

OAKDEN AGED CARE REVIEW: GOVT "RELENTLESS" IN DOING VERY LITTLE

HORRIFIC abuse and neglect at the Oakden aged care facility in Adelaide prompted the federal Minister for Aged Care to call for a review. On 25 October 2017, the minister released the report of the Review of National Aged Care Quality Regulatory Processes.

The minister announced the adoption of one of ten recommendations (recommendation #8) of this review in a speech to the National Press Club on the same day:

"The old process of notifying providers ahead of subsequent re-accreditation reviews will go, replaced by comprehensive unannounced visits conducted over at least two days.

"Our commitment to this will be relentless, on behalf of all senior Australians, who deserve nothing but the best of care".

However, it is already official policy that each nursing home will receive at least one unannounced visit per year. Currently, nursing homes undergo re-accreditation reviews once every three years.

So, what the Minister appears to have committed to is increasing at-least-one



unannounced visit per year to at-least-one-and-a-third unannounced visit per year.

The question is: If one unannounced visit per year could not prevent the horrific abuse and neglect at Oakden and other nursing homes, how is a one-and-a-third unannounced visit going to prevent it in future?

From our reading of the minister's speech it seems that the minister has committed to practically nothing at all.

Apart from responding to recommendation #8, the

minister has failed to respond to any of the other nine recommendations.

Recommendation #1 is for an "Aged Care Quality and Safety Commission to centralise accreditation, compliance and complaints handling". It is anybody's guess how this will improve the quality of care. The functions of accreditation and compliance are already combined. Complaints handling is stand-alone, but combining it with accreditation and compliance

arguably is going to make it easier for things to be swept under the carpet.

Recommendations #2 and #3 are for a "centralised database for real-time information sharing" to enable a "National Quality Indicators Program" in which all aged providers must "participate". Neither a database nor an Indicators Program currently exists, and it is obvious why: The quality of care standards are so absolutely vague that a centralised database to capture

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Letters



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(as at 1 November 2017)

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Age discrimination in car insurance

IT IS time for me to renew my car insurance, so I have been comparing quotes from various insurers. I have been astounded to find that age discrimination is rife when it comes to car insurance.

One insurer asked me point blank if another younger person would be driving the vehicle. When I replied no, I was told that if I nominated a younger person, even if they never drive the vehicle, my premium would be reduced by \$205. I stated that this was age discrimination and they eventually agreed. I believe that other insurers are doing similar.

Seniors are constantly being victimised for their age. I have a clean driving slate, no loss of points, no accidents. Why should I have to nominate a younger driver when I have a clear record? Why should I have to nominate a younger person at

all?

Another insurer quoted a ridiculous premium and when I questioned it, I was told it was because I live in a higher crime area. Yet all police statistics indicate a reduction in crime in my area. I contacted the head office of this insurer and was given a quote that was \$505 cheaper than the original.

My experience shows that insurance companies are ready to discriminate based on anything they can, so it pays to shop around and ask questions if a quote seems too high.

*Ellen Karas
Fairfield, NSW*

Eyeing cataract surgery

I AM waiting on the public system for cataract surgery. Waiting time is not acceptable. I reside alone in Broken Hill NSW and don't want to lose my licence. Where can I pay cash for the procedure possibly in Adelaide SA. I

believe Medicare will rebate a small amount. I have the funds and although I am not in immediate need, I would like to have one eye done and pay for it myself. I keep on seeing the ophthalmologist here in Broken Hill Hospital, but seem no closer to being put on the waiting list. It's a joke. My age is 72 and I was born here in Broken Hill.

*Geoff Farrer
Broken Hill, NSW*

The cost of cataract surgery varies enormously so it will pay off to shop around. You could contact the Royal Australian and New Zealand College of Ophthalmologists on (02) 9690 1001 for more information about services available in South Australia. (Ed.)

