

COURT SLAPS DOWN ILLEGAL NURSING HOME CHARGES



WHEN it comes to nursing homes the news is rarely good, so CPSA is very pleased to report on a judgment by the Federal Court on nursing home accommodation charges.

You can pay for nursing home accommodation charges by lodging a bond (called a Refundable Deposit Payment or RAD) or by paying a Daily Accommodation Payment (DAP).

Nursing homes set their own RADs.

The DAP is then calculated according to a set formula on the basis of the RAD.

The upshot is that the resident does not pay more,

whatever they choose as their payment method. This is called price parity.

Some (not all!) nursing home providers thought they had found a loophole.

Those residents choosing the bond option (RAD) were effectively forced to pay a Capital Refurbishment Charge. This charge was not for any additional service or thing. It was simply a charge for the nursing home to make more money.

Residents notched up the Capital Refurbishment Charge against their bonds. In other words, this charge got subtracted from the bond when the resident left the

nursing home or passed away.

This charge was not applied if a resident opted for a Daily Accommodation Payment (DAP). The reason for this is not quite clear.

One reason might be that the DAP is calculated using a very good interest rate, one which nursing home providers would struggle to equal when investing bond monies collected.

Another reason might be that the Capital Refurbishment Charge was almost hidden and unnoticed. It got paid typically when a resident passed away. Charging residents who had opted for the Daily Accommodation

Payment would have meant imposing an additional, immediately payable charge.

However, imposing a charge on one resident and not on another meant that price parity went out the window.

The Federal Court has now ruled that this is not on.

CPSA has written to the Minister for Aged Care calling for a financial audit of all nursing home operators to ensure refunds of these illegal charges.

CPSA encourages all residents and their representatives who signed contracts from 2014 onwards to check whether they are entitled to a refund.

Letters

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THE VOICE

OF PENSIONERS AND SUPERANNUANTS

Phone: 1800 451 488

Fax: (02) 8836 2101

Email: voice@cpsa.org.au

Production: Eliza Littleton,
Bronagh Power and Paul
Versteeg

Printer: Rural Press Ltd

PO Box 999

North Richmond NSW 2754

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the CPSA VOICE editorial
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THE VOICE, CPSA
Level 3
17-21 Macquarie Street
Parramatta NSW 2150

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Dental care

A RELATIVE of mine had finally reached the top of the waiting list for a knee replacement in one of our public hospitals.

Too bad the appointed anaesthetist forced the cancellation of the operation because of the poor condition of her teeth.

Reason: she may not fully recover from the operation, or worse, she may die on the table because of her very poor dental health condition.

Dental care should be included in Medicare.

*Bob Jay
CPSA Secretary*

Keep on truckin' – but not over 70

I GOT caught up in the NSW discriminatory driver licencing laws when I turned 70. After 70, if you do not take up one of the options, you lose your B-double licence condition.

I have referred this discrimination to the Age

Discrimination Board. I was told they could discriminate for safety reasons.

My thoughts on that are that if you drive a truck with one trailer, you are not tested until 75, but doubles and singles have the same prime mover.

No other states see the need to do this. NSW is the only state that discriminates against older drivers.

*Jim Campbell
Culcairn, NSW*

In NSW the rules for older truck drivers are different than for drivers of ordinary cars. Drivers of trucks of more than one tonne and prime movers plus a single trailer do a road test every year once they turn 80. For multiple trailers, the age is 70. (Ed.)

Private health insurance loading

A LOADING of 2 per cent for each year you are over 30 applies to private health

insurance premiums if you take up insurance when you are over 30. The loading is removed after ten years of paying premiums.

I reckon it is time for the Government to get rid of this loading because that is what kills the industry.

I as a pensioner keep asking myself, how much longer will I be able to afford private health insurance due to the 70 per cent age loading put upon me.

And why should I have to pay a 70 per cent loading? Shouldn't the Government be happy when pensioners insure themselves and save the Government a lot of money?

The loading was a very lousy idea, punishing people for not taking out health insurance, but now it looks like the Government has shot itself in the foot with it because people are getting rid of their health insurance

CPSA



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Letters

in droves. It needs to go!

Only then will people return to private health insurance. Right now more and more people will give up their insurance because they can no longer afford it.

*Herbert Eder
Abbotsford, NSW*

Response to William Griffith #3

THE VOICE (February 2018) asked for responses to a letter by William Griffith of Colyton, NSW.

I resent his comment that I am doing nothing or have done nothing for the part pension I receive.

We have paid our taxes, struggled to pay off our home. I took on a second job so our son could go to university.

I am not whinging, I am proud of what I have achieved as are many of my retired friends.

I have done volunteer work for twenty years. I considered this giving something back to help others.

When I read the rubbish that Mr Griffith has written, I am disappointed, but I feel happy for him and his wife.

Clearly what they are doing works for them, but it does not give him the right to castigate the rest of us.

The difference between the couples and singles pension is a concern for some.

Would he be so critical of other pensioners if he was on the single pension instead of the couple's pension?

I used to get annoyed about people saying, "You are so lucky to own your own home".

I would say, "I saved very hard, went without, did not waste and lived within my means". Now I just smile.

