

AGED CARE ROYAL COMMISSION

ON SUNDAY 16 September 2018, Prime Minister Scott Morrison announced a Royal Commission into aged care, but you wonder why.

The Prime Minister said, as part of his announcement, that “Australia provides some of the best care in the world. And we are looked to as a leader in the field. Aged care services and training has become an important service export industry for Australia”.

Then why have a Royal Commission into aged care? If aged care is top-notch, why bother?

It is, says the Prime Minister, invoking the old one-rotten-apple analogy, because “the best teams will always want to do better, and will always want to be honest about the performance of the sector as a whole”.

It seems we are having a Royal Commission into aged care purely as a business improvement initiative, not because aged care is a mess and needs to go to rehab. No, no, no.

The mixed messages from the Prime Minister were parroted by aged care provider representatives who want you to think they actually welcome a Royal Commission into their industry.

This defies belief.

This is an industry so secretive about its operations that it has succeeded in being made, to all intents and purposes, exempt from Freedom of Information legislation.

This industry now makes out that the supreme mechanism for bringing to light information, a Royal Commission, is just what this industry has always wanted.



At least, advocates and industry agree, albeit for different reasons: a Royal Commission into aged care will be a good thing.

Now it's game on for writing the terms of reference to be included into the Letters Patent for this Royal Commission.

The Prime Minister said that the terms of reference “will be determined in consultation with the community including residents and their families and aged care providers”.

Note the absence of advocacy organisations who have been calling for a Royal Commission in this list of prospective consultees.

Inadvertent omission?

No.

The membership of the Government's Aged Care Workforce Strategy Taskforce did not have a single union representative on it, so it's very likely that the community input into the Terms of Reference for the Royal Commission into Aged Care will be limited to community organisations who never saw fit to call for a Royal Commission and also some private individuals with no experience in drafting terms of reference.

Does this matter?

It needn't. Just look at the Banking Royal Commission, whose terms of reference were written by the banks.

Royal Commissions are like that. They are truth-finding machines.

CPSA Executive

(as at 19 May 2018)

Grace Brinkley OAM
CPSA President

Bob Jay
CPSA Secretary

George Ray
CPSA Treasurer

John Newell
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Sue Latimer
Vice President

Stuart Carter
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Shirley Bains

Victor Borg

Brian Buckett

Neville Fahy

Peter Knox

Barbara Wright

CPSA Conference 2018

CPSA's 2018 Conference will be held in Sydney on Tuesday 30 and Wednesday 31 October.

Conference offers CPSA Members and Affiliates the chance to be involved in policy development, to hear from great speakers, and meet other Members. CPSA Members who have not been elected by their Branch, Area Council or Affiliate to be a Delegate, including those who do not belong to a CPSA Branch, can register as an Observer. The registration deadline has passed but late registrations will be considered. Registration is free and CPSA will provide free train travel for attendees from the country. Reimbursement for accommodation is up to \$159 per night for up to three nights for out-of-Sydney Delegates.

The Conference will be the same venue as last year, Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills. The venue is close to Central Station. For further information, call CPSA Head Office on 1800 451 488.

CPSA AGM 2018

The Association's 2018 Annual General Meeting will be held at 12:45 pm on Tuesday 30 October at the Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills, NSW 2010, as part of the CPSA Annual Conference on 30-31 October.

A formal notice is circulated to each Annual General Meeting Delegate at least 21 days in advance of the meeting, in accordance with clause 6.6.1 of the CPSA Constitution.

In accordance with Rule 6.6.2 of the CPSA Constitution, notice of the 2018 Conference, Annual General Meeting and the closing date for the receipt of constitutional amendments was 31 August 2018 and has now passed.

A formal notice for the 2018 Conference and 2018 AGM is circulated to each Association General Meeting Delegate, each Branch, each Area Council and each Affiliate at least 21 days in advance of the Conference and the AGM.

Nominations to the CPSA Executive

In accordance with CPSA Constitution Rule 8.3.2, the August and September 2018 issues of *THE VOICE* served as notice to each Branch and Area Council of the call for nominations of candidates for election to the CPSA Executive. Completed nomination forms plus the nominees' CV were due to be lodged with CPSA's Returning Officer no later than 3 September 2018. Accordingly, nominations to the CPSA Executive are now closed.

THE VOICE

OF PENSIONERS AND SUPERANNUANTS

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ASSOCIATION OF NSW INC

Donations, Bequests, Membership and THE VOICE subscriptions

Membership is open to all who support the aims and objectives of CPSA

☐ I'd like to **renew** my membership or **join** CPSA as a Member and enclose my individual Membership fee of **\$15** (Includes a free annual subscription to *THE VOICE*, valued at \$25). I agree to be bound by the CPSA Constitution and uphold the Objectives and Policies of CPSA. I support the CPSA Objectives. I have not previously been expelled from CPSA or, if I have been expelled, I have attached a copy of my CPSA Executive exemption.

