

Friday 19 September 2025

[REDACTED]
Energy Reform team
Essential Services Commission
Via email: [REDACTED] and energyreform@esc.vic.gov.au

Dear Yara and team,

RE: Better Protections for Life Support Customers in Victoria

I am writing on behalf of Financial Counselling Victoria to provide a few points of principles-based feedback on the review of Victoria's life support protections.

The starting point for this review should be an articulation of the balance of priorities. The first priority must be to ensure that in an emergency, those who require life support receive urgent and reliable support. For this reason, it is essential that people who need this support most are prioritised on the register, and efforts to establish eligibility are valid and justified.

The second priority is to ensure that the process of registering for the life support register, and maintaining registration, is not so onerous that it discourages or excludes participants who need the support. These dual principles of ensuring eligibility while minimising barriers for vulnerable people should guide all recommendations that follow.

The importance of a central register

To underpin the improvements listed below, a centralised register should be prioritised. Individual registers held by retailers and distributors are by current and proposed design, inadequate to keep up with changes to individual circumstances and actively inhibit a consumer's ability to switch providers in the energy market to one that best suits their energy and financial situation.

While the consultation paper noted that the creation of a central national register is out of scope for the review, we are of the opinion that a centralised national register that is operated by government or a statutory authority, and connects with other government systems such as Medicare and My Health Record would help to reduce the burden of evidence from consumers, and ensure that personal contact and medical details are kept regularly up-to-date for all retailers, distributors and emergency services.

If a national register is not achievable in the short-term, then a state-based register could be established on a similar basis. In either case, the neutrality of government provides the necessary safeguard for trust. The register could be responsible for maintaining accurate records, including (with consent of the individual) contacting health professionals on behalf of the customer to confirm whether the customer uses medical equipment requiring continuous energy, or equipment requiring regular but not continuous energy (e.g. sleep aids). A tiered triaging response could then be introduced to reflect these different levels of dependency.

Privacy safeguards and strong data protections would be essential to maintain trust. A two-tiered system may be useful – for instance, where retailers and distributors can only access key contact information, but the government or statutory operator is able to access health information.

Prioritisation of critical needs

In emergencies or outages, those with the highest medical dependency must be prioritised. Clear categories should guide communications and emergency response planning, so resources are triaged effectively to those whose health and safety would be most at risk. To make this effective, customers must be informed clearly about what category they fall into, how that status affects the support they receive, and what steps they can take to update their information if their needs change. Without this transparency, there is a risk of confusion, misclassification, or people not registering at all.

Burden of proof

Requiring repeated medical evidence can create financial and practical barriers, particularly for people with chronic conditions, those in rural areas, or those facing hardship. Consideration should be given to the nature of medical evidence, and where this requirement can be streamlined and the burden shifted from the consumer (e.g. if, with consent, the communication can be directly with the registered medical practitioner).

On a related point, having a prescriptive list of medical equipment is unnecessarily limiting given advances in medical technology. We suggest that an overarching reference to ‘medical equipment that a Registered Medical Practitioner certifies is required for a Life Support Customer’ would be appropriate. As such, for reasons of medical privacy, the requirement on the template Medical Confirmation form for medical practitioners to specify the type of equipment being used is unnecessary – just the verification of equipment use should be sufficient.

Communication between retailers and switching

To meet the intentions of a competitive and customer-focused energy market, customers should be confident that their life support status will follow them automatically if they move house or change provider. Life support protections must not become a barrier to exercising choice. A customer’s registration should be recognised immediately by the new retailer and distributor, without delays, duplication, or the need to resubmit medical evidence that is already valid.

The most effective way to achieve this is through a centralised register, as noted above. With customer consent, their life support flag would transfer seamlessly as part of the switching process. This ensures continuity of protection, reduces administrative burden, and prevents the risk of a vulnerable customer being inadvertently left unprotected during a transition.

In summary, we urge the Commission to ensure that life support protections are designed around the principles of simplicity, fairness, and safety. A central national register, clear prioritisation of those with the highest medical dependency, streamlined evidence requirements, and seamless recognition of life support status across retailers are practical steps that would reduce consumer burden and preserve dignity while ensuring that those most in need receive timely protection.

Thank you for your consideration of the above principles as part of your review of Victoria’s life support protections. Please contact FCVic’s Advocacy Manager Amanda Chan on [REDACTED] if you have further questions.

Regards,

[REDACTED]

Zyl Hovenga-Wauchope
Chief Executive Officer
Financial Counselling Victoria