*Lyn Dowrick
Casey, ACT*

Response to William Griffith #4

NO, William Griffith, you are not one of a kind. I and my pensioner friends are pleased that we live in a country that provides an income when we reach pensionable age from the taxes we have paid during our years of working life.

And we are not "whingers". We are campaigners for dignity and comfort in our retirement.

As society changes and workers these days are in superannuation schemes, the pension as income in retirement will become the exception.

But there will always be some who need help and I hope our society keeps its safety net for those of us needing one.

*Monica Chalmers
Corrimal, NSW*

Response to William Griffith #5

IN REGARD to one happy pensioner, Mr Griffith is indeed fortunate if he can save \$200 per month.

So could we all if we only paid \$20.50 a week rent; what about the pensioner who lives alone and pay's half of his/her pension in rent?

I am fortunate to live in government housing; a single person can pay up to \$350 a week rent or more.

Most of them, especially women, do not have any superannuation to fall back

on because they spent their lives bringing up children, or are divorced and have no spouse support.

I fortunately do manage adequately, but I am not by any means rich.

I know lots of pensioners who suffer terribly. They are afraid to keep on the heating in winter and go to bed early to keep warm.

God help them in this heat we have been getting and no air conditioning.

*J. Bradbury
Fernhill, NSW*

Response to William Griffith #6

WHAT you said in *THE VOICE* was a smack in the face for a lot of pensioners.

I do not think we are getting any more than we are entitled to. We all paid our taxes.

The Government should try and live like a lot of us are living.

My husband and I are managing alright until water and electricity bills and rent fall due. Also, keeping the car running in safe order costs money.

Then there are tablets that my husband has to take. They cost us \$95 every month.

You may not have to spend that amount on tablets, but for you to say that pensioners complain about getting paid for doing nothing is wrong. We have both worked hard

all our working years.

You should come out to the real world and open your eyes and talk to other pensioners that maybe are as not well off as you.

I do hope Mr William Griffith of Colyton can take the time to read this letter.

*Irene and Des Walton
Corrimal, NSW*

Send a letter to *THE VOICE*

THE VOICE, CPSA
Level 3, 17-21 Macquarie
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CPSA News

Private health insurance: safety net or scam?

PRIVATE health insurance premiums are set to rise by 3.95 per cent from April this year. With more than 13 million Australians paying for private cover, we have to ask the question, is health insurance affordable and good value for money?

The Australian Government has stated that this year's premium rise is the lowest in almost two decades.

However, this means very little considering wage growth, inflation, and the Age Pension only rose by around two per cent last year.

On average private health insurance rises much faster than a person's means of paying for it.

The Australian Competition and Consumer Commission reported that over time households have shifted to lower cost premiums in response to the rising cost of private health insurance.

The issue is that many low cost insurance policies are as good as 'junk'. An increasing number of low cost policies exclude treatment for common illnesses, leaving

patients with high out-of-pocket medical costs and unaware of what they're actually covered for.

Other low cost policies only provide cover for public hospitals, so patients can choose their doctor but may, depending on the hospital, still have to join a public waiting list.

The private health fund Bupa recently announced that from 1 July, more than 700,000 members with restricted cover will receive fewer hospital benefits. Patients will no longer be covered for hip and knee replacements, cataract eye surgery, pregnancy and other major procedures.

The story of private health insurance becomes even more confusing when we consider how much the Australian Government props up private health insurers. Last year, \$6.5 billion of the Budget was used to subsidise private health care. Then there are the policies in place that penalise people who do not join a health fund, including the Medicare Levy and Life-Time Health Cover which inflates premium prices for



people who aren't in a fund by the time they're 31.

The Government is essentially subsidising a product that many people are buying to avoid tax and penalising people who decide to rely on Australia's supposedly 'world class universal public health system'.

All considered, it doesn't come as much of a surprise that a survey by *The Guardian* found 48 per cent of people wanted the Government to stop subsidising private health and use the money to make dental care free on Medicare.

If you have a private health policy, make sure you know what you are and are not covered for.

Energy bill relief package update

THE NSW energy bill relief package promises some much needed help to pensioners and other low income households with the rising cost of energy.

The Low Income Household Rebate has been increased from \$235 to \$285 and the Family Energy Rebate from \$150 to \$180. This was backdated to July 2017.

Other important changes announced in the relief package were new rules to protect vulnerable consumers from energy retailers.

One promise was to end 'unnecessary' charges from retailers. The NSW Government has amended the Social Programs Code for