☐ Please send me information about my nearest Branch.

☐ I do not wish to join CPSA but would like to subscribe to *THE VOICE* (1 year—\$25.00 incl. GST).

☐ I belong to an organisation and would like information about how we can become a Branch or an Affiliate of CPSA. (NB: Branches are covered by CPSA's \$20 million Public Liability Insurance.)

☐ Please add a \$5 / other: _____ donation to my membership so I can be a CPSA supporter. (All donations above \$2 are tax deductible.)

☐ Please send me information about making a bequest to CPSA in my will.

Name: _____

Address: _____

State: _____ Postcode: _____

Phone: _____ Email: _____

Payment details (for credit card):

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Expiry: _____ Amount: _____ Signature: _____

Please send to: CPSA, Level 3, 17-21 Macquarie St, Parramatta NSW 2150

Letters

Letters are personal views only and do not necessarily reflect CPSA policy. Ed.

Sneaky nursing homes

JUST a letter of warning about dealing with nursing homes. Sadly at the beginning of the year I had to put my wife in full time care. I did not have to pay a refundable accommodation bond, because we were below the income and asset threshold.

The woman in charge of admission told me that, if I pay a bond, I will not have to pay as much for everyday expenses. When I asked her when I would get the money back, she told me I should get it back within five working days of my wife passing away or moving out.

A month after my wife's death, I had not got the money back yet, so I asked about it and was told to ring head office. They told me I could not get it back before the end of probate for my wife's estate.

This was contrary to what I had been told at the nursing home. The only reason my wife's estate needs to go through probate is for that bond money.

It will now cost me thousands.

*R Brulotte
Murwillumbah, NSW*

Royal Commission into aged care

ITOOK up advocating for the elderly after my husband was abused in care. Since then I have started a mandatory nurse/carer-to-patient ratio petition on change.org and joined forces with Jane Seaholme, who also had a similar petition. Our petition has reached a staggering 227,000 signatures. Senator Derryn Hinch will table the petition in the senate.

In the eighteen months during which I have been speaking out for justice for all those in care, I have collected hundreds of stories from people who have experienced the disgusting way their loved ones are being treated in aged care. The stories I have read are totally horrific in today's society. My small group Actioning Change for Aged Care came about when Helen Hardy and I joined forces. Helen's mother was

also abused in care.

I have organised aged care crisis meetings in Bundaberg and Melbourne. Helen and I want to take our aged care crisis meetings around the country. We have been asked to conduct a meeting in Coffs Harbour, Brisbane, Toowoomba and WA.

There is a continuing grab for higher profit at the expense of care. This has to be stopped. Not only do we see residents suffer but we also see good staff run off their feet trying to meet ridiculous deadlines.

We need to make a strong stand now. It has to come from the community and if all like-minded groups pull together we can do this. It will be a massive fight, but unless we start now we will never see a change. We need to make the government and providers accountable and stop the suffering and rotting in our aged care system.

People are angry but are too scared to speak up as they feel they will jeopardize the safety of their loved ones in care. What we need is a Royal Commission.

*Heather Mansell Brown
Bundaberg, QLD*

"Heather Mansell Brown got her wish. Well done! (Ed.)"

NBN and emergencies

I WRITE to *THE VOICE* about the National Broadband Network (NBN). I have been forced to connect to the NBN recently. I found that if the electricity goes off, so does my phone. I am a Priority Assistance* customer of Telstra. I have also written to them and to the electricity office. I am forced to buy a mobile

phone now to call emergency in case of need.

*Edwina du Cassé
Nambucca Heads, NSW*

(*Priority Assistance is a service available to eligible customers who have their fixed home service with Telstra. This service is available to customers who have, a diagnosed life threatening medical condition and whose life may be at risk if they don't have access to a working phone line service. Ed.)

Send a letter to THE VOICE

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

voice@cpsa.org.au

You must include your name and suburb/town for the letter to be published, though these may be omitted in publication if the letter contains personal information. Letters may be edited for length and clarity.

Aged and Disability Care Royal Commission

CPSA supports Senator Jordon Steele-John's call for the aged care Royal Commission to be expanded to include the abuse of people in disability care.

As the first person with a disability to sit in the Upper House, Senator Steele-John said he often heard of horrific cases of abuse in the disability sector.

"I'm talking about being locked in rooms, I'm talking about being kicked, I'm talking about being spat at and restrained."

The terms of reference for the aged care Royal Commission have not been finalised.

**Your central gateway to
aged care services...**



myagedcare

1800 200 422

myagedcare.gov.au

PENSION AGE TO STAY AT 67

THE Australian Government has ditched its plan to raise the age at which people become eligible for the Age Pension to 70. It held on to the plan for more than three years after announcing it as part of Budget 2015.

CPSA welcomes this move. Labor, which raised the eligibility age to 67, opposed a pension age of 70, so that both major parties are now committed to not raising the eligibility age above 67.

