



South Australian State Budget Submission 2026/27

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COTA SA's platform

COTA SA is the peak body representing the rights, interests and futures of older South Australians. We are an inclusive older people's movement run by and for older people, engaging with and advocating alongside diverse South Australians aged 50+.

Our policy and advocacy priorities are informed by extensive engagement with older South Australians across metropolitan and regional communities. In advance of the recent state election, we proposed policies that will make a significant difference to the lives of older South Australians, based on our engagement and research. Noting the commitments that were made during the election campaign, this submission brings the needs of older South Australians for your further consideration.

COTA SA welcomes the State Government's recent commitments in areas we have strongly advocated for, including:

- Expansion of the Patient Assistance Transport Scheme (PATS)
- Expanded eligibility for the Seniors Card program
- Increased investment in dementia and brain health initiatives

These commitments are important and positive steps. However, significant gaps remain and further investment is required to ensure older South Australians can age well regardless of their income, health status or postcode.

The recent Federal Budget has been framed as addressing 'intergenerational inequality'. Noting the recent [State of the Older Nation \(SOTON\) report](#), which identifies that 25% of older Australians are living in poverty, far from the 'rich Boomer' stereotype perpetuated in the media and some political discourse, this message has left many older South Australians feeling disregarded and unfairly villainised.

We hope that in South Australia we can do better than this, and that older people will feel valued and included in the State Budget.

Key priorities for the 2026–27 State Budget

As noted in our State Election Platform, COTA SA recommends the State Government prioritise investment in the following areas:

1. Invest in state-wide action on brain health and dementia
2. Establish a Life Navigation Service for people aged 50+
3. Introduce free emergency ambulance services for full age pensioners
4. Strengthen and expand reforms to the Patient Assistance Transport Scheme (PATS)
5. Deliver a simpler and more equitable concessions system

1. Invest in state-wide action on brain health and dementia

COTA SA welcomes recent Government commitment to dementia carer support.

South Australia has the oldest population of any mainland state and dementia is now the leading cause of death for Australians. [Dementia Australia](#) estimates that by 2054, around 55,600 South Australians will be living with the condition. There is an urgent need for coordinated state-wide action on brain health, and South Australia is well positioned to lead the nation in this area.

COTA SA is calling for a comprehensive South Australian approach to brain health that complements the National Dementia Action Plan.

This should include:

- Increased workforce training across health, aged care and community services
- Greater investment in dementia risk reduction and brain health promotion
- Continued support for carers and families
- Investment in dementia-friendly and dementia-positive communities, including access to specialist services in regional areas

Investment in prevention, early intervention and community support will improve quality of life and reduce pressure on acute health systems over time.

2. Establish a Life Navigation Service for people aged 50+

Later life can bring major transitions such as health challenges, ageism in the workplace, caring responsibilities and housing insecurity. Under these pressures, older South Australians who haven't previously needed support can quickly become overwhelmed or unsure how to access the help available.

A [study](#) undertaken by the Plug-In last year showed that people aged 50–65 are particularly vulnerable to falling through service gaps.

COTA SA has codesigned a dedicated Life Navigation Service for people aged 50+ and is seeking funding to provide:

- One-on-one support and practical guidance
- Service navigation and referral support
- Peer support and lived experience guidance
- Early intervention before crisis occurs
- Support for people experiencing housing insecurity, financial stress or social isolation

With cost-of-living pressures growing more extreme with fuel increases and uncertainty, this navigation service will help older South Australians access the right support earlier and reduce pressure on crisis systems.

3. Introduce free emergency ambulance services for full age pensioners

South Australia remains the only state or territory where full age pensioners are charged for emergency ambulance services. For older people living on fixed incomes, ambulance bills can create serious financial hardship, and fear of such bills contributes to delays in seeking urgent medical care.

COTA SA continues to call for free emergency ambulance services for all South Australians receiving the full Age Pension, noting that [research](#) shows that universal access to ambulance did not increase overall demand interstate.

This reform would:

- Reduce cost-of-living pressures on older South Australians
- Improve access to emergency healthcare
- Bring South Australia into line with the rest of the country
- Reduce fear and hesitation around seeking urgent medical assistance

Access to emergency care should not depend on someone's financial circumstances.

4. Strengthen and expand reforms to the Patient Assistance Transport Scheme (PATS)

COTA SA warmly welcomed the Government's commitment to expand the Patient Assistance Transport Scheme (PATS), including broadening eligibility for patients living between 50km and 100km from their treatment location who travel frequently for oncology or renal care.

This reform responds directly to longstanding concerns raised by older regional South Australians, particularly those living in areas such as Victor Harbor and Goolwa, who have historically missed out on support despite significant travel burdens.

While this commitment is significant and appreciated, many older South Australians will still miss out because of the narrow criteria.

The rising cost of fuel, limited public transport options, increasing specialist centralisation in Adelaide, and growing demand for regular treatment continue to place pressure on older people living in regional communities.

COTA SA recommends the Government further strengthen PATS by:

- Expanding eligibility beyond oncology and renal care or reducing the 300km per week requirement
- Reviewing subsidy levels to reflect the real cost of fuel and accommodation, particularly in light of the current fuel crisis. COTA SA is hearing from people that they are not attending health appointments because of the costs, or they are cutting back on activities that keep them connected with their social networks – activities that we know are integral to wellbeing.

- Streamline reimbursement processes to get cash back in people's pockets quickly and efficiently

Access to healthcare should not depend on where someone lives.

5. Deliver a simpler and more equitable concessions system

COTA SA welcomed the Government's commitment to expand Seniors Card eligibility by removing the work cap. This is an important recognition that many older South Australians continue working later in life due to financial pressures, workforce participation preferences, or caring responsibilities.

However, older South Australians continue to tell us that the concessions system remains fragmented, difficult to understand and burdensome to navigate.

Many people miss out on concessions and rebates simply because they are unaware of their eligibility or unable to navigate complex application systems.

Older South Australians consistently describe concessions systems as confusing, inconsistent and overly administrative.

COTA SA continues to advocate for

- Improved integration between Commonwealth and State systems where appropriate
- Proactive concession identification and delivery
- Simplification of the application processes to reduce administrative burden, including non-digital pathways

A simpler concessions system would reduce financial stress and ensure older South Australians receive the supports to which they are entitled.

Conclusion

COTA SA welcomes the Government's recent commitments to PATS reform, expanded Seniors Card eligibility and dementia investment.

These commitments demonstrate that older South Australians are being heard.

The 2026–27 State Budget provides an opportunity to build on this momentum through practical investments that improve health, wellbeing, equity and quality of life for older South Australians across metropolitan and regional communities.

COTA SA looks forward to continuing to work collaboratively with Government and all members of Parliament to ensure South Australia is a place where people can age well.