Crossword by Hilda Thorburn

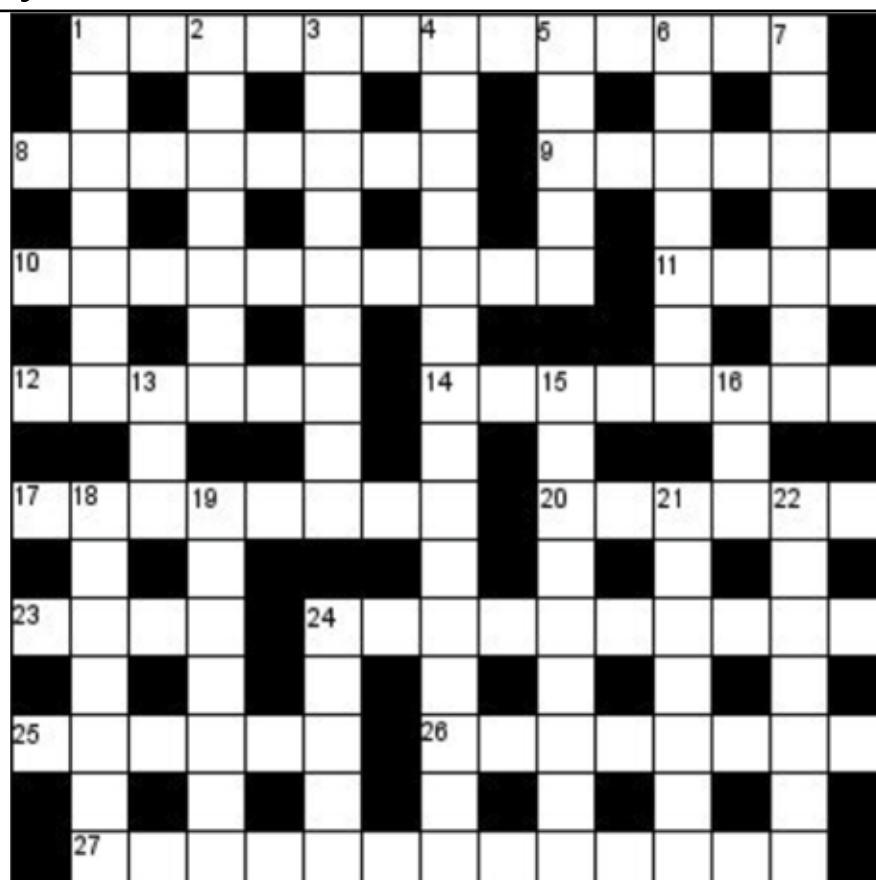
Across

1. Restorative when fainting (8,5)
8. Antiquary
9. Yearly
10. Finality
11. ... Fitzgerald, Am. jazz singer
12. Gravestones
14. Pause in Doubt
17. Purple precious stone
20. College
23. Amaze
24. Sanctify
25. Decorative montage of tiles
26. Intertness
27. Not going out (7,2,4)

Down

1. Put into order (4,3)
2. Moral
3. Unhurried
4. Regardless of
5. Madrid is there
6. Lengthier
7. Onion-like plant
13. First woman
15. 1992 American Film (6,3)
16. Fuss
18. Systems
19. Trumpet sound
21. ... Nelson, English naval commander

Answers on back page





Energy so that as of 1 January 2018, no energy retailer can charge fees for paper bills.

However, there has been no word about the much awaited ban on exit fees and late fees.

The other big promise was to penalise retailers who don't move rebate recipients to a better energy deal.

The idea was that retailers create a basic no frills service offer and would support vulnerable consumers to sign up.

Depending on how this was implemented it would have offered protection from price gouging retailers looking to make a quick buck at the expense of already disadvantaged people.

Sadly, there has been no more news about when, if or how this will be enforced.

Financial complaints: new authority

CURRENTLY there are three dispute resolution bodies for financial complaints: the Financial Ombudsman Service (FOS), the Credit and Investments Ombudsman (CIO) and the Superannuation Complaints Tribunal (SCT).

The Australian Financial Complaints Authority (AFCA) will replace all three, getting rid of duplication and making it simple for anyone with a financial complaint.

AFCA will be based on



an ombudsman model. This means that complainants must try and resolve their complaint with the financial firm they are involved with.

Financial firms will be required to be members of AFCA.

AFCA's members will be contractually bound to comply with AFCA's operating rules. AFCA will be financed by contributions made by its members.

The Turnbull Government will appoint the Hon. Helen Coonan as the inaugural Chair of AFCA.

AFCA will start receiving disputes no later than 1 November 2018.

Government phases in stricter financial planner requirements

THE Australian financial planning industry is looking down the barrel of stricter education and ethics requirements.

The Australian Securities and Investments Commission (ASIC) looked at the quality of advice provided by five of Australia's largest banking and financial services.

The report found that 75 per cent of advice given was non-compliant. In 10 per cent of these cases there were significant concerns about the impact of the advice on the customer's financial situation.

Non-compliant advice refers to personal advice provided by an adviser who has not considered their clients best interests by considering the customer's existing financial products and the customer's circumstances.

The new educational and ethics requirements take aim at these practices.

There will be a phased approach to implementation of the requirements over a

twelve month period starting 1 January 2019.

The new requirements say that financial advisors must have a relevant higher education degree or equivalent qualification, complete an exam, complete a professional year, meet continuing professional development requirements every year and comply with a code of ethics. Monitoring bodies will operate compliance schemes to monitor and enforce compliance with the code of ethics.

This is in stark contrast to current practice, where financial advisers are only required to hold an equivalent of a Certificate III or Diploma, which could be completed through a short three day training course.

In addition, the online financial advisers register will be updated to include details of any non-compliance by a financial services provider.

Over half of renters lose bond: how to get your bond back

NSW landlords pocketed 58 per cent of renters' bonds in 2017. Figures from NSW Fair Trading show that a minority of renters received their bond back in full.

On some occasions, there are legitimate reasons for some or all of a bond to be kept by a landlord. However,

many people who've had bond money withheld feel it was unjustified.

Rights and protections for renters in Australia are inadequate, certainly compared with other countries.