Many of the more than 100,000 people over 50 who are on Newstart and may have no real chance to ever work again now at least know they won't have to wait an extra three years for the Age Pension.

A turning point for electricity prices

A RECENTLY announced Australian Government decision has the potential to significantly ease electricity costs.

The Government has decided to introduce an electricity 'default market offer' with a price cap.

This is a standard contract with a regulated price cap. This was one of the key recommendations of the Australian Competition and Consumer Commission's (ACCC) report into the electricity market.

Those few who have super can access it knowing that the Age Pension will be there three years earlier.

Economic hardheads are crying foul, pointing out that the Age Pension costs the Budget \$40 billion a year and that this will rise unless something is done about it.

What none of these hardheads have done is explain why the fix has to be at the expense of the more than 100,000 people aged 50 and over who are on Newstart.

In contrast, there have been many measures in recent years, which have favoured the wealthy.

If we need to fix a Budget problem, let's look at all the things that cost a lot of tax dollars.

Incidentally, those who are on Newstart and are waiting for the

This decision is a watershed moment for people who can't shop around online for a better power deal or who struggle to understand complicated energy contracts.

The Government has also directed the ACCC to monitor and report on prices and profits in the National Electricity Market.

Electricity providers will be legally required to provide the ACCC with information and the ACCC will monitor whether the electricity market is working in the interests of electricity customers.

Age Pension to kick in, they can apply for the Age Pension thirteen weeks before turning pension age.

It is important to do so to ensure there's no gap between Newstart payments and Age Pension payments.

Energy Supplement safe!

THE Australian Government has decided to abandon plans to axe the Energy Supplement, which has been stalled in the Senate. The energy supplement is worth \$365 a year to single pensioners and \$550 a year to pensioner couples.

The plan to get rid of the Energy Supplement, just like the plan to up the eligibility age for the Age Pension, dates back to 2015. The Government tried and tried and tried, but finally ran out of ... energy.

Alongside these key decisions, a new analysis by Green Energy Markets says that prices will drop over the coming years regardless of this decision because of a growing renewable energy sector.

In a classic case of supply and demand, when large amounts of supply were withdrawn from the market following power station closures, prices began to rise.

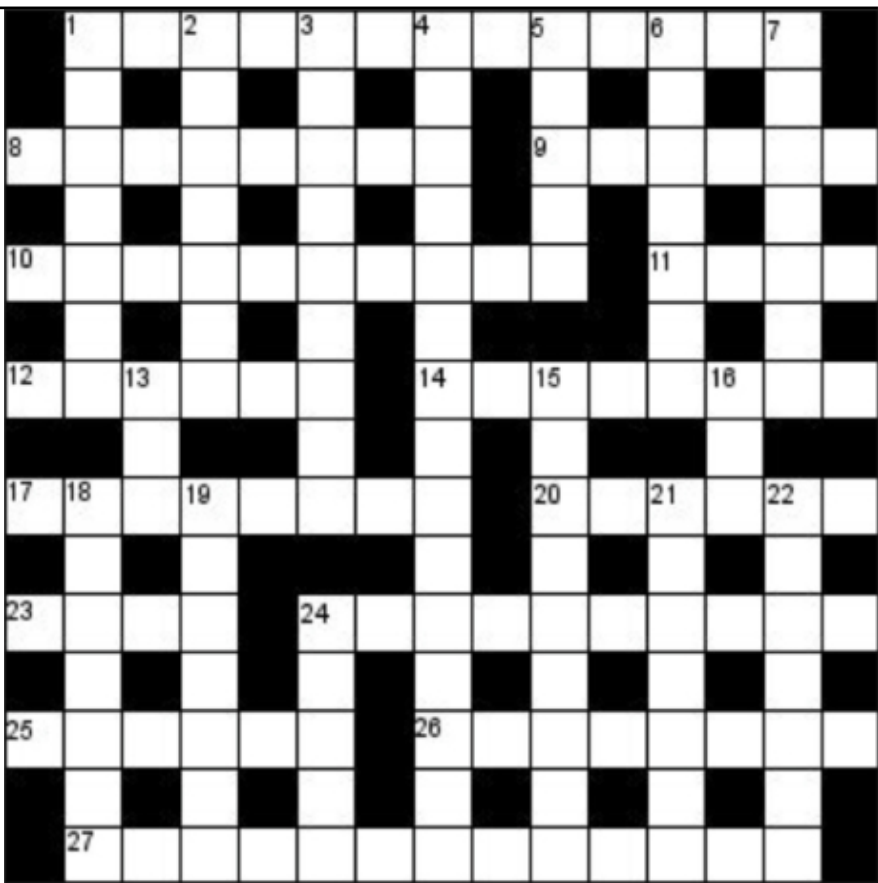
However, with large-scale renewable energy projects gathering steam, price reductions are predicted to follow.

Hope springs eternal.

