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Submission: While I understand that you are seeking to address fairness in terms of those who qualify for the Opal Gold card and the new pricing structure I would draw to your attention those seniors who don't qualify for the pension but are living on a rigid budget that requires them to approach their expenditure cautiously.

There are a not insignificant number of seniors who rely on their Gold Card to ensure they make medical appointments that may require the use of multiple modes of transport over relatively long distance. For instance those travelling from the Blue mountains or Wollongong to make specialist appointments. In old age these appointments can be frequent and incur expense that is a burden to those on fixed incomes.

Alternatively, there are those who are carers and rely on their Gold card to help with a family member or someone else to whom they are volunteering their time.

There are many scenarios apart from these and all require frequent travel. For someone who has little discretionary expenditure this may give pause in terms of their decision to travel and medical appointments and visits on a voluntary basis may be re-evaluated. While the recommended rise from \$2.50 to \$9 per day may seem fair and reasonable when you look at those who are on lower incomes that is not necessarily the case.

I appreciate the challenge in finding a fair and sensible solution but would ask you to give some further thought for those in the position as mentioned above when finalizing your recommendation.