But bonds are an aspect of renting that you can take some action on.

A little known but important fact is that you don't have to wait for the landlord or agent to 'release' the bond.

In NSW, as soon as your tenancy ends you have the right to apply for your bond back.

If your landlord doesn't agree you should get your entire bond back, they will then have to dispute the release of the bond.

If they don't dispute it, you will automatically get your bond back after fourteen days.

You can apply to get your bond back by filling out a Claim for Refund of Bond Money form.

The forms can be downloaded on the Service NSW website or picked up in a Service NSW Centre.

The completed form can be emailed, posted or lodged at any Service NSW Centre.

The details are on the back of the form. You can get more rental bond information or ask for forms to be sent out to you by calling Service NSW on 133 220.



Medical alarms and the NBN

THE NATIONAL broadband access network (NBN) project is reaching completion. Over six million Australian homes and businesses are now ready to connect and over three million are using it today.

The NBN project was announced in 2007. Since then, 80,000 people have signed up to the NBN's medical alarm register.

But their needs aren't being fully met.

Take for example, the recent controversy about the costs of updating and rewiring for some medical alarm users who are being moved onto the NBN.

Most medical alarms operate over the phone line and make calls when the alarm is triggered.

The move of medical alarms to the NBN network is not automatic. Any alarms using services that haven't been moved to the NBN network when the existing network is disconnected will stop working.

If your area is slated for the NBN, you will need to talk to your medical alarm provider to find out if your device or service will work on the NBN. The NBN involves new technologies which some existing devices may not be compatible with.

In a bid to resolve the controversy, the NBN Co has announced a trial to assist with the cost of updating medical alarms when connecting to the NBN. The full program will launch in the second half of 2018.

However, there's yet another hurdle. Many alarms on the NBN will not work during a blackout, unlike alarms connected over existing, copper phone lines. NBN Co's only, and unsatisfactory, suggestion is to switch to a mobile phone.

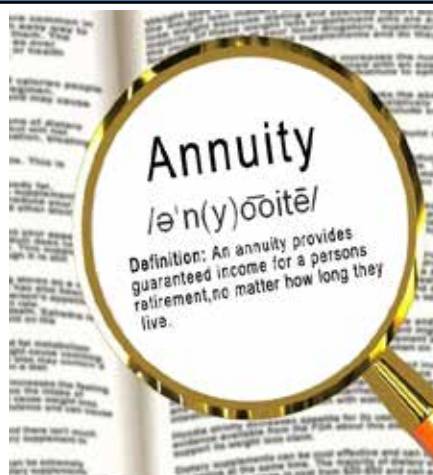
Another obstacle is finding a provider that offers a voice-only service on the NBN as not all telco's provide voice only services.

Telstra is one that does. Their cheapest general offer starts at a minimum of \$27.95 per month.

They have a deal for people with health care and pension cards starting at \$25 per month.

The NBN may be Australia's largest ever infrastructure project – but even \$49 billion and 13 years hasn't been enough to bring the needs of Australia's most vulnerable to the forefront.

It is still important however to sign up to the NBN's Medical Alarm Register if you need a medical alarm. You can call to register on 1800 227 300.



Reviewing retirement income products

THE AUSTRALIAN Government has announced the establishment of a consumer and industry advisory group to assist with the development of a framework for Comprehensive Income Products for Retirement (CIPR).

A good example of a CIPR is an annuity tailored to provide a steady income in retirement. One of the biggest issues is that some people run out of savings before they die. But if annuities are accepted widely, the risk of outliving your savings can be eliminated.

The advisory group is comprised of nine experts whose central task is to provide feedback and advice to Treasury on possible options and scope of a retirement covenant in the Superannuation Industry Supervision Act 1993.

The introduction of CIPRs was a recommendation made by the Financial System Inquiry, in a move to boost the retirement outcomes for Australian retirees.

Advance care directives: what they are and how to make one

AN ADVANCE care directive is a document that says what medical treatments you would like to have and which you would like to refuse.

Advance care directives are

used if you find yourself in a position, because of serious illness or injury, where you can't make or communicate decisions about health care and treatment.

An advance care directive can also include details about who you would like to make decisions for you.

In NSW there isn't a specific form for writing an advance care directive. However, you can access forms created by different agencies to make writing an advance care directive easier.

NSW Health is currently trialling a 'Making an Advance Care Directive' package that includes an information booklet and a form for you to complete. Contact CPSA on 1800 451 488 to get a package posted to you.

