

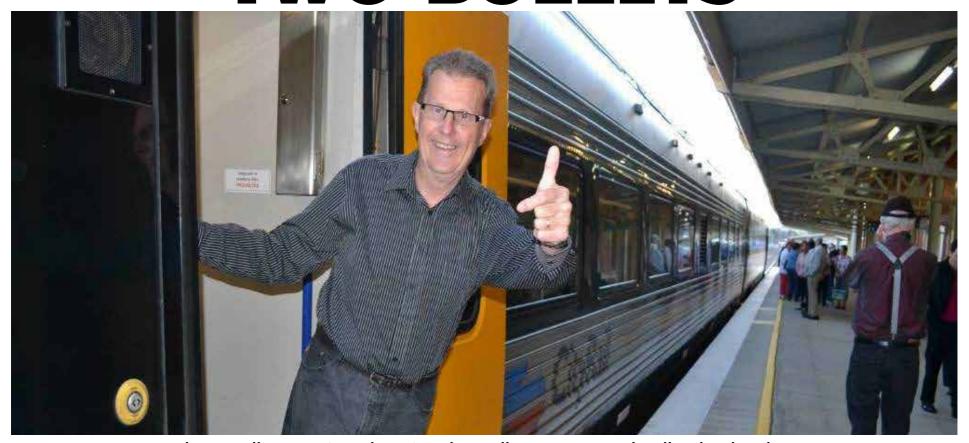
rh<u>e</u> OF PENSIONERS AND SUPERANNUANTS

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April 2019

SPEAKING OUT FOR PENSIONERS SINCE 1931

BATHURST: A TALE OF TWO BULLETS



Bathurst Bullet: CPSA Bathurst's John Hollis gives second Bullet the thumbs up

BATHURST CPSA and the Bathurst news and again a great win! community scored a big win on 21 October 2012 when the first Bathurst Bullet left Bathurst Station for Sydney Central Railway.

It was the start of a daily Bathurst to Sydney return service. The new service has proved invaluable for Bathurst and for surrounding communities in Blayney, Orange and

was hailed as a great starting point for a rail revival in country New South Wales and this is now taking shape. THE VOICE recently covered the success of Griffith CPSA and the Griffith community in securing a second weekly service to Sydney, but the story does not end there.

Bathurst has continued to lobby and now a second Bathurst Bullet has been announced. This is great

Bullet 2 will start in 2020. NSW TrainLink is busily working out the detail concerning the rolling stock, drivers and guards and the timetabling of this additional service.

Obviously Bullet 2 will be jostling for space with all the other train services operating on the Sydney metropolitan network.

The plan is that Bullet 2 will leave At the time the Bathurst Bullet Bathurstataround 7.30 in the morning and leave Sydney Central Railway at around 3.00 in the afternoon to get back at 7.00 at night. Bullet 1 leaves Bathurst at 5.46 in the morning and gets back at 9.32 at night, so the additional Bullet 2 service gives passengers more options.

Apart from the great news for the people of Bathurst, Blayney, Orange, Cowra and surrounding areas, what this story also demonstrates is that where communities get together, great things can be achieved.

The advent of the Bullet highlighted to the NSW Government and NSW TrainLink how important connectivity is for the Western Region and indeed for all rural regions in NSW. Peter Allaway, the manager of NSW TrainLink, who has been a guest speaker at two recent CPSA Annual Conferences, has been given the task of establishing rail services throughout NSW with the aim of ensuring even the smallest of communities have access to major centres for health, business and family events.

The two Bullets mean that the Western Region Communities will not have to do battle with congested city traffic and high cost parking, and will be able to enjoy low-cost travel when visiting Sydney.

Letters

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(as at 7 November 2018)

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Review the pension!

MY wife and I are on the Age Pension and find the going tough. Luckily we own our home. However, many of our friends cannot make ends meet. Some are paying rent and their quality of life falls way short of what we in Australia should accept as a living standard.

I have contacted my local Federal MP. for? Her office told me that she wanted to "review" pensions across the board. Pensions

My point is: surely with the many cases of hardship a "review" is another way of saying: We'll look into it, which, translated, means no action.

Before a new government is formed is there way we can pressure the major Parties to commit to increasing pensions?