Crossword by Hilda Thorburn

Across	Down
1. Master Conductor (in German context)	1. Academy, school
8. Lift	2. Anna ... Famous Russian Dancer
9. Dull, tedious	3. Sluggish, lazy
10. Ornamental	4. Wedding document (8,7)
11. Single thing	5. Saturate
12. Put up again (e.g. curtains)	6. Finishing points
14. Beneficent, merciful	7. Poem of 10 or 13 lines
17. Skilful, cunning	13. ad ... (L) spontaneous
20. Joseph Mallord William ..., English painter	15. Deer-like ruminants
23. Addict	16. Possess
24. Impartial	18. Attacks
25. Bad taste	19. Appears unexpectedly (5,2)
26. ..., because surgery was closed (2,6)	21. Nonsense, red stalk vegetable
27. Beyond the reach of the senses	22. Hermit
	24. Show in

Answers on back page



ALL MEMBERS WELCOME



CONFERENCE & AGM 2018

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the doorstep of the CBD.

At Conference, participate
and help set CPSA's direction
for the coming year.
In your free time, enjoy the sights
and atmosphere of the city with
fellow Members and friends.

LISTEN TO GREAT GUEST SPEAKERS
and take the opportunity to speak
on behalf of CPSA Members.

If you are not a Delegate, you can represent
a Branch that doesn't have a Delegate.

CALL CPSA HEAD OFFICE **1800 451 488** FOR MORE INFORMATION

Attendees should be registered to attend by Monday 17 September (late applications will be considered). Branch, Area Council and Affiliate Delegates: send registration forms through respective Branch, Area Council or Affiliate. Members who wish to attend as an Observer, or to enquire about being a Delegate, should contact Head Office.

A new Social Security Commission

THE Victorian independent Member of the federal Parliament Cathy McGowan has introduced a private member's Bill to establish a social security commission.

The main task of the new commission would be to conduct a minimum of one review of the adequacy of each social security payment every four years.

This commission would guide the Parliament on the rates of income support payments, helping to ensure that payments are adequate and that indexation settings are right.

The proposed commission would make recommendations to the Australian Government and the Government would be required

to respond, but it would not be bound to accept and implement the commission's recommendations.

CPSA supports the establishment of a commission, but would like this commission to operate along the lines of the Fair Work Commission. For example, the Fair Work Commission recently announced a 3.5 per cent increase to minimum wages. Employers must pay this increase.

The reason the Government will never have a commission setting social security payments like the Fair Work Commission sets the minimum wage is obvious. When the Fair Work Commission increases the minimum wage, it's employers who foot the bill, not the Government.

A social security commission

setting social security payments would bind the Australian Government to pay whatever the commission came up with.

The value of Ms McGowan's proposed model is that a social security commission would have the expertise to calculate what social security payments should be. It could shame the Australian Government into action.

THE VOICE will keep its readers posited about how the Social Security Commission Bill 2018 progresses.



A catch when switching super funds

WITH all the talk recently about underperforming retail superannuation funds, you could be tempted to switch to a better performing fund. However, there can be a catch.

CPSA was contacted by someone who had switched to a better performing fund, only to find that their Age Pension payment had gone down substantially. Their question: how come?

Same balance, so no change in the asset test.

Better returns, so more income, but income from super is generally speaking deemed.

What could the reason be?

People applying for the Age Pension must satisfy an income test and an assets test to be eligible for a full or part Age Pension. Before 1 January 2015, anyone receiving the Age Pension was eligible for a deduction amount on their superannuation pension. This amount was deducted from the assessable income for the Age Pension income test.

However, anyone starting a superannuation pension on or after 1 January 2015 is not eligible for a deduction amount against the income test. Instead, the entire

superannuation pension is subject to the deeming rules.

If you were on the Age Pension before 1 January 2015 and were drawing a superannuation pension as well, and then you switched to a new super fund after 1 January 2015, you don't qualify for a deduction amount anymore. The full balance is deemed for the income test. This results in a reduction of the fortnightly pension payment.

So, if you were thinking of switching super funds, think carefully and ask questions before you do. You may need to decide if the higher return from your new super fund outstrips the benefit of a deduction amount you have in your old fund.

ASIC slams reverse mortgages

THE AUSTRALIAN Securities and Investment Commission (ASIC) reviewed 17,000 actual reverse mortgages which older people had taken out on their homes.

It found that borrowers had a poor understanding of the risks and future costs of their loan. Borrowers generally failed to consider how their loan could impact their ability to afford their possible future needs.

Lenders have a clear role to play in discussing these future needs, but

for nearly all of the loan files which ASIC reviewed, the borrowers' long term needs or financial objectives were not adequately documented or considered.

The main concern for anyone taking out a reverse mortgage on the home they live in is that their equity reduces to the point where they can't sell and buy a more suitable home or aren't able to afford a good nursing home if they need one.

ASIC also noted that consumers had limited choices for finding a reverse mortgage. Several providers withdrew from the market after the global financial crisis.