We are valuable

WHAT I find concerning is the destructive rhetoric coming out of the mouths of senior and influential

CPSA



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Letters



politicians and public servants, deeply embedded in classical economics and notions of profitability, that the ageing population is now and will continue to be an unbearable burden on the younger generations and as such must be dealt with accordingly.

As with much other alarmist and punitive rhetoric, this is based on the wrong and misguided premise that those who are no longer perceived as actively involved in the economy in paid employment are no longer of value and thus open for abuse, ostracism and exclusion and clearly past their use-by date.

What a disgraceful view this is, and how well it highlights the pernicious and underlying materialism which is increasingly characterising our nouveau riche society and its crass opportunistic view of the world. Intergenerational Reports do little to unite us as a country of equals. So much nonsense has come to surround the federal budget, surpluses and deficits and associated scare mongering.

Lyn Maciver
Epping, NSW

NDIS funding

What is CPSA's view of people over 65 paying an additional Medicare levy from 1 July 2018 and a further additional Medicare levy from 1 July 2019 to fund the National Disability Insurance Scheme (NDIS) when people 65 and over are specifically excluded from NDIS eligibility by legislation?

Bev Hourn
Longreach, QLD

CPSA's position is that the NDIS should be available to all people. While it is anomalous that the tax system through Medicare should raise money for the NDIS from over-65s, few retirees pay income tax and CPSA will not dilute its campaign for inclusion of over-65s into the NDIS by pursuing a partial Medicare Levy exemption, however valid the argument for an exemption is.

It should also be noted that the NDIS will need to be funded through a tax of some sort, if not through the Medicare Levy, then either through an increase in the income tax rates or by some other means where

an exemption would not be practicable.

It is also true that people who go onto the NDIS will continue to be on it once they turn 65. (Ed.)

Social housing: one size does not fit all

WHERE I grew up in the UK, my parents, when they got married, were placed on a list. They were given a one-bedroom home within a year.

Then, when they had myself, they were moved to a two-bedroom home. When my sister was born, we being both girls shared the bedroom. When my next sister was born, we were moved to a three-bedroom home.

When the size of your family decreased, you were then downsized into a smaller home to suit your needs.

No questions. It was what happened.

Eventually my parents would have been back into a one-bedroom home.

These homes were usually within a 5 suburb area unless otherwise requested. We as a family had no say in the downsizing and it was the accepted way.

Australia has far too many singles or couples living in big government homes. It needs to be addressed. Once the size of your family reduces, so should your home, freeing up homes for families in need.

We need a big shake up in this area. We need to provide more one-bedroom places and move families around to the home that best meets their needs.

Teresa Brown
Woori Yallock, VIC



All the news from the 2017 CPSA Annual Conference on pages 6 and 7

FREE HEALTH TALKS

HEALTH
PROMOTION
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CPSA offers free health education sessions promoting healthy active ageing to groups of older people. The sessions are delivered by trained volunteers and can be presented in English and a number of community languages.

Sessions are available across metropolitan Sydney, the lower Blue Mountains, Central Coast, the lower Hunter, Illawarra and Shoalhaven areas.

To book a free talk on:

- Diabetes Awareness
- Falls Injury Prevention
- Healthy Brain Ageing (Your Brain Matters)
- Medicine Management
- Oral Health Care
- Osteoporosis Awareness

Call Habib, HPSOP Coordinator on 1800 451 488 or email health@cpsa.org.au

Send a letter to THE VOICE

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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.



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performance by providers would be like trying to capture air in a fishing net.

Recommendations #2 and #3 would make sense if there were effective quality standards. However, the review makes no recommendations to develop and establish such standards.

Recommendation #4 is for a “star-rated system for public reporting of provider performance”. Nice, but individual consumers don’t get to award up to five stars. Instead, the new Commission will put lots and lots of information in its “centralised database” and come up with a star-rating.

Recommendation #5 seems to be there to make up the numbers: “the Aged Care Commission will support consumers and their representatives to exercise their rights”. Surely, that should go without saying, let alone recommending?