Mike Hamilton Castlemaine VIC

(CPSA understands your cynicism. However there is a Bill before Parliament (Social Security Commission Bill 2018). If passed, it would create a body like the Fair Work Commission, which sets the minimum wage. The Social Security Commission would set the rates of all social security payments, including the Age Pension, but also Newstart and other payments, on the basis of fairness. CPSA and others are pushing for such a Commission. Ed.)

Bribing the elderly

PRIOR to the March 23 State election, the then NSW Government announced that every pensioner in country NSW would receive a debit card travel voucher for the amount of \$250 if it was returned to government.

Are urban pensioners too well cared for?

The truth of the matter is that the Age Pension is seriously inadequate.

Figures from the Organisation for Economic Co-operation and Development (OECD) report written just three years ago (2015) suggest that more than one-third of Australian pensioners are living below the poverty line – and there is no indication things are getting any better.

Anational reportentitled *The Adequacy of the Age Pension in Australia: An Assessment of Pensioner Living Standards,* found that some pensioners were living on as little as \$24 a day. The report recommended increases in rental assistance, better dental services and a broadband supplement to allow pensioners to use online health and government services.

It's alarming that people 65 yearsand-over make up seven per cent of the homeless population across Australia, often having to cope with the elements in an increasingly frail state.

CPSA		COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC
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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 \$32). 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—\$32.00 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.
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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.

Pensioners are having to face a flawed bureaucracy that moves at a snail's pace. Pensioners are also having to face the cold hard reality that their entitlements are not keeping pace with the cost of living. Rising medical, energy, living and food costs mean many pensioners are going without basics and juggling bills from week-to-week so that they can simply afford to survive.

Frontline service workers say that as little as \$50 extra a week could make a significant difference to many pensioners.

Ross McKinney Eucumbene NSW

Food struggle in aged care

I'M a dietitian specialising in ageing, brain health and aged care and I wholeheartedly applaud CPSA's comments at the Royal Commission about uneaten meals and undernutrition in aged care.

Dietitians like myself struggle to get in the door of aged care homes where we are of immense benefit to quality of life as well as overall health of people living there. They see us just as a cost.

There are chefs and cooks talking about improving the quality of meals for our wonderful elderly citizens, who have after all given those younger everything they have in life today. They deserve the very best food. But CPSA hit the nail on the head when it said: It matters not how good the food is if people don't get to eat it!

When I am engaged by an aged care provider, I not only assess food quality and its nutritional value, but I also audit the systems used to get it into every mouth needing it and then work with providers to ensure that system does not fall down. All aged car dietitians do this if providers will let them in the door long enough.

I was frustrated that other organisations representing older people at the Royal Commission didn't point this out also.

I'm a Sydney girl originally but now live in Tasmania. I work in aged care but, as well, I have a great passion for what I do. I have written two books alerting older people to their unique nutrition needs so as to avoid the preventable physical and cognitive decline I see far too often in people beyond their mid-60s.

Ngaire Hobbins, APD Dietitian Hobart TAS

The Loss of Newcastle NSW

THE first Lady Lord Mayor of Newcastle and Australia, Alderman Joy Cummings famously originated many innovative improvements to our region.

One of her most popular and outstanding concepts was the Foreshore Plan to turn all Newcastle Foreshore into parks and gardens from Nobbys to Wickham.

Soon after work began on the project, property speculators called a halt and proposed the construction of a hotel in the middle of the foreshore. This was loudly rejected by more than 90 per cent of Newcastle citizens as reported in a Newcastle Herald survey of public opposition to the intrusion of any building on the foreshore.

The developers had the ear of Government, resulting in the Minister overriding the Newcastle people's wishes and Newcastle City Council's authority, resulting in the construction of the Crowne Plaza Hotel. Once the ice was broken, it didn't take long for many more projects to burgeon to negate Lord Mayor Cummings' Plan until it became virtually non-existent.

The Newcastle that might have been an international treasure to behold has since become a sad memory of its potential and is now no more than another budding Gold Coast developers' delight. Like water being wrung from a stone the developers now need to find new foreshores and targets to continue their ambitions.

Those who don't heed the lessons of history are bound to repeat them. Enjoy the beauty of Toronto foreshore while we still can, for it seems it is now the latest target of property speculators and the first building on the foreshore to become the first straw on the camel's back.