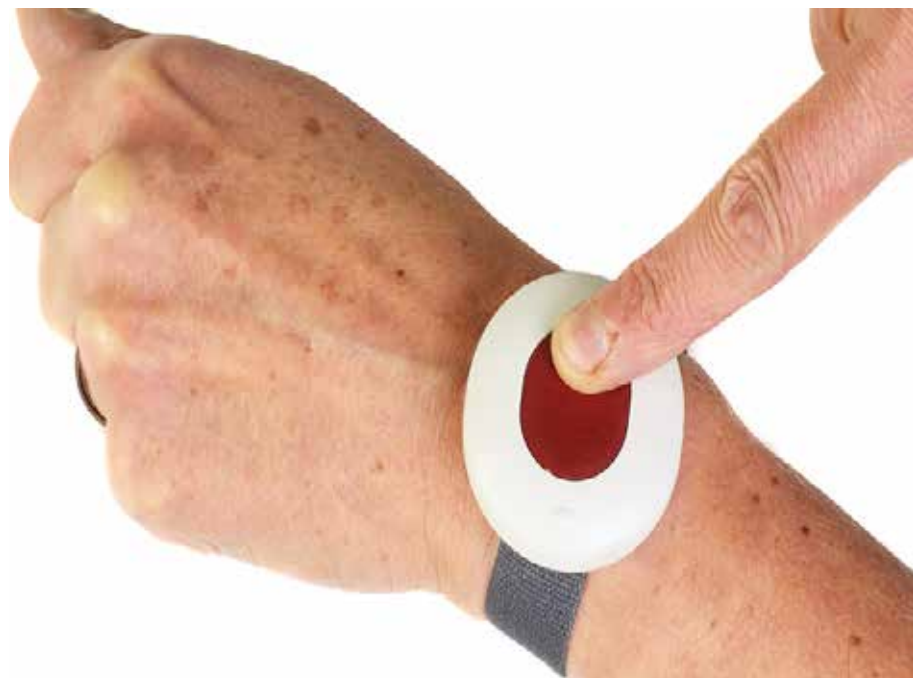
Govt report: DSP harder to get

THE AUSTRALIAN Government's report on the Disability Support Pension (DSP) has revealed the number of people barred from the payment due to stricter eligibility requirements.

The report shows a sharp drop in the number of people being assessed as eligible for the DSP. In 2009-2010, there were 89,000 new DSP entrants, but in 2016-2017 this had dropped to 32,000.

The stricter criteria introduced in 2012 have resulted in changes to assessments that focus on ability to perform certain activities rather than on medical diagnoses of conditions.

There have also been changes in the makeup of people receiving the DSP. The number of DSP recipients with physical impairments has declined and the proportion with psychiatric and intellectual





impairments has increased.

The report's release coincides with growing awareness that the Government's crackdown on current DSP recipients has achieved little success.

In the 2016-17 Budget, the Government announced it would review up to 90,000 current DSP recipients in a bid to save around \$60 million.

Evidence at a Senate Estimates hearing on 1 March 2018 revealed that from July 2016 to November 2017, 30,056 reviews had taken place. But falling far from the Government's ambitious targets, just 16 people had their DSP cancelled involuntarily.

A further 119 recipients voluntarily chose to have their DSP cancelled.

Despite assertions that the crackdown was an 'integrity' measure rather than a savings measure, it makes one question the amount of resources that were needed to conduct a crackdown that has succeeded in only half a per cent of cases.

A National Plan to combat elder abuse

THE Australian Government has announced that it will work with states and territories to develop a national plan to address elder abuse.

It's about time considering a World Health Organisation (WHO) survey of 133 countries revealed that in 2014 41 per cent of countries already had a national elder abuse plan in place.

It seems that this plan will be fairly comprehensive, addressing the many forms abuse can take including physical, psychological, financial and sexual abuse as well as neglect.

As a larger portion of the Australian population gets closer to retirement age and visibility of elder abuse improves, the prevalence of elder abuse merits national action.

This national plan will draw from the frameworks

and strategies already used to combat the more public initiatives fighting child abuse and domestic violence. The plan has five goals:

- Promote the autonomy and agency of older people;
- Address ageism and promote community understanding of elder abuse;
- Achieve national consistency;
- Safeguard 'at risk' older people and improve responses; and
- Build the evidence basis.

CPSA welcomes this decision and urges the Australian Government to include an examination of elder abuse perpetrated by residential aged care facilities, where neglect and suffering of older people is prevalent.

Single Quality Framework

IN A few months' time the accreditation systems and quality standards for aged care provided in nursing homes and at home will be replaced with the Single Quality Framework.

The eight draft standards that make up the Single Quality Framework have now been published. They are:

1. Consumer dignity and choice;
2. Ongoing assessment and planning with consumers;
3. Personal care and clinical care;
4. Services and supports for daily living;
5. Organisation's service environment;
6. Feedback and complaints;
7. Human resources; and
8. Organisational governance.

The problem with the Single Quality Framework is that its wording never gets down to the nitty-gritty of what care is supposed to do.

For example, the key Standard 3. – personal care and clinical care—requires the care provider to demonstrate that "Clinical care is best practice". However, it doesn't define "best practice" or refer to specific medical standards.

Any personal care and clinical care standard should be based on a professional medical assessment of care recipients. Are they as healthy as they can be given their medical history?

The key word in Standard 3. is "demonstrate". The care provider is required to *demonstrate* personal care and clinical care are adequate.

Typically, a care provider will demonstrate this by keeping a record of the things they have done.

Adequacy of personal care and clinical care will be determined by inspectors from the Aged Care Quality Agency, who are not required to have medical qualifications.

They check the records, not the people.



This approach to determining the adequacy of a care provider's performance differs not a lot from the current approach.

That's why, for example, 50 per cent of nursing home residents across Australia can be malnourished. At the same time, more than 90 per cent of Australian nursing homes can pass accreditation audits, including the nutrition standard, with flying colours.

Despite all the fanfare surrounding the Single Quality Framework, don't expect the quality of aged care to improve. Instead, hope that the new system will not be used by care providers to cut even more corners.