Recommendation #6 is to “enact a serious incident response scheme (SIRS)” operated by the Aged Care Commission to follow up on the already existing

mandatory reporting of significant physical and sexual abuse of nursing home residents. The Review must have found no such follow-up exists today. Extraordinary.

Recommendation #7 is about limiting as much as possible “the use of restrictive practices” such as strapping residents to their bed or chair or sedating them. The Aged Care Commission must approve the administration of psychotropic medications. A good recommendation but what it ignores are the woeful staffing levels in nursing homes which are the likely main cause of inappropriate restrictive practices.

Recommendations #9 is about ensuring that “assessment against [quality] Standards is consistent, objective and reflective of current expectations of care”. Again, what is not acknowledged is that it is the current Standards themselves which are not-fit-for-purpose through their vagueness.

Recommendation #10: “Enhance complaints handling.” Of all the recommendations, this is the one which would seriously

drive positive change. When a complaint is investigated seriously, there is a resultant report which should be acted upon. If this happened with every complaint, over time there would be ongoing improvement in the quality of care in Australian nursing homes.

Aged care workforce review: unions banned

THE AUSTRALIAN Government has announced an “expert taskforce” to develop a wide-ranging aged care workforce strategy.

The Minister for Aged Care, Ken Wyatt, said the work of the taskforce would be inclusive, with exhaustive national consultation.

“The Taskforce will reach out to senior Australians and their families, consumer organisations, informal carers, aged care workers and volunteers.

“It will also consult with many others including unions, health professionals, universities and the health, education, employment and disability sectors”, said the minister for Aged Care.

That sounds pretty good,

but there are a few issues which suggest this aged care workforce review doesn’t properly represent all stakeholders.

There’s a problem with the composition of the “Expert Taskforce”.

It has twelve members. Four are aged care provider CEOs. One is COTA Australia, an organisation who previously campaigned for compulsory reverse mortgaging of the family home as a means of funding aged care. The other seven members are departmental staff (2) and academics (5).

In other words, neither consumers nor employees are represented on the “Expert Taskforce”.

“The people who look after our elderly are among the hardest workers in society. It’s unfathomable that the Government would review their industry without consulting them”, said Gerard Hayes, Health Services Union NSW Secretary.

CPSA is likewise appalled at the blatant stacking of the “Expert Taskforce”. Consumers and workers will be consulted by the taskforce,

