POLICY PAPER

Welfare, Health and Pensions

A dependable safety net, contribution, work and long-term security.

The CNU will maintain reliable support for genuine need while restoring the principles of work, contribution and personal responsibility. Public systems must protect the vulnerable without making permanent dependency the default.

A focused safety net

- **Protected groups:** Reliable support remains available for disabled people, pensioners, carers, children and workers facing genuine temporary hardship.
- **Simple claims:** Benefits are consolidated where possible so citizens can understand eligibility, payment and work expectations.
- **Household responsibility:** Support recognises children and caring duties while requiring accurate reporting of income and household circumstances.
- **Rapid reassessment:** A claimant whose condition or employment changes receives a timely review rather than being left in administrative delay.

Work and contribution

- **Work expectation:** Able working-age recipients who remain unemployed after six months must take suitable work, accredited training or supervised community service to receive full continuing support.
- **Fair exemptions:** Disability, caring duties, short-term illness and other genuine barriers are assessed individually.
- **Contribution principle:** New residents normally build entitlement to full non-emergency benefits through five years of lawful work and contributions.
- **Earnings progression:** Benefit withdrawal is structured so taking work or increasing hours leaves a household better off.

- **Anti-fraud enforcement:** Secure identity checks, lawful data matching and meaningful penalties target deliberate fraud without delaying honest claims.

Healthcare

- **Universal access:** Every citizen retains access to essential healthcare through the national insurance system.
- **Provider choice:** Accredited public, private and charitable providers may treat patients when this improves access, quality or waiting times.
- **Transparent funding:** Insurance funds publish administration costs, treatment outcomes and waiting-time performance in a comparable format.
- **Front-line priority:** Funding growth is directed first to clinicians, diagnostics, beds, urgent care and local primary services rather than administrative expansion.
- **Prevention and responsibility:** Public health emphasises vaccination, early diagnosis, mental wellbeing, physical activity and responsible use of services.

Pensions and long-term security

- **Earned promises:** Existing pension entitlements are protected and recorded transparently.
- **Funded accounts:** Younger workers gradually gain individually owned pension accounts alongside a guaranteed state floor.
- **Flexible retirement:** Citizens may continue working voluntarily beyond the normal retirement age without punitive tax treatment.
- **Carer recognition:** Long periods of recognised unpaid caring continue to count towards basic pension entitlement.

First-term commitments

- **Commitment:** Protect disability, pensioner, carer and child support during wider spending reform.
- **Commitment:** Introduce the six-month work, training or community-service expectation with fair exemptions.
- **Commitment:** Publish comparable healthcare waiting-time, outcome and administration data.
- **Commitment:** Begin the gradual transition to individually owned funded pension accounts for younger workers.