Class action against Opal Aged Care

FAMILY members of the 2011 Quakers Hill Nursing Home fire victims have filed a class action against Opal Aged Care for failing to protect residents.

The company is accused of being negligent in relation to employing Roger Dean, the registered nurse who lit the fire.

The company is also accused of failing to have any, or any adequate, sprinkler system in place.

Following the Quakers Hill fire, CPSA campaigned

hard for sprinkler systems in nursing homes. Sprinkler systems are now mandatory in NSW, although there are still states which do not have a similar requirement.



Oakden scandal not just a state issue

THE SOUTH Australian ICAC has made findings against a number of state officials. However, the fact remains that audits by the Australian Aged Care Quality Agency (AACQA) did not pick up the horrendous failing of the facility.

While the federal Minister for Aged Care commissioned his own inquiry, the suggestion seemed to be that Oakden, because it doubled as a state mental health facility, cannot really be compared with the vast majority of nursing homes.

The aged care industry has been relying for years on the 'rotten apple' myth to minimise fall-out from cases of significant abuse and



neglect in nursing homes.

In the case of Oakden, the South Australian Government was just another aged care provider which failed to care for, and protect elderly Australians.

The federal AACQA should have picked this up, but didn't.

Aged care professionals moonlight as assessors

IN SENATE Estimates on 28 February, the Australian Aged Care Quality Agency was asked to clarify a report in the Courier Mail from 21 February, which reported that 56 of 110 assessors (who carry out nursing home audits) either worked in, or consulted to the nursing home industry.

The Courier-Mail had done its own investigation and asked the Minister for Aged Care to comment.

"I'm seeking clarification from the Quality Agency." That was the Minister's response to the Courier Mail.

A week later, in Senate Estimates, the head of Quality Agency was asked about the 56. His response? He would take the question on notice.

So, both the Minister for Aged Care and the Head of the Quality Agency's response was: I'll get back to you.

The Head of the Quality Agency did, however, provide

the following information:

There are 311 registered assessors.

170 of those are employees of the Quality Agency.

141 are external assessors of whom 111 are contracted as assessors, the remainder being casuals.

But we still don't know how many of those assessors also work in the nursing home industry.

The issue is how tough external assessors who are in senior positions in the nursing home industry can be on their colleagues in the nursing home industry. For many years now, well over 90 per cent of nursing homes have achieved full compliance.

The Energy Supplement saga

WORD on the street is that the Australian Government is dumping plans to axe the Energy Supplement for new income payment recipients.

The legislation to end this supplement, worth \$14.10 a fortnight to single pensioners, was introduced to parliament May 2017 and has been sitting with the House of Reps since late last year.

The Daily Telegraph reported that passing this legislation has been abandoned by the Government, although there has been no official statement



CPSA News

made by the Minister.

This may be reassuring news but we won't know for sure whether we have dodged this bullet until it has been confirmed by the top office.

Dividends, tax credits and pensioners

ALTHOUGH dividend imputation reform proposed by the Opposition would mostly affect the wealthy, pensioners with small franked-dividend-paying shareholdings could also lose a significant amount of their income.

Low-income retirees have made their retirement plans based on the understanding that they would receive these tax credits in cash.

To many, investing in defensive stocks rather than a term deposit has been a leap of faith, and they should not be punished for it.

However justified dividend

imputation reform may be the practical consequences for low income retirees would be serious.

The Opposition went into damage control and committed to pensioners being compensated for every dollar they forego as a result of dividend imputation reform.

Later that day this pledge was withdrawn.

At this point it is not yet clear whether the Opposition would go through with their reform as initially announced.

CPSA is seeking clarification and will keep its members and supporters informed.

Closing tax loopholes is a worthy policy. The tax revenue this frees up can help improve social spending to support the most disadvantaged, but this can't be done at the expense of those not much better off.

Advanced Care Directives



NSW Health is currently trialling a 'Making an Advanced Care Directive' package. The package includes

- an Advance Care Directive form to complete
- an Information Booklet to help you complete your Advance Care Directive.

The form and booklet can be downloaded from www.health.nsw.gov.au/patients/acp/Pages/acd-form-info-book.aspx

If you do not have access to the internet and wish to have a copy of the booklet and form, contact CPSA on 1800 451 488 and a member of the Policy Team will send out a copy to you.

HEALTH PROMOTION SERVICE FOR OLDER PEOPLE

Volunteers Wanted!

HPSOP volunteer peer educators present free health education sessions to groups of older people in the community.

HPSOP is now looking for new volunteers (50yrs+) who speak, read and write English well to undertake training to become a volunteer peer educator. Applicants who also speak a community language/s are welcomed.

Training will be held at CPSA Head Office, Parramatta on 18 and 19 June 2018 from 10 am - 4 pm and on 26 June from 10 am - 12.30 pm.

Applications close on Monday 5 June 2018. Call: Habib/ Estelle: 8836 2146/00 or 1800 451 488 or email: health@cpsa.org.au

CPSA aged care prize competition #2!

Three \$50 gift vouchers to be won!

The Commonwealth Home Support Programme provides a wide range of services. The list below lists ten services. Tick the two services the Commonwealth Home Support Programme does NOT provide.