Crossword by Hilda Thorburn

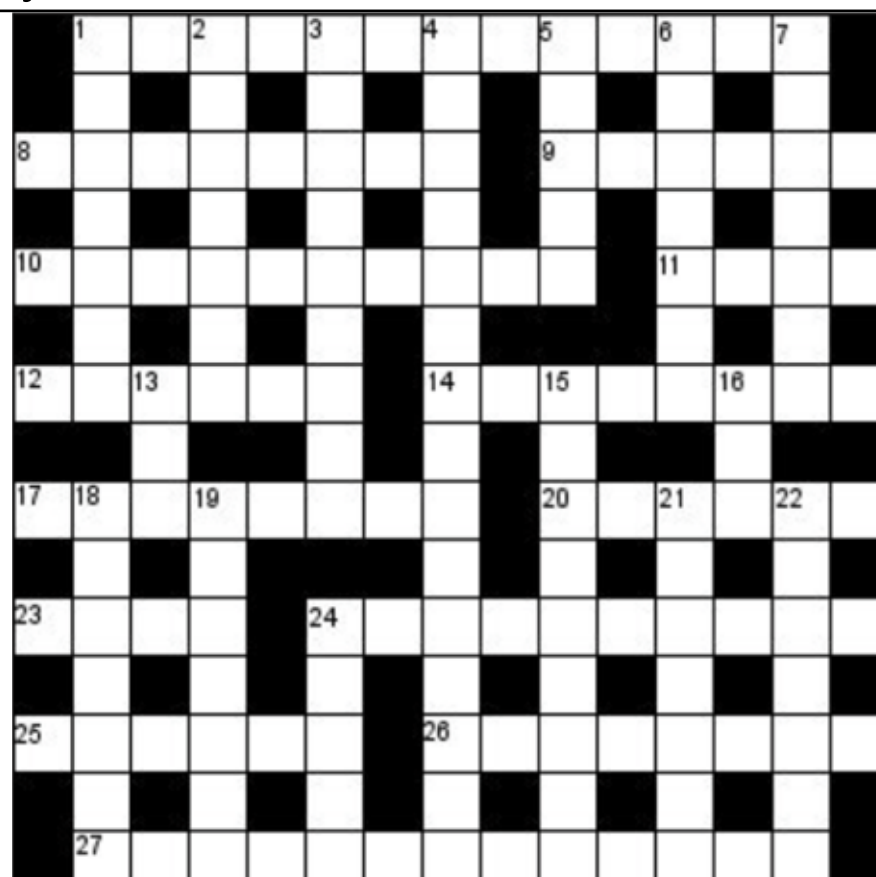
Across

1. Not purposeful
8. Missile, censure
9. Regard highly
10. Twice runaway to wed (5,5)
11. Necessity
12. Mark of disgrace
14. Maladies
17. Roller
20. Bulb flowers
23. Bridge part
24. Surgeon (Latin)
25. Burrowing rodent
26. Talkers
27. Four-weekly publications (7,6)

Answers on back page

Down

1. Vertical
2. Crawling stealthily
3. Plateau
4. A country’s transport system (8,7)
5. Angry
6. Candidate
7. Biggest
13. Sick
15. Baltic state
16. Rapa ..., Easter Island
18. Spar (4-3)
19. Cruel
21. Readable
22. Cultivates
24. Entrap





but they will be excluded from its deliberations, excluded from drafting its recommendations and excluded from having a say in how they are going to be looked after when they need care.

The taskforce will report to the Minister for Aged Care by 30 June 2018.

Shellharbour hospital will remain in public hands

THE NSW Government has axed its plan to privatise Shellharbour hospital, following a long and fierce community campaign with South Coast CPSA branches and members prominently involved.

The Minister for Health announced that they would be shelving plans to sell off the public hospital and would proceed with a Government led \$251 million redevelopment, starting next year.

This decision falls into a long line of Government backflips on proposed hospital privatisations across NSW. The original hospital privatisation plans also included Wyong, Goulburn, and Bowral, which were all dropped after backlash from local communities and health workers.

The message to the NSW Government has hopefully been heard loud and clear. Every cent of public funding of hospitals should be spent only on the delivery of health care, rather than a portion

of it being spent on creating a profit and what is left over being spent on inferior underfunded services.

President of CPSA's Unanderra Branch, Eli Harris, who has been front and centre in the collaborative fight for Shellharbour hospital said: "We have done well, and it just goes to show that if people take a stand you can change things". Eli and his fellow campaigners have now set their sights on saving Maitland public hospital.

Health insurance changes

THE main complaints from private health insurance consumers are about hefty premium increases, out-of-pocket expenses even when you're insured, and the lack of clarity as to what policies cover and what they don't.

Last month the federal Government announced changes to private health insurance.

The Government will establish "an expert committee to ensure a collaborative approach in determining the best model to make information on out-of-pocket costs charged by doctors more transparent and to help consumers with private health insurance better understand out-of-pocket costs". This means that out-of-pocket costs will not change. They will be explained better if the expert committee can see its way clear, but they will still be there.

Minimum private health insurance benefits payable for almost all medical devices listed on the Prostheses List will be reduced on 1 February 2018 with further reductions planned in years to come to save private health insurers more than a billion dollars in those years. The Government points out that "insurers will benefit from reduced expenditure on prostheses".

No dispute there, but then the Government says that consumers "will benefit from lower private health insurance premium increases".

However, even if that turns out to be the case, there's still the question if the manufacturers of prostheses are simply going to cop a billion dollar hit to their revenue.

