus Group #4

- Blanket funeral support regardless of being in receipt of a War Pension (story) I had to go to the RSA to get assistance with funeral costs for my father who was a Veteran – that should be automatically covered for all personnel who have served
- (Story) A friend of mine took out a life insurance policy before deploying that provides his family \$750,000 upon death which would take care of them but probably costs him heaps...he shouldn't have to pay for that, it should be provided
- Especially since that coverage is not different that what a civilian would get – a service member should be compensated more than the average member of the public
- If ACC provides 80% income support, NZDF should provide the additional 20%
- They should also help the family adjust to their new situation through domestic assistance, educational assistance for the kids, and vocational training for the surviving spouse

Summary: Family should receive comprehensive support that's no different from what the service member would receive – must demonstrate commitment to service member which includes their family

Focus Group #5

- Funeral costs should be provided
- The government needs to support a 'better society' through:
 - Training for the spouse for financial support
 - Development needs for the children
 - Counselling, mental and psychological support for whole family
 - Option to continue to access base services
 - Relocation assistance

Summary: The government should be obligated to offer the family members the same benefits and support that they would have received otherwise

QUESTION 11

Who should receive family entitlements? and/or, Should the spouse lose their pension upon remarriage?

Focus Group #1

- Children should, definitely.
- Need to determine who should be considered the partner – the partner at the time of service has a right to compensation for dealing with the lifestyle – if the service member marries after service, or re-marries, then their spouse shouldn't get anything. Don't think that future partners should be entitled to compensation that is being provided for service they weren't a part of.
- BUT, the long-term care of Veterans may require compensation – the partner may not have been there for the injury, but they may end up taking care of it for years to come
- The question is, compensation for current loss, or compensation for past sacrifice?

Summary: Children should receive entitlements, but the intent of the compensation for the spouse must be evaluated.

Focus Group #2

- Pre-1954 families could survive on one income, but now you definitely need two
- Why should a family who loses their mother or father on an operational deployment lose their quality of life, as well as try to come to grips with the loss of a family member, the minimum should be that they're maintaining their standard of living and quality of life while they recover and get over the loss so there needs to be a change in attitude with regards to what the government is providing and whether it stops three years after the spouse remarries or whatever, but the allowances for the children continue until they've finished university...
- If we're concerned about the spouses remarrying therefore becoming financially independent and not bludgeoning off the country, the children until such time when they're finished their tertiary studies, their allowance should be separate and retained because it might be an auntie that's lookin' after them as opposed to a parent

Summary: Spouses and children should receive separate entitlements that ensure maintenance of their quality of life

Focus Group #3

- The idea that a spouse should lose their pension upon remarriage is antiquated
- It should go to the spouse as a dependent because the term shows that they need your income
- BUT, should the service member have the right to choose? Isn't it our responsibility to keep our wills up to date?

Summary: Spouse should keep pension upon remarriage, but the individual should be able to decide who entitlements go to

QUESTION 11

Who should receive family entitlements? and/or, Should the spouse lose their pension upon remarriage?

Focus Group #4

- It's fair to say that it should if they're starting a new life
- Or should it go through to the children, and if there aren't children, other members of the bloodline?
- I think it should be more towards the children and their lifestyle
- Purpose is financial support for the family
- What if a spouse remarries someone who doesn't make as much money, won't the children suffer?
- Child benefits should be through school-age
- Maybe when a spouse remarries, the pension decreases, but still supports the children through school
- If I divorced my spouse, I'd have to pay child support even if she remarried, so shouldn't my pension go to my kids even if she remarries after my death?
- Boils down to insuring that the family unit can maintain and continue on until the children finish school as if the service person were alive
- Do pay rises factor in?
- Two separate items – the partner and the dependents. If partners move on, pension should stop. If I pass away on operations, my wife has two choices – move on or be miserable. Are we disadvantaging them from moving on by taking away their pensions?
- Another factor is life insurance policies – in Timor, with the UN is 50,000 USD, but most insurance policies are unlikely to pay out if the death is attributable to service, so should there be a lump sum as some sort of recompense for losing this individual to begin with and the on-going fear...if there's a \$100,000 payment, it eases the loss

Summary: The spouse should not be penalized for remarrying. Children should receive separate entitlements to ensure they're able to maintain the same quality of life.

Focus Group #5

- Spouse and children should be covered.
- Upon remarriage, the pension should stop for the spouse
- BUT, if it's for recognition/compensation for the loss, the spouse should still receive it
- Also, what happens is a Service member dies and is paying child support? Is there a pension that will keep providing for that?
- If the spouse has to give up their pension upon remarriage, the money should go to the kids, or move into a trust.

Summary: The spouse and the children should be covered, and the children should continue to receive compensation even if the spouse remarries

QUESTION 12

Should entitlements be extended to family members other than dependents?

Focus Group #1

- Just dependents
- But, what about guardians of my children – they should get the same assistance my spouse would have received
- The payment should be to compensate for the loss AND provide income support
- But, how far do you take it? Do we compensate other family members for the loss of their brother/sister/son/daughter?

Summary: It should be limited to the surviving spouse and children

Focus Group #2

- Dependency issues should be considered – service members often support parents or grandparents, and that support should be continued if someone dies for their country
- We declare our dependents before we leave for a deployment, so we should be able to decide who is entitled
- If you're legitimately supporting someone there would also be a paper trail to prove it

Summary: Entitlements should go to the dependents declared by the service members regardless of relation

Focus Group #3

- A service member should be able to allocate their pension to their estate or a dependent of their choosing
- There are so many modern interpretations of dependents that some element of individual choice would be a way to accommodate and be equitable, rather than directed system
- BUT, don't dependents have to be registered with the Defence Force?
- BUT, do we want our money to go to all our dependents, or should we be able to choose where the money goes?