- ☐ Nutritionist
- ☐ House cleaning
- ☐ Tattoo removal
- ☐ Laundry
- ☐ Shopping
- ☐ Garden maintenance
- ☐ Home modifications
- ☐ Magician
- ☐ Meals
- ☐ Nursing
- ☐ Personal care

Competition closes on Monday 14 May 2018. Winners will be notified and results published in THE VOICE.

Email your answer to voice@cpsa.org.au
Fax your answer to (02) 8836 2101.
Post your answer to CPSA, Level 3, 17-21 Macquarie Street, Parramatta NSW 2150.

CPSA Updates

CPSA Funding

CPSA receives funding to support CPSA's programs and activities from the NSW Government Departments of Family & Community Services and Health (per Western Sydney Local Health District) and the Australian Government Department of Social Services.

Gold Opal Card

The Gold Pension Opal card is available to Pensioner Concession Card holders, NSW Seniors, ACT Seniors and NSW War Widows. It entitles you to use public transport services across Sydney, the Blue Mountains, Central Coast, Hunter, Illawarra and Southern Highlands capped at \$2.50 a day, no matter how much you travel. The card is also available to pensioners visiting NSW from interstate.

To order a Gold Opal card either fill out a form online: <https://www.opal.com.au/ordercard/?execution=e1s1> or call 13 67 25. You don't need a credit card to apply and there is no fee to receive the card.

When you need to top up your Opal card there are a couple of options. Call the above number, top up online, go to a Service NSW centre, find a top up machine (usually at train stations) or top up at a retailer. Retailers include many newsagencies, petrol stations, supermarkets and pharmacies. Call CPSA on 1800 451 488 and we can find a top up retailer for you.

Caring Hearts Community Quilters

The Caring Hearts Community Quilters excelled themselves last month having been able to distribute beautiful patchwork quilts to Hawkesbury, Nepean, Springwood and Blue Mountains Hospitals for their palliative care wards, these colourful quilts bring comfort and support to people nearing the end of their lives.

As the demand of their quilts grow they are hoping that other quilters might be interested in making the occasional quilt for them, and patch workers are always welcomed into their group, they are always delighted to have donations of fabric and UFO's as they use a great amount of fabric as you can well imagine.

The Caring Hearts Quilters are having their 10th Airing of the Quilts their only fundraising event for the year and it will be held on 14 April 2018 at the Arms of Australia Inn Museum, Cnr. Great Western Highway and Gardenia Street, Emu Plains 10am to 4pm. It costs \$5 to see the quilts. There will be a Trading Table, with handmade goods and a book stall, Devonshire Teas, Sausage Sizzle, and a Quilt Raffle that will be drawn on the day.

For any further information, contact Margaret Collier on 02 4735 2058.

CPSA Constitution and Annual Report

Please ring Head Office on 1800 451 488 if you would like a copy of the CPSA Constitution or CPSA's 2016/17 Annual Report to be posted to you. Alternatively, copies can be obtained online at: <http://www.cpsa.org.au/about-us/annual-reports> and www.cpsa.org.au/about-us/constitution

Competition Results

In the last two editions of *THE VOICE*, CPSA ran a competition. The question was 'What is the name and phone number of the Government service for aged care information'. The answer is 'My Aged Care ph. 1800 200 422'.

The draw for the three \$50 gift vouchers was conducted at Head Office by CPSA President Grace Brinckley on 14 March. The winners are:

Eva Stein
Wilma Ryan
Lou Arrivolo

NSW Seniors Festival 2018

Every year the NSW Seniors Festival encourages seniors to be active, social and healthy with hundreds of events across our great State. The festival provides seniors with the opportunity to take part in their community and enjoy the benefits that come from participation.

This year's NSW Seniors Festival will be held from Wednesday 4 April to Sunday 15 April. For information about locations and events check your local paper or go to <https://seniorsfestival.nsw.gov.au/home>

Head Office News for CPSA Branches

CPSA Head Office News is a publication sent to the President and Secretary of all CPSA Branches.

However, it is possible for CPSA members to receive a personal copy. If you are interested, contact Luke Koller on 1800 451 488 or email cpsa@cpsa.org.au

Donations

CPSA is grateful for all donations and publishes donations of \$35 and above.

Lower donations are appreciated just as much, but not published due to space constraints.

Robert Crabtree	\$35
Moya Turner	\$50

Calling CPSA

CPSA office hours are
9am – 4pm Monday – Friday

Outside of these hours, and when all lines are busy, calls are answered by our answering machine. If you reach the answering machine, please leave a clear message including your phone number and we will get back to you.

Pension Indexation

As of 20 March, Pension rates have increased. The single pension will go up by \$13.20 a fortnight to \$907.60 and the combined couple pension will go up by \$19.80 a fortnight to \$1,368.20.

Newstart Indexation

As of 20 March, Newstart allowance rates increased. For singles with no children the allowance will go up by \$7.00 to \$545.80 a fortnight, for singles with dependents and singles aged 60 or over the allowance will go up by \$7.60 per fortnight to \$590.40 and for couples the allowance will go up by \$12.60 to \$985.60 combined per fortnight.