If they don't, it's a fair bet that the money policy holders save on premiums will very quickly go on out-of-pocket expenses. Also, there are the new "product categories" to be introduced on 1 April 2019. These will be four categories of hospital products – Gold, Silver, Bronze and Basic – and three categories of general treatment (extras) products – Gold, Silver and Bronze.

Where insurers offer combined hospital and general treatment products, separate ratings will apply to each component of the product. These product categorisation arrangements will take effect from 1 April 2019.

In addition, from 1 April 2019 insurers will be able to offer travel and accommodation benefits under hospital cover instead of only under general treatment policies. However, it will not be mandatory for private health insurers to offer travel and accommodation benefits.



From April 2018, patients with limited mental health cover will be able to upgrade their cover to access in-hospital mental health services without serving a waiting period. Policy holders will only be able to use this exemption from the existing two month waiting period once.

Finally, from 1 April 2019, cover for the following natural therapies will be removed from all private health insurance products: Alexander technique, aromatherapy, Bowen therapy, Buteyko, Feldenkrais, herbalism, homeopathy, iridology, kinesiology, naturopathy, Pilates, reflexology, Rolfing, shiatsu, tai chi, and yoga.

Interstate ambulance charges

ATTENTION all those travelling interstate this holiday season: Do you know whether you're covered for ambulance services in other states?

The rules for this vary from state to state and it can get quite complex:

NSW residents, if you hold a Health Care Card or a Pensioner Concession Card and travel to Queensland or South Australia you are covered for emergency ambulances. However, you

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2017 ANNUAL CONFERENCE



THE CPSA Conference has once again come and gone with great success.

This year there was an impressive turnout of members and the venue was not the usual hall at the Salvation Army Headquarters, which is being renovated, but the Rydges Hotel in Surry Hills.

Conference was packed with lively grassroots policy discussion, which will keep CPSA busy for another year. There was also an impressive list of speakers on topics close to the heart of CPSA members.

Paul O'Reilly, Executive Director, Department of Family and Community Services, opened the conference with an update on the NSW Government's work benefiting older people including the Modified Sports Program, NSW Grandparents Day, the Retirement Village Calculator, Tech Savvy Seniors and the new Sing

Your Age program. He also paid tribute to the work of CPSA and presented the 2017 Association Life Memberships Awards to Mrs Gwen Upcroft from the Morisset Branch, Mrs Wilma Wright from the Penrith Branch, Mr Bill Holland from the Gladesville-Hunters Hill-Ryde Branch and Mrs Edna Kay from the Warilla Branch of CPSA.

Attendees also heard from three other engaging guest speakers.

Peter Allaway, Chief Operating Officer, NSW TrainLink, talked about the Department's plans to replace the entire regional train fleet with new trains and construct a brand new rail maintenance facility in Dubbo.

He also spoke about the importance of transport for economic growth and community wellbeing in rural, remote and regional NSW and acknowledged the valuable input from CPSA

branches.

Helen Macukewicz, from the Nurses and Midwives Association NSW, discussed consumer awareness and the pitfalls of residential aged care. She outlined some issues in aged care, in particular, low staffing levels and the removal in New South Wales of the legal requirement for a registered nurse to be on site at all times.

The nurses' union in collaboration with CPSA and others have launched a leaflet series called '10 Questions to Ask'. There are now 10 leaflets in the series and each one focuses on increasing consumer knowledge of an aspect of aged care. Leaflets are available on request. Ring CPSA on 1800 451 488.

The last speaker, **Professor Clive Wright**, spoke about the importance of oral health for older people, particularly those living in nursing homes and the inadequacy of the public dental system.

He encouraged the use of fluoride toothpaste (twice a day) and flossing.

He also criticised the nursing home sector for neglecting dental care for residents. It's not just nursing homes that are derelict in their duties, the Aged Care Assessment process, while examining every other aspect of a person's health, ignores dental health.

Poor dental health can be a decisive factor in the deterioration of general health and can cause severe pain, heart disease and pneumonia.