Consumer demand for reverse mortgages has grown gradually since the global financial crisis. The value of reverse mortgages increased from \$1.3 billion in March 2008 to \$2.5 billion by December 2017.

Currently, the following banks provide reverse mortgages: Bankwest, Commonwealth Bank and Heartland Seniors Finance.



How nursing homes save \$500 million annually on staff

THE TRIAL of an on-call medical service for 24 nursing homes in Brisbane has prevented more than 600 unnecessary trips to the hospital emergency department and up to 500 unnecessary hospitalisations over a 12-month period.

During this time, care was provided on 960 occasions, which prevented 638 emergency department presentations. Of these, 498 were potentially prevented hospitalisations.

The trial saved the Queensland Government anywhere from \$3.5 million to \$4.5 million to provide hospital treatment. The trial itself cost \$746,000.

This is good news, but the success of the trial also points to a failure elsewhere in the system.

If these 24 nursing homes had had more registered nurses rostered on, wouldn't a similar result have been achieved?

Were these 24 nursing homes doing a good job, or were they busily shifting the cost of care covered

by federal care subsidies onto Queensland's state health system?

Extrapolating the savings made in this trial to the residential aged care sector nationally, which comprises just over 3,000 nursing homes, the nursing home industry's practice of sending residents to the hospital emergency department at the slightest whiff of trouble, cost the state-run hospital systems half a billion dollars a year.

This is a rough calculation, as most extrapolations are, but it does explain why the nursing home sector is so keen on calling ambulances and so reluctant to publicly report on its staffing arrangements in individual nursing homes.



Shining a light on nursing home (under)staffing

REBEKHA Sharkie MP from the Centre Alliance Party has introduced legislation into the federal Parliament to force nursing homes to publish how many staff are rostered on at any point.

The Aged Care Amendment (Staffing Ratio Disclosure) Bill 2018 would provide greater transparency for families moving loved ones into residential care so they can make more informed choices about the facilities they consider.

The aged care sector is resolutely opposed to setting minimum nursing home staffing levels.

Australian Governments, both Labor and the Coalition, accommodate the providers' opposition to minimum staffing levels, because this reduces the overall amount in care subsidies which they have to pay.

The Bill requires providers to publish full-time equivalent staffing ratios by qualification category on the My Aged Care website every

quarter.

If any of these ratios change by more than 10 per cent, the aged care provider must notify the Government, within 28 days.

The categories of qualifications include registered nurses, enrolled nurses, nurses with a Certificate IV or equivalent qualification, personal care attendants, allied health staff, and other staff members.

Different facilities have a different composition of care needs. That's why the Bill allows nursing homes to add a short written statement to their published staffing ratio disclosures so they can explain the context of their staffing mix.

CPSA supports this draft legislation as so many people complain about nursing homes being understaffed and staff being overstretched, that shedding a light on this can only be a good thing.

It would also help people looking for a nursing home to see which nursing home takes staffing seriously and it would allow advocates to compare Australian staffing ratios with ratios elsewhere in the developed world.

Term deposits: good or bad?

ARE you retired and addicted to term deposits? This is the title of a new booklet produced by CPSA to shine a light on the truth about term deposits.

Interest rates are at all-time lows. Term deposit rates don't even match the higher deeming rate of 3.25%. Times are tough for pensioners who have always had their money in term deposits.

If you are one of those pensioners, if you think term deposits are 'no risk', if you think investing in shares is a casino, and if you think there aren't any financial planners who can be trusted, this booklet is something you should read.

Are you retired and addicted to term deposits? is a free booklet. It offers a comparison of the returns on term deposits and shares in the ten years from October 2007, just before the Global Financial Crisis hit. And guess what? Shares did better than term deposits.

If you want to know the long and the short of it, contact CPSA Head Office on 1800 451 488 for a copy of *Are you retired and addicted to term deposits?* We can send you a copy via email or in the post.

Are you retired and addicted to term deposits?



Do you think term deposits are 'no risk'?

Do you think investing in shares is a casino?

Do you think financial planners can't be trusted?

Then this is something you should read.



Funded by the NSW Government

Nursing home drug use: more evidence for staffing ratios

NEARLY two-thirds of nursing home residents are given psychiatric drugs every day.

A drug use survey by the University of Tasmania has shown that 61 per cent of 11,300 residents in 150 homes were on daily doses of benzodiazepines, a type of tranquilliser drug, or antidepressants, many of which were also a sedative.

The study found that these drugs were often inappropriately prescribed with experts saying these high rates demonstrate the prevalence of 'chemical restraint' in nursing homes.

Chemical restraint in nursing homes takes the form of the use of sedation to control the behaviour of residents, particularly those with

dementia.

Existing evidence shows limited to no benefit for residents. In fact, the drugs often have adverse effects, including deaths, stroke and heart problems and are linked to increased rates of pneumonia, falls and seizures.

According to experts and peak clinical guidelines, these types of drugs should only be prescribed to people with dementia in exceptional circumstances and after psychological, or person-centred, approaches have failed.

