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Submission: I live on the Central Coast drawing a state superannuation pension which entitles me to a Health Card.

I utilise the OPAL card to go to Sydney and other places to visit doctors, friends and family. I endeavour to travel outside peak travel times to give commuters the chance of a seat.

When I do this I usually spend money on food, drink and possibly entertainment.

If the daily fee was to go to \$9.60, then I would need to restrict my travel and thus my spending. I am sure my friends would be of the same mind.

it would have the additional consequence of restricting my family contact and social circle which would have a detrimental effect on me psychologically and emotionally.

Particular consideration should be given to those of us who are entitled to a Health Card