CPSA's reduced funding from the NSW Government was discussed and an article about it will appear in Head Office News for Branches and Affiliates and also will be sent to Unattached Members.

Finally, Bush Telegraph gave all present the opportunity to hear reports on Branch and Affiliate activities and achievements.



From top left: Mr Peter Allaway, Mrs Helen Macukewicz and Professor Clive Wright



2017 ANNUAL CONFERENCE



The South Coast was out in force ...



... as was the West

Below, clockwise from top left: Mr Paul O'Reilly, presenting Association Lifetime Achievement Awards to Mrs Edna Kay (alongside CPSA Secretary, Mr Bob Jay), Mrs Gwen Upcroft, Mr Bill Holland and Mrs Wilma Wright





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will receive an invoice, which needs to be sent to the NSW Ambulance Service for processing and payment so that you will not have to pay for emergency ambulances.

NSW pensioners are also covered for emergency ambulances in all other states and territories and won't receive an invoice. However, any NSW resident receiving non-emergency ambulance services in other states and territories are liable for the cost of these services.

To be absolutely sure you are covered while you are travelling, it is a good idea to take out ambulance cover or travel insurance.

Some private health insurers sell ambulance only cover (about \$75 a year for a couple) and many travel insurance policies also cover ambulance services.

If you already have private health insurance, make sure you check your policy for interstate emergency and non-emergency ambulance cover before you pack your bags this holiday season.



Energy Affordability Package: devil's in the detail

WHEN the NSW Government announced that electricity retailers would have to place rebate recipients on the best value plan, CPSA thought it was too good to be true.

The initial media release stated there would be "penalties for retailers who don't move rebate recipients to a better deal". This implies that energy retailers bear responsibility

for moving rebate recipients onto the best value plan. But negotiations between the NSW Government and energy retailers have seen this measure watered down.

Retailers will not in fact be required to move rebate recipients onto the best value plan. Instead, they will simply be required to notify these customers every six months of the lowest price plan available. It's then up to the customer to get themselves onto that plan.

What if the best value plan requires an online sign up? What if the best value plan is only the best value plan if you pay on time or by direct debit?

While these questions remain to be answered, CPSA reckons that the original intent is clear – retailers should make sure rebate customers are on the best value plan and should support customers to get onto that plan. There should be: no requirement to sign up online to access payment plans for those who can't pay their bills on time; no late fees; and no obligations to sign up for direct debit.

There is also the question of fees. As part of the reform package, energy companies are no longer able to charge customers exit fees, fees to receive paper bills in the mail or fees to pay bills at the post office.

The announcement was made on 3 September and yet, at the time of writing, CPSA is aware of a number of big energy retailers which are still including these charges in new contracts.

It's time for the NSW Government to step in and make sure energy retailers are doing the right thing. While reform does take time, it's important that a long timeframe for

implementation doesn't lead to a watering down of the original proposal.

CPSA will be fighting to make sure measures to support rebate customers are introduced as quickly as possible. In the meantime, if you're being charged fees to receive your bill in the mail or to pay at the post office, call your energy company and ask them to stop. Find out which companies have stopped charging these fees and take your business to them.

Saving energy tips and tricks

ELECTRICITY prices in Australia have doubled in the last ten years and are causing considerable financial stress for the majority of consumers.

A recent EY survey found that 1 in 8 Australians have missed an electricity payment because they couldn't afford it. With the nation's largest energy retailers introducing yet another price hike on 1 July, it's important to reduce electricity usage where you can.

If you do not yet have LED lightbulbs, you are robbing yourself.

If you are struggling to pay your energy bills and you live in NSW, you may be eligible for financial support or payment assistance.

The NSW Government provides a range of energy rebates, including for people

using life support equipment, low income households, and people with medical conditions that make it hard to regulate their body temperature.

If you live in NSW and have a Pension Concession Card you may also be eligible to access the Home Energy Action Program.