The study found that these drugs are being used to manage even 'common' behaviours such as wandering, agitation and calling out.

A key question is, if such high rates of chemical restraint are occurring because staff cannot manage behaviours effectively due to a lack

of staff numbers or an inappropriate staff skill mix.

Mandated staff to resident ratios would help ensure that chemical restraint in nursing homes is only ever used as a last resort.

Minister for Ageing is here!

CPSA has finally got its wish.

At the CPSA Annual Conference in 2014 a motion was adopted:

The Federal Government should reinstate a Minister for Ageing.

The motion was confirmed at each Annual Conference after that.

Just short of four years later the Australian Government has appointed a minister for ageing.

Ken Wyatt, previously the Minister for Aged Care, has been sworn in as the Minister for Senior Australians and Aged Care.

Not exactly the title suggested by members, but close enough.

Home Care waiting list blows out

OVERALL, the number of people waiting for a Home Care Package (HCP) has increased by a massive 3.7 per cent in a single quarter, from 104,602 to 108,456.

The number of people on the waiting list who had an inadequate HCP or who had been promised an HCP has increased even more, from 47,908 back in the December quarter to 54,821, a clear 14.4 per cent increase in a single quarter.

These increases in the waiting list are just numbers, but they represent human suffering for well

over 100,000 older people who get inadequate aged care or no help at all. It means partners providing care where they themselves are struggling and it means people being packed off to nursing homes.

At 31 March over 80 per cent on the waiting list were waiting for the two highest level Home Care Packages. Maximum wait times for older Australians awaiting a high level HCP extended beyond 12 months while for lower level HCPs, they ranged between 3 to 9 months.

Anyone who thinks they may need a Home Care Package in the future, would be well advised to try

and get a foot in the door by getting help through the Commonwealth Home Support Program (CHSP).

The CHSP is what used to be called home care and offers low level support with house cleaning and maintenance at the basic level, but also personal care.

Not only is it advisable to get help early through the CHSP if you want to stay in your own home and not go into a nursing home, it is also important to get CHSP because it means you're in the system. You may be able to get an Home Care Package more easily.

Meanwhile, it is clear that the Government needs to put together a clear plan for how the Home Care Packages waiting list is going to be made a thing of the past.

This is important to reassure older Australians waiting for a package, but it is also the only way that aged care providers will be able to commit resources to the expansion of their services.

The Government needs to look closely at the needs of people on the national waiting list and at future demand to ascertain what level of additional packages will be required over the next four years to meet people's needs and minimise waiting times.

Next of Kin – emergency contact program

THE NSW Police runs the Next of Kin program for people living alone who want to make sure emergency services can contact a person of their choice in case of an emergency.

You can register the details of your nominated person through the NSW Police's Next of Kin program. You can also register your doctor, dentist or any other medical alert contacts that could help you in an emergency.

The information can assist ambulance and police in contacting a relative or other person close to you and inform them of your situation.

The NSW Police will give you a registered number along with a sticker and a keyring.

To register for this free service, contact your local police station and speak to the Crime Prevention Officer about the Next of Kin Program and the application process.

Gap for smoke alarms for hearing impaired

THERE is a glaring gap for people with hearing impairment over 65 trying to access smoke alarms.

These specialised alarm systems include a strobe light, pillow shaker and beeper.

You'd think that because smoke alarms must be installed in every home in NSW, that these specialised alarms wouldn't be too difficult to access.

And they didn't used to be.

Before 31 May 2017 these alarms cost just \$20 through the NSW Smoke Alarm Subsidy Scheme.

But overnight the price jumped 30 times to \$600 for people over 65.

This is because when the responsibility for disability and

aged care services shifted from NSW to the Commonwealth the NSW Smoke Alarm Subsidy Scheme ended.

At the time the Commonwealth agreed to look after those over 65 in NSW.

It appears, however, that the Commonwealth isn't holding up its end of the bargain.

My Aged Care says that they don't deal with these smoke alarms at all and even people on Home Care Packages (HCP) can't use HCP funds to buy these smoke alarms.

So, if you have a hearing impairment and you can't afford to install a smoke alarm and you are not in receipt of services through the NDIS or you are over 65 then you cannot get a subsidised smoke alarm.

This buck passing must stop.

CPSA has written to the Australian Assistant Minister for Disability Services and Shadow Minister for Disability as well as the NSW Minister for Disability Services and the Shadow Minister for Disability.

THE VOICE will keep you posted.

Paper bills decision delayed

THE SEPTEMBER meeting of the Consumer Affairs Forum, which was to make a decision on paper bills (*THE VOICE*, September 2018), was postponed due to the ministerial reshuffle following the change in leadership of the federal Liberal Party. The meeting was rescheduled for later this year. *THE VOICE* will keep you up to date.

ACCC takes hearing aid retailers to court

THE April 2018 issue of *THE VOICE* featured a story on the hearing aid industry. This industry is heavily subsidised by the Australian Government through the Hearing Services Program.

