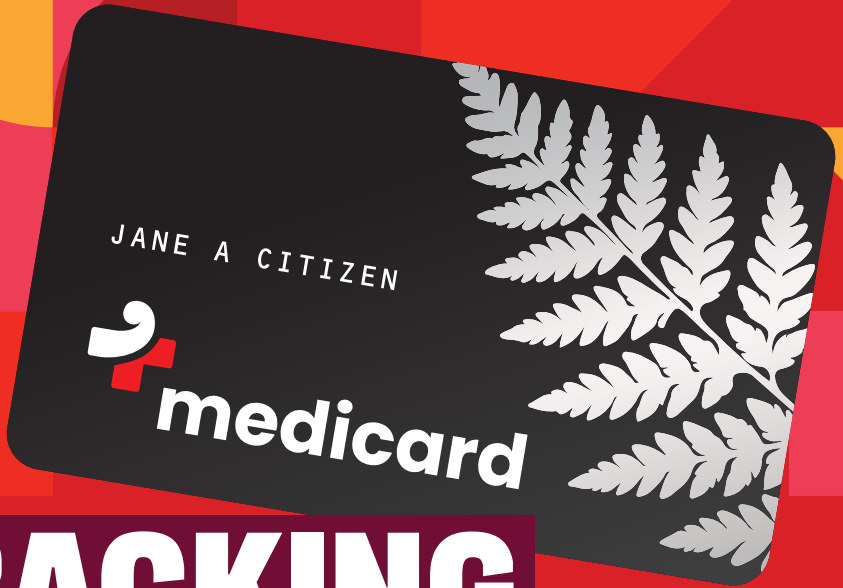




Labour



BACKING

YOUR FAMILY

DOCTOR

**HERE'S HOW LABOUR
WILL SUPPORT DOCTORS
TO SEE MORE PATIENTS**



FAMILY DOCTOR LOAN SCHEME

A Labour Government is committed to free doctor's visits, shorter wait times, and care closer to home. For everyone.

Everyone should be able to see a local doctor when they need to - and every doctor who wants to serve their community should be able to set up and stay in practice.

Labour will set up the **Family Doctor Loan Scheme** to support our local doctors to set up new practices, or buy into existing ones, by offering low-interest loans, to secure the future of our family GPs. This is a practical, targeted way to boost the number of clinics across New Zealand and to strengthen the ones we already have.

HOW IT WORKS:

- ▶ Doctors will be able to apply for loans of up to **90% of the cost** of buying into a practice, capped at **\$500,000**.
- ▶ The loan is only available for **owner-operated general practices**. Corporate-owned practices are excluded to ensure we're backing locally run GP clinics that stay closely connected to their communities.
- ▶ The loan will be **interest-free for the first two years**.
- ▶ After two years, **monthly repayments** will begin on the outstanding balance. From that point, an **annual interest rate of 3%** will apply.
- ▶ Doctors will have **10 years in total** to repay the loan.
- ▶ Up to **50 loans** will be available each year, targeted to communities with no GP clinic or where GP books are partially or fully closed.
- ▶ Each doctor can receive **one loan only** under this scheme.
- ▶ The loans will be available from 1 July 2027 through the existing **Small Business Cashflow Loan Scheme**.

CARE CLOSE TO HOME

Labour's Medicard will provide three free doctor's visits a year to every New Zealander - a simple commitment that you and your family can see your local doctor when you need to. We will also make cervical cancer screening free for everyone who needs it, to save lives and prevent cancers before they develop.

Family doctors are the backbone of our health system. They're the first port of call when people are unwell, taking pressure off our busy hospitals. But doctors tell us that owning a practice is not always a sustainable option - especially for younger GPs with student loans, starting families, or trying to buy their first home.

Practices are expensive to establish, difficult to run, and high interest rates make taking on that risk even harder. On top of student loan repayments and a mortgage, many younger doctors simply can't afford to own a clinic - even when that's what they'd like to do.

We know we need more clinics, closer to where people live, run by those people who know and understand their communities. Yet the number of owner-operated practices is declining. Without support for owner-operators, it will get even harder to see a local doctor. That means fewer opportunities for doctors to build businesses in their communities and fewer options for patients - especially in smaller towns and rural areas where it is already difficult to access care.

Providing low-interest loans will back those doctors who want to spend their careers caring for their local communities. Delivered through the existing Small Business Cashflow Loan Scheme (SCBS), the loans will help young doctors plan a future for themselves here in New Zealand, create local jobs for nurses and healthcare workers, and support more owner-operated practices that are connected to the communities they serve.