CPSA Information Directory

INCOME SECURITY

Centrelink
Age Pension 13 23 00
DSP/Carer benefits 13 27 17
Family Assistance 13 61 50

Welfare Rights Centre
Info on Government pensions
and other benefits
(02) 9211 5300
1800 226 028

**Financial Ombudsman
Service**
Complaints about banking,
insurance, super, financial
planning
1300 780 808

**Do Not Call
Register**
1300 792 958

Australian Taxation Office
Super/Lost super 13 10 20
Personal tax 13 28 61

**British Pensions in
Australia**
Assistance in claiming the
British Pension
1300 308 353

RIGHTS

**Australian Human Rights
Commission**
Complaints about discrimination
and harassment
1300 369 711

Commonwealth Ombudsman
Complaints about Australian
Government departments and
agencies
1300 362 072

NSW Ombudsman's Office
Complaints about NSW
Government agencies
1800 451 524

NSW Trustee and Guardian
1300 360 466

SCAM Watch
1300 795 995

Guardianship Tribunal
Financial management orders
for people with decision-making
disabilities
1800 463 928

**Australian Competition and
Consumer Commission
(ACCC)**
1300 302 502

**Energy & Water Ombudsman
(EWON)**
Complaints about all NSW
electricity/gas retailers and
Sydney and Hunter Water
1800 246 545

**Telecommunications
Industry Ombudsman**
Phone and internet complaints
1800 062 058

GOODS & SERVICES

NSW Seniors Card
Discounts on goods and
services
1300 364 758

No Interest Loans Scheme
Loans to purchase essential
household items
1800 509 994

NSW Companion Card
Free event admission for
companions of eligible people
with a disability 1800 893 044

Energy Made Easy
Price comparisons
1300 585 165
energymadeeasy.gov.au

Opal Customer Care
13 67 25

HEALTH & CARE

Medicare
132 011

My Aged Care
1800 200 422
www.myagedcare.gov.au

Office of Hearing Services
Subsidised hearing aids
1800 500 726

Dementia Helpline
1800 100 500

**Private Health Insurance
Ombudsman**
Complaints and information
1800 640 695

VisionCare
Subsidised spectacles
1300 847 466

NSW Elder Abuse Helpline
1800 628 221

**Taxi Transport Subsidy
Scheme**
Subsidised travel for people with
disabilities
transport.nsw.gov.au/tss
1800 623 724

National Continence Helpline
1800 330 066

Rape Crisis Centre
24hours/7days
1800 424 017

**National Domestic Violence
hotline**
Case work, legal advice,
advocacy
1800 200 526

**Health Care Complaints
Commission**
NSW only
(02) 9219 7444
1800 043 159

Carers NSW
Information, support
1800 242 636
Emergency respite
1800 059 059

**Aged Care Complaints
Commissioner**
Complaints about residential and
community aged care
1800 550 552

Lifeline
Mental health support,
suicide prevention
13 11 14

**Australian Men's Shed
Association**
1300 550 009

Public Dental Health Services
Call NSW Health for details
(02) 9391 9000
1800 639 398

People with Disabilities
Advice for people with a disability
(02) 9370 3100
1800 422 016

Cancer Council NSW
Cancer information and support
13 11 20

Dying with Dignity NSW
Law reform for assisted dying
(02) 9212 4782
dwdnsw.org.au

Exit International
Information about euthanasia
1300 103 948

**NSW Death & Bereavement
Service**
13 77 88

HOUSING

Housing NSW
Info and applications for public
and community housing
1300 468 746

Tenants' Union Advice Line
Mondays 10-1pm, 2-5pm
1800 251 101

**Tenancy Advice & Advocacy
Service**
Find your local service
tenants.org.au

Fair Trading
Rental bond and tenancy info
13 32 20

LEGAL

**Seniors Rights Service
(formerly The Aged-care
Rights Service or TARS)**
Aged care & retirement village
advocacy, information & legal
advice for older people.
1800 424 079

Law Access
Referrals for legal help
1300 888 529

Insurance Law Service
Legal assistance and advice on
insurance law and disputes
1300 663 464

Community Justice Centres
Dispute resolution services for
minor matters
1800 990 777

Women's Legal Services NSW
Legal information, advice &
referrals for women in NSW with
a focus on family law, domestic
violence, sexual assault &
discrimination
1800 801 501

**Office of the Legal Services
Commissioner**
Complaints about lawyers &
conveyancers
1800 242 958

Giggle Page



Crossword Solutions

Crossword on Page 4

	1	S	M	2	E	L	3	L	I	N	G	5	S	A	6	L	T	7	S
		O			T		E		O			P		O			H		
8	A	R	C	H	A	I	S	T		9	A	N	N	U	A	L			
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10	C	O	N	C	L	U	S	I	O	N			11	E	L	L	A		
		U		A		R		T						S		O			
12	S	T	13	E	L	A	E		14	H	E	15	S	I	T	16	A	T	E
			V			L		S		I					D				
17	A	18	M	E	19	H	Y	S	T		20	S	C	H	O	22	L		
		E		A				A		T		O		U					
23	S	T	U	N			24	C	O	N	S	E	C	R	A	T	E		
		H		T		A		D		R		A		C					
25	M	O	S	A	I	C		26	I	N	A	C	T	I	O	N			
		D		R		T		N		C		I		M					
	27	S	T	A	Y	I	N	G	A	T	H	O	M	E					