The ACCC said it was "concerned about a range of business practices in the hearing services industry, particularly around incentive based sales and commissions that are commonly used to motivate clinicians to sell hearing aids".

The ACCC has now commenced legal proceedings against hearing aid retailers Oticon Australia Pty Ltd and Sonic Innovations Pty Ltd, not because of incentives and commissions, but because these companies are alleged to have made false and misleading representations to pensioners in advertisements for hearing aids.

Oticon and Sonic have admitted that the AudioClinic and HearingLife advertisements contained false and misleading representations.

In order to obtain a free hearing aid, advertisements said, pensioners had to book a free hearing test at an AudioClinic or HearingLife clinic before the deadline in the

advertisement.

There was, however, no deadline to obtain a fully-subsidised hearing aid under the Australian Hearing Program.

The companies also claimed that free hearing aids included wireless technology that would allow users to connect them to digital devices like televisions and mobile phones.

However, this technology was not included with the free hearing aid, is not under the Australian Hearing Services Program, and is not free.

The companies also claimed that any user of the advertised hearing aid would no longer miss any conversations.

This was an empty guarantee, because it depends on a person's individual circumstances and the nature of his or her hearing impairment what they can hear and what they can't.

Oticon and Sonic have committed to offer refunds to customers who purchased additional equipment to use with the advertised hearing aids.

10 Questions to ask about residential aged care

10 Questions is a series of leaflets written by nurses, doctors and experts with experience in aged care. They are designed to help in the search for residential aged care. There are twelve leaflets currently available:

- Staffing
- GP services
- Cultural needs
- Palliative care
- Fees and contracts
- Facilities and lifestyle
- LGBTI needs
- Aboriginal and Torres Strait Islanders
- Dental and Oral Health needs
- Mental health needs
- Rural and remote aged care
- Dementia care



If you would like any of the leaflets mailed to you, call Head Office on 1800 451 488.

CPSA Updates

CPSA Funding

CPSA receives funding support from the NSW Government Departments of Family & Community Services and Health, and the Australian Government Department of Health.

New CPSA reports

CPSA has produced two reports for the Department of Family and Community Services. These reports are *Coping with Bereavement in Older Age* and *Housing Insecurity and Older People in NSW*. Contact CPSA if you would like a copy of these reports and we can email or post them to you.

Quality Aged Care Action Group (QACAG)

QACAG is a community group fighting for high quality care for older people in nursing homes and community aged care services. Members include people receiving aged care services, their partners, family and friends, nurses and retired nurses, people working in aged care and other people committed to aged care.

The group meets every two months, usually in a Sydney CBD location and a focus of the group is to help educate and empower the community to demand high quality aged care. For more information, or to become a member, contact the NSW Nurses and Midwives Association on (02) 8595 1234 and ask to speak to someone about QACAG or email qacag@nswnma.asn.au

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 www.cpsa.org.au/about-us/annual-reports and www.cpsa.org.au/about-us/constitution

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

Featured Concession of the Month

ALL NSW water authorities (Sydney Water, Hunter Water and councils) provide pensioner rebates on water and sewerage charges.

Sydney Water and Hunter Water also provide stormwater rebates and rebates to customers who use water in life-sustaining equipment such as kidney dialysis machines. In order to receive any of these rebates you need to be the owner and occupier of one of the following:

- single dwelling
- dual occupancy
- strata or company title unit
- unit in a retirement village with a life term lease

If you own the property with someone who isn't a pensioner, you may still get a rebate but this depends on your relationship with the other owner. To determine your eligibility and to apply, contact your water authority directly.

CPSA aged care prize competition #5

Three \$50 gift vouchers to be won!

Which agency do you contact if you want to find out if a nursing home was found to have met all of the care quality requirements during an accreditation audit?

- ☐ Commonwealth Ombudsman
- ☐ Federal Department of Health
- ☐ MyAgedCare

Competition closes on 18 November 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 Head Office, Level 3, 17-21 Macquarie Street, Parramatta NSW 2150.

CPSA Aged Care Prize Competition #4 Winners

In the last two editions of *THE VOICE*, CPSA ran its 4th competition.

The question was: What is the earliest age at which you can register for aged care with MyAgedCare, as an Aboriginal and Torres Strait Islander person or as a non-Aboriginal and Torres Strait Islander person?

The correct answer was: '50 or 65'.