EXAMPLE:

Katherine wants to move back to her hometown of Cambridge to buy a house and be closer to her family. A local doctor in Cambridge is retiring and wants to sell his practice in 2029. He has had interest from a corporate provider but would like the practice to remain owner-operated. Katherine would need to borrow \$400,000 to buy into the practice and could be paying back upwards of \$5,000 a month if borrowing through a bank. She is reluctant to take on this loan, as she plans to buy her first home in Cambridge when she moves back, with a mortgage of \$500,000 with monthly repayments of \$2,500.

With Labour's Family Doctor Fund, she would be able to borrow the \$400,000 to buy into the practice. If the loan is approved, she would have no repayments and interest until 2031, and then until 2039 to pay off the loan. This reduces the risk for Katherine and she's able to spend the first two years focusing on patients and ensuring the clinic runs smoothly, rather than worrying about monthly payments.



THREE FREE DOCTOR'S VISITS

Making sure New Zealanders can see their family doctor when they need to is essential to fixing our health system.

Right now under Christopher Luxon, it is getting harder and more expensive to see a doctor or nurse in your community.

He is underfunding the health system, which is forcing doctors to put their fees up. Currently, 650,000 people cannot afford to see a doctor. Some fees are almost \$100 - or even higher for a longer appointment.

When people can't see their local doctor, small issues turn into big problems. If they get worse and need hospital treatment, this is stressful for patients and costs more in the long run.

“I paid more than \$100 to see my doctor today. It's outrageous. Most people cannot afford this sort of money.”

Labour will fix this. With Labour's Medicard and app, every New Zealander will get three free doctor's visits each year.

That means you and your family can see a doctor when you're unwell, not when you can finally afford it.

Three free doctor's visits for all New Zealanders will be paid for through a simple, targeted capital gains tax on a small number of investment and commercial properties - excluding the family home and farms.

“As a frontline ambulance officer I often feel overwhelmed by how sick people are getting because they cannot get a GP appointment when it is needed or cannot afford the cost. We should not be attending people developing sepsis because they were unable to get antibiotics for their urine or chest infection.”



MORE TIME TO CARE

LABOUR HAS A PLAN TO:

- ▶ Make doctor's visits affordable for all New Zealanders
- ▶ Support more doctors to set up new, community-based practices
- ▶ Free up 4.5 million appointments a year so people can get an appointment sooner
- ▶ Fix general practices' long-term funding challenges

Anyone who has tried to get a doctor's appointment recently, will know cost isn't the only barrier.

Labour will provide every New Zealander with three free doctors' visits - and we have a plan to make sure wait times don't get longer.

Our plan will give doctors more time, space and tools to see patients, freeing up 4.5 million appointments each year.


Right now, one in three people are waiting more than two weeks for an appointment. More than one in six are waiting three or four weeks, or, in some cases, even longer.

Around 300,000 people are not enrolled with a practice and in some places, there are very few practices that are open for new enrolments.

When people can't get in to see a doctor, they can end up at the emergency department instead. That's bad for patients and puts huge pressure on our hospitals.

Unless we remove the barriers stopping people from seeing their local doctor, every other attempt to fix our health system will fail. Free doctor's visits means people can get care when they need it, and our hospitals are there for us when we need them most.

“We shouldn't have to think twice about seeing our doctor but current GP fees give me pause. Not to mention the six week wait time, even for my children.”



“I would like to be able to see a doctor when I am sick - not two weeks later.”

Helping doctors see more patients

Labour has worked with health experts on a practical plan to free up more than 4.5 million GP appointments every year.

These are simple, affordable changes that will free up doctors' time so they can focus on patients, not paperwork.

Here's how we'll make sure doctors can see more patients:

Getting more doctors into local communities

- ▶ Targeted funding to expand clinic space in high-demand areas could free up **180,000 appointments a year**.

Alongside the Family Doctor Fund, Labour will provide targeted support so clinics in high-need and fast-growing areas have enough rooms, facilities, and staff spaces to see more patients safely and quickly. This investment in extra consulting rooms and better-equipped clinics will help GPs keep up with demand. It could free up around 180,000 extra doctor's appointments every year.

Smarter systems that save time

- ▶ Fund and train general practices to introduce clinical phone triage so patients are directed to the right care - **freeing up around 1.9 million appointments a year**.
- ▶ Support doctors to provide advice for long-term conditions, saving **1 million appointments**.

Right now, many appointments are allocated on a first-come, first-served basis, not necessarily by need. Supporting practices to introduce a phone triage system will ensure people seeking same-day care are directed to the right option.