This state initiative provides financial assistance to people wanting to replace their old energy guzzling appliances with energy savings appliances.

For more information about these schemes and rebates call CPSA on 1800 451 488.

Renting reforms are on the table

ONE-THIRD of people in NSW live in rental properties and with housing affordability at an all-time low this number is increasing.

Currently, if you rent your home in NSW you can be evicted with as little as 90 days' notice and without being given a reason. This has led to many people being kicked out for things as simple as asking for basic repairs or questioning steep rent increases.

So what are our politicians doing to protect the rights of renters?

CPSA has been supporting the Make Renting Fair campaign, which is pushing to remove these 'no grounds' evictions from the Residential





Tenancies Act and replace it with a list of 'reasonable grounds' for ending a lease.

The campaign has had a major win recently as the NSW Greens and NSW Labor have committed to scrapping no grounds evictions, implementing a default minimum 12-month rental agreement and options for leases of up to five years.

Following this, the NSW Government has promised to improve renters' rights in the New Year through amendments to the Residential Tenancies Act, but has not yet been explicit about the nature of the changes.

This means there is still campaign work to be done. You can support the Make Renting Fair campaign by contacting local state member of parliament and asking them to support renters by removing no grounds evictions from the Residential Tenancies Act.

You can also write to The Hon. Matt Kean MP, Minister for Innovation and Better Regulation (GPO Box 5341, Sydney NSW 2000), who oversees the Residential Tenancies Act.

Green Slip refunds

IF YOU are a car owner, a partial refund on your Compulsory Third Party (CTP) car insurance will be offered to you from 1 December 2017 after action by the NSW Government to reduce premiums.

If you purchase or renew your CTP, also known as a Green Slip, before 1 December 2017, you will be paying pre-reform prices but you will get a pro-rata refund on that payment.

So, the closer you purchase a policy before 1 December 2017, the greater your refund will be, because most of your cover is for 2018 when the new premiums apply.

So, if you are renewing your Green Slip now, there is no need to take out a six month policy.

In fact, six month policies are more expensive than 12 month policies so in the long run you may be better off financially to renew for 12 months and wait for your refund.

Everyone who is entitled to a refund will be notified in early 2018.

The premium reductions are the result in a reduction in benefits to claimants.

The NSW Premier has gone on record to claim too many people were gaming the system, making exaggerated claims over years for injuries such as soft tissue damage and minor psychological trauma.

Under the reforms, all injured people, regardless of who is at fault, will be able to access benefits for loss of income and medical expenses for six months.

After that, people who believe they have long-term injuries will need to apply for lump-sum compensation,

which will be assessed more vigorously under increased powers given to the regulator.

Slippery slope to privatising Centrelink

BETWEEN June 2016 and April 2017, 42 million calls to Centrelink were met with the dreaded busy signal. This number has almost doubled since the 2015-16 financial year. That's a lot of frustrated people.

Not to mention people who do get through and end up waiting roughly thirty minutes just to talk to someone.

This trend is clearly getting worse not better and has finally nudged the Commonwealth Government to address the issue of Centrelink call waiting times. But unsurprisingly the solution involves privatisation.

The Minister for Human Services announced that a subsidiary of the multinational Serco Citizen Services would be contracted to help operate Centrelink's call centre.

Let's zoom in on the fine print. The Commonwealth Government will pay Serco \$51.7 million over three years to add 250 supplementary staff to existing workers at the Centrelink call centre.

It is concerning that we are now facing the private outsourcing of yet another critical public service.

Not to mention that 250 new staff hardly sounds like enough to reduce call waiting times and ensure everyone can get through to Centrelink.

Voluntary assisted dying

THE CONTROVERSIAL idea of voluntary assisted dying has gained some political traction across Australia this past year.

The Victorian Government recently introduced a bill to legalise voluntary assisted dying. If passed, the law would allow terminally ill people over the age of 18, in severe pain and with only a year to live, to request lethal medication from doctors.