The winners of the three \$50 vouchers are:

Barb O'Brien
Helen Kensy
Sandy Nguyen

Age Pension, DSP, Carer Payment and Newstart per fortnight From 20 September 2018

Pension

Single	+ \$ 8.70	\$ 916.30
Partnered	+ \$13.20	\$1,381.40

Pension - homeowner

Single asset limit	\$ 564,000
Partnered asset limit	\$ 848,000

Pension - non-homeowner

Single asset limit	\$771,000
Partnered asset limit	\$1,055,000

Newstart

Single	+\$ 4.40	\$ 550.20
Single over-60	+\$ 4.70	\$ 595.10
Partnered	+\$ 6.60	\$ 993.40

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
13 77 88

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
1800 422 322

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

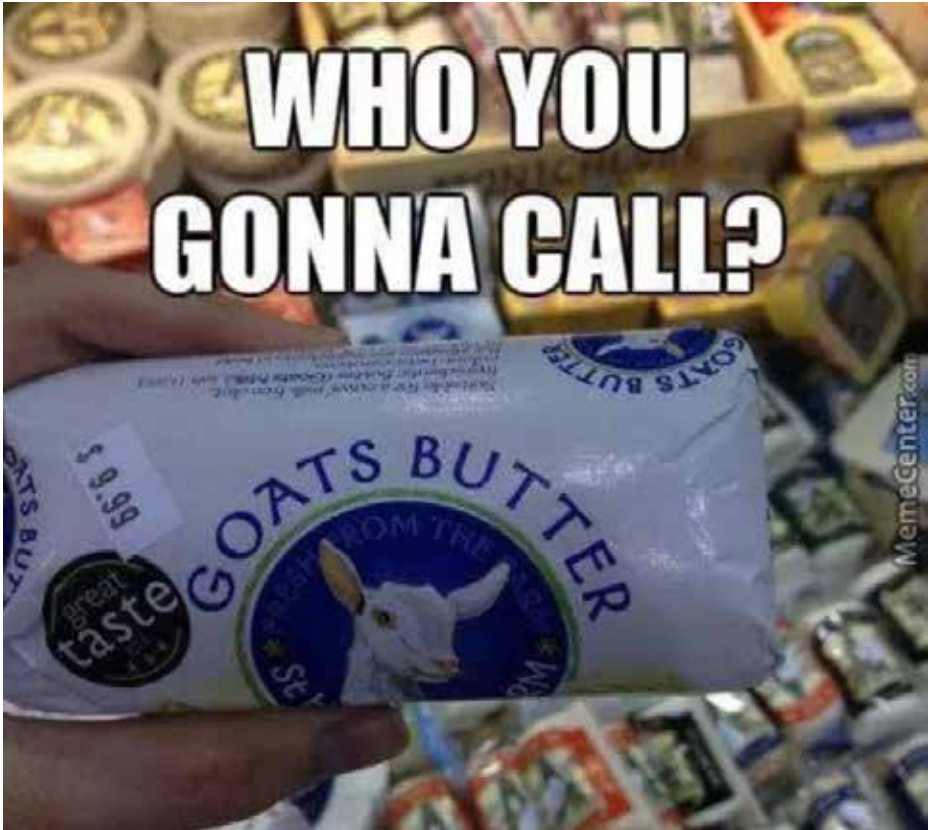
Insurance Law Service
Legal assistance and advice on
insurance law and disputes
1300 663 464

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

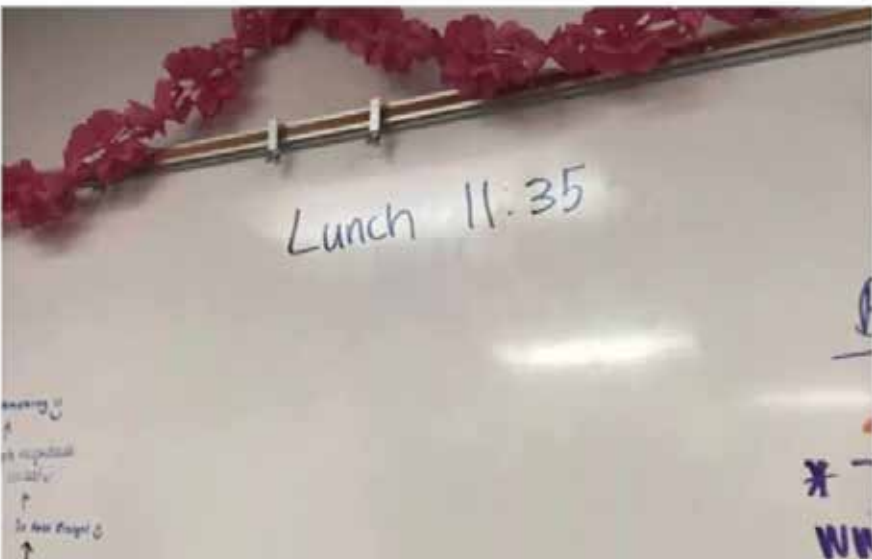
**Office of the Legal Services
Commissioner**
Complaints about lawyers &
conveyancers
1800 242 958

Giggle Page



WHO YOU
GONNA CALL?

This bible verse always keeps me going



Harry
@wroetoshaw



Follow

Name's Bond, James Bond.
And you are...?



Crossword Solutions

Crossword on Page 4



	1	C	A	2	P	E	3	L	L	4	M	E	5	I	S	6	T	E	7	R
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