Where it's already in place, this approach has reduced unplanned appointments and provided timely advice, prescriptions, and tests. Implemented more widely, it could free up 1.9 million appointments a year and streamline a further 2.9 million visits. If a patient's issue is resolved through telehealth triage, it won't count towards their three free doctor's visits under Medicare.

Labour will also support doctors to give patients high-quality information for long-term conditions, reducing low-complexity visits. This could free up a further one million appointments a year.

More space and tools for doctors

- ▶ Expand the use of technology to reduce administration, **freeing up 1.5 million appointments a year.**
- ▶ Introduce a new Digital Innovation Fund to make sure clinics can quickly trial and adopt the best new technology as it becomes available.

Labour will support GP clinics to adopt **digital tools** that save doctors' time and cut paperwork, so they can focus on patients.

With patient consent, AI medical scribes can turn conversations into clinical notes, summaries or letters for the health record. A practice using AI scribes could save up to two hours of clinician time a day - around eight extra 15-minute consults. Together with other digital tools, this could free up around 1.5 million GP appointments a year.

We will also create a Digital Innovation Fund to help practices quickly adopt proven technology and keep up with the next generation of healthcare innovations.

Lower costs, more options

- ▶ More open and efficient procurement for doctors, to reduce everyday running costs.
- ▶ Review funding to ensure telehealth complements, not replaces, face-to-face care.

Primary care providers currently can't access New Zealand's national health product catalogue. By extending access, GP clinics will benefit from the same bulk-buy prices as Health New Zealand, reducing everyday costs.

We will also review telehealth funding to ensure it supports care, rather than pulling doctors away from where they're most needed - face-to-face care in clinics.



FIXING GP FUNDING

For years, family doctors have been funded under a broken model that underpays practices and forces them to either raise fees, cut services, or close their doors.

Labour will introduce independent pricing - a fair, transparent funding system where an Independent Pricing Authority sets a national GP funding rate based on real costs and patient need. When that rate goes up, Health NZ will fund the increase, instead of leaving practices or patients to carry the cost.

Money that currently comes from patient co-payments will go into general practice funding, so clinics aren't worse off. This reform will keep care affordable, back local doctors, and shift our health system towards prevention - keeping people well, not just treating them when they're sick.

THE IMPACT

Labour's plan will free up more than 4.5 million doctor's appointments every year by making sure doctors spend more time with patients, not on paperwork.

These solutions are proven to work - cutting wait times and making better use of doctors' time and energy. But we also know we must train and retain more doctors and nurses for the long term, especially after National's hiring freeze and two years of health cuts.



BACKING FAMILY DOCTORS TO LOOK AFTER YOU

Fixing our health system starts with strong, sustainable local general practice - so your family doctor can be there for you now and in the future.

Without this focus on local doctors, our hospitals will continue to be put under pressure and more people will go without care.

Labour is the only party with a practical plan to back local doctors:

- ▶ Three free GP visits each year for every New Zealander
- ▶ Low-interest loans to help doctors set up and buy into clinics
- ▶ Fair, independent pricing to fix long-term funding issues
- ▶ A plan to free up 4.5 million GP appointments every year

This is how we make sure New Zealand is a country where everyone can get care when they need it.



THE CHOICE

The next election is make-or-break for our health system.

Building New Zealand's future starts with strong public healthcare. Labour will put fixing the health system at the heart of the next Government so everyone can see a local doctor or nurse, and hospitals are there when we need them.

Right now, under Christopher Luxon, the cost of living and the cost of healthcare are both going up. GP visits can cost close to \$100, and families already under pressure are finding it harder to see a doctor.

At the same time, National is cutting essential services while giving tax breaks to property speculators and tobacco companies. More cuts to hospitals and services on the way.

Labour is different. We will always protect our health system for everyone.

A Labour Government will:

- ▶ Guarantee three free doctor's visits for everyone
- ▶ Stop National's cuts to hospitals and core services
- ▶ Strengthen our health system for the long term

A future made in New Zealand, by New Zealanders, for New Zealanders means secure jobs, warm homes, and healthcare you can rely on - and that starts with affordable, accessible care for every family.

THE COST

The administrative costs for the Family Doctor Loan Scheme will be met from existing baselines, as it leverages off the existing loan scheme. There is a capital cost in the form of the loan. If fully subscribed, that cost will be \$25m per year.

The other cost to the government is the forgone interest because of the low interest rate. If fully subscribed, \$25m a year will be loaned out, with an estimated cost of less than \$8 million per year.