The Bill was subject to a lengthy debate in the Victorian lower house – one sitting spanned 26 hours in total. But after over 100 proposed amendments the Bill passed in the Victorian Lower House and has now been referred to the Upper House.

If this Bill gets through the Upper House, Victoria would be the first state in Australia to offer an assisted dying regime, since the Northern Territory's euthanasia laws were overturned in 1997 by the federal Parliament. If the legislation passes in Victoria, it cannot be overturned in the Australian Parliament, because Victoria is a state, not a territory.

The main legislative push for voluntary euthanasia outside Victoria is in NSW, where a cross-party bill was introduced to Parliament in September this year.

When it comes to voting on the Bill, both sides of politics in NSW have agreed to put it to a conscience vote, with the Premier and Opposition Leader having announced they will oppose.





CPSA Updates



CPSA Head Office has moved

CPSA's Head Office has moved to Parramatta. Our new address is:

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

Phone: 1800 451 488

Any mail sent to the old address will be forwarded to the new office, but please update your records for future correspondence.

Election of the CPSA Executive

On 24 October 2017, delegates to the CPSA Annual General Meeting elected the following members onto the CPSA Executive:

- Grace Brinckley
- Jim Grainda
- Bob Jay
- John Newell
- George Ray
- Barbara Wright

At the CPSA Executive meeting on 1 November 2017, Peter Knox was re-appointed as a CPSA Executive member. A full list of the CPSA Executive can be found on page 2.

Speakers for branch meetings

Seniors Rights Service is a community legal centre specialising in the rights of older people. Contact the Seniors Rights Service on 1800 424 079 to arrange a speaker for your branch meeting to talk and answer questions about:

- Retirement Villages
- Nursing home contracts
- Strata Collective Services
- Planning for later life
- Consumer rights
- Human rights / Elder abuse
- Financial exploitation

Strata Collective Sales Advocacy Services

Marrickville Legal Centre - 02 9559 2899
338 Illawarra Road, Marrickville 2204

Seniors Rights Service - 1800 424 079
418A Elizabeth St, Surry Hills 2010

Setting up a CPSA Branch

If you are interested in setting up your own CPSA branch, affiliating an organisation with CPSA, or would like to find out more about the benefits available to CPSA Branches and Affiliates, please call CPSA Head Office on 1800 451 488.

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

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

Financial Information Service

13 63 57

Free information about pensions, superannuation and other retirement funding issues.

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.

G Birch	\$100
Joan Cann	\$35
Stuart Carter	\$35
Mary Choate	\$250
Elisabeth Elmiger	\$45
John Howley	\$35
Pat Jessop	\$35
Moira Lloyd	\$105
Dr Kieran O'Shannessy	\$55
Darrell Perry	\$35
Shirley Waring	\$60

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 nine 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

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

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 rates per fortnight

Single - \$894.40

Couple (combined) - \$1,348.40

Pension asset limits

Single – full pension up to \$253,750

Single pension cuts out at \$552,000

Couple (combined) – full pension up to \$380,500

Couple's pension cuts out at \$830,000

Newstart rates per fortnight

Single – \$538.80

Single over 60 - \$582.80

Couple (combined) - \$973



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
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	U	N	2	I	N	3	T	E	N	4	T	I	O	N	5	A	7	L
		P		N		A		A		R		O		A					
8	B	R	I	C	K	B	A	T		9	A	D	M	I	R	E			
		I		H		L		I		T		I		G					
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		H		N		L		N				E		S					
12	S	T		13	I	G	M	A		14	A	I	15	L	M	E	N	T	S
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17	C	Y	18	L	19	N	D	E	R		20	T	U	21	L	I	22	P	S
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23	A	R	C	H					24	C	H	I	R	U	R	G	E	O	N
		D		U		A				L		A		I		U			
25	M	A	R	M	O	T				26	W	I	N	D	B	A	G	S	
		R		A		C				A		I		L		H			
		27	M	O	N	T	H	L	Y	P	A	P	E	R	S				