Summary: Yes, if the service member designates certain recipients

Focus Group #4

- Compensation should be about financial support, so there must be proof that those receiving the pension are actually dependents
- However, many people informally support their parents – what happens to them if the service member dies?
- There should be a clause in the legislation to allow for people to make claims upon a service member's death

Summary: Because of modern family structures, those depending on a service member's income might not legally be their 'dependents' – there should be a system to allow these people to receive support in certain situations

QUESTION 13

What is the best way to support Service members transitioning out of the military?

Focus Group #1

- Re-settlement training, expanded education assistance
- College grants
- VANZ Loan for education, but maybe not businesses because of the element of risk involved – a failed business could leave the service member worse off
- Any type of program that will set the service member up for success in society
- Free education produces more productive citizens, which reflect on quality of NZDF personnel
- Perhaps those who have served longer, or served on operations, could receive enhanced benefits/assistance

Summary: Critical need for comprehensive re-settlement training, followed by educational opportunities that will make former service members contributors to society and respectable representatives of the NZDF

Focus Group #2

- Transition assistance from military to civilian life
- Re-settlement training
- Vocational assistance
- Re-education

Summary: Services which ensure former Service members will contribute successfully to the community

Focus Group #3

- Subsidized health care
- Seminars on VANZ entitlements and how to access them
- Enhanced re-settlement training
- As soon as you turn in your exit papers, you should be handing information on VANZ and how they work
- Shouldn't be provided to early, though – later is better when leaving the NZDF is in your mind

Summary: Education on entitlements, and some type of medical care that will address long-term care.

QUESTION 14

Should veterans receive medical benefits above the average New Zealander?

Focus Group #1

- It goes right back to the beginning, people are more likely to be injured putting themselves in a place which is more dangerous than your average New Zealander would, and the average New Zealander gets 80% just as we do, for not doing as much as we do. For NOT putting themselves in harms way.
- Service personnel should definitely get more than the average New Zealander.

Summary: Yes

Focus Group #2

- Service members deserve better care because of inherent risks greater than the average citizen
- Service members are exposed to dangers and physical and mental stress on a daily basis
- Service members should be entitled to discounted medical costs after leaving the service due to the associated costs they'll be forced to incur due to service-related wear-and-tear and injuries

Summary: The government has expected service members to endure more than the average citizen, so service members expect to be given a bit more than the average citizen

Focus Group #3

- Surely something should be tacked on, on top
- We should get what everyone else on the street gets, plus a bit more
- The gov't should top up to 100% because it's not your fault you can't work, it's because of a situation you were put in deliberately – should be paid until retirement

Summary: Yes, as recognition for service

QUESTION 15

Does the Government have a wider responsibility to veterans?

Focus Group #1

- When you leave the NZDF that's it – no ability to return to the base, you're just Joe Public, and don't receive any recognition for your service. It's hard to answer how you would recognize service, but maybe that's what the War Pension can do
- There's a strong recognition of service in the US, UK and Australia...perhaps there should be a length of service that qualifies you for a war pension that doesn't require you to be injured
- Or, a war pension as recognition that you've served – there shouldn't be a need to come up with a cunning excuse
- A 'Veterans Card' would be another method of recognition
- There are heaps of ways to recognize previous service...Palmerston North students get more benefits than military members do.
- Or, a medical card that provides subsidized medical care
- Or, discounted insurance as a recognition of service

Summary: There should be improved methods of recognition for all forms of service

Other Comments from All Focus Groups

- **Yes – if a service member is going to dedicate their life to their country, then their country should show extra dedication to them. It should start from the minute a service member signs the bottom line and continue throughout their life.**
- **Yes – there is a mutual responsibility for the service member to support the crown, and the crown to support the service member**
- **The NZDF needs to use the War Pension as a method of recognition and a means of retaining personnel – it's as much a personnel issue as it is an entitlement issue**
- **We are fundamentally different than most occupations...we're talking military here, which involves more stress and strain – the difference should be acknowledged somewhere**
- **Yes – why should a service member have to suffer a disability in order to be recognized? There should be wider recognition of service, not recognition of disability.**
- **The fundamental issue is that we sign up to do an exceptional job for our country – this needs to be recognized**
- **Yes, we've volunteered to serve our country, so the government should, in one way or another, serve us as well.**

QUESTION 16

Additional Comments

Comments from All Focus Groups

- We need to move towards 'service' entitlements, not 'veteran' entitlements with an emphasis on rehabilitation
- There needs to be more VANZ education to currently-serving members – how can we ask for improved entitlements when we don't even know what are current ones are?
- The terminology needs to change – many veterans are reluctant to seek treatment because it's seen as a 'social benefit' rather than something they're entitled to. Maybe change the name to 'Military Entitlement Act'
- Life insurance – if it's based on '3 times your salary' why should a Colonel's spouse receive any more than a Corporal's spouse?
- Need physical briefs from VANZ – pamphlets and brochures are great, but we need someone to talk to us
- The briefs and information must be targeted to the audience
- Compensation and recognition both need to be provided, but they need to be separated
- Everyone should be compensated regardless of their level of perceived 'heroism' – recognition comes through medals, not financial support for injuries – the system should not create a financial motivation to lead in conflict
- There should be a question about Veteran status on the next census
- The new Act must safeguard current ACC benefits – it's great that we have ACC, but if it changes for the general public, we need to keep our medical care
- VANZ and NZDF need to demonstrate a proactive relationship with their service members through education, advice and care
- Need personal contact – a phone contact is good, but definitely not as effective as face-to-face
- The War Pension Act needs to be renamed and get away from the 'social welfare' stigma
- Barriers need to come down between VANZ and NZDF