George Paris Rathmines NSW

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.

The NSW Elder Abuse Helpline & Resource Unit was established as part of the NSW Ageing Strategy to help intervene and precent incidences of elder abuse. They offer a free service



that provides information, support and referrals relating to the abuse of older people living in the community across NSW. The service is confidential and callers can remain anonymous.

The helpline is for individuals, concerned friends, family members, neighbours and support workers to call if they suspect elder abuse is occurring. Anyone can make the call.

Unanderra station finally gets lifts!

PRIOR to the March election, both the NSW Government and the NSW Opposition have committed to finally install lifts at Unanderra Station.

Unanderra should have been made accessible years ago, but has repeatedly missed out as successive NSW Governments made railway stations accessible at a snail's pace.



Stairs at Unanderra to be replaced with lifts

Pension news

AS a result of indexation, pension including the payments Age Pension, the Disability Support Pension and the Carer Payment have increased by \$9.90 a fortnight to \$926.20 for singles, and by \$14.80 a fortnight to \$1,396.20 for couples.

Asset limits have also increased.

Newstart Allowance and Sickness Allowance for singles and the Widow Allowance go up \$5.50 a fortnight to \$564.50. For couples on Newstart and Sickness Allowance, the increase was \$10 a fortnight to \$1,019.20.

The new rates apply from 20 March 2019 and include all supplements.

As a result of this round of 2019. indexation, the gap between the pension and the dole has widened further.

The Pension Work Bonus – the amount that can be earned from work without affecting eligibility for the Age Pension – will rise from \$250 to \$300 a fortnight from 1 July

Also starting on 1 July 2019 is the expanded Pension Loans Scheme, the Australian Government's very own reverse mortgage scheme.

Both the Work Bonus and Pension Loans Scheme changes were covered in the February 2019 issue of THE VOICE.

Correction

IN the March 2019 issue of THE VOICE (Medicare rebates go begging) it was claimed that the Medicare telephone service is automated and hangs up when it is finished. This is incorrect. While

the service is difficult to use, it is possible to get through to a human operator.

Also, it was incorrectly implied that Medicare offices will not accept a filled-out claim form over the counter.

Crossword by Hilda Thorburn

1. Burst inward Unimportant Originate (5,2) Evident Retsina (5,4) Challenging 10. Seoul is there (5,5) Online vending (8,7) Subcontinent Wreck, destruction Site of Greek oracle Pilots etc. 14. Toward the rising sun City on Morocco 17. Pioneers 13. Ignited 20. Common swearword 15. Secondary synopsis 20 21 22 23. Goad, prod 16. Past 24. Lawyers 18. Sells goods overseas 25. Imbibes 19. Canadian city 26. Repeats 21. Take priority over 27. Short ornamental 22. Blackest coat (7,6) 24. Japanese rice dish 26 27 Answers on back page

Down

Across

Generic medications shortage

HAVE you been to the chemist lately and been told that your usual generic, cheaper prescriptions are not available and that you will need to shell out for brand prescriptions?

Shortages of medicines can be caused by a number of things.

Two-thirds of shortages result from serious and preventable quality issues. Quality or manufacturing concerns can involve compromised sterility, mould in manufacturing areas or unsterilised containers.

As to the other one-third of shortages, over the past couple of decades, manufacturing of pharmaceuticals for Australian markets has moved overseas, largely to more efficient operations in China and India. This means that Australia has no control over how problems there are solved and how fast.

increased efficiency manufacturing has in part been achieved by suppliers of raw materials merging their operations. result, pharmaceutical a manufacturers are often reliant on a single supplier of raw materials worldwide. If anything goes wrong at the supplier's end, disruption of production follows and shortages ensue. The types of things that can go wrong are trade disputes, contamination during transport, adverse weather events and other natural disasters.

Additionally, with a global market comes global competition between buyers. And the business reality is that precedence is given to markets with the highest return on investment. As Australia represents only 2 per cent of the global pharmaceutical market, it does not have the purchasing power to secure supply in times of global shortage.

But there are two specific, additional reasons why generic medications can be in short supply. First, buyers have formed group purchasing cartels, which negotiate to drive down the prices of generic drugs with the result that many manufacturers go out of business, leaving one or two for any given drug. This means that any disruption of production leads to a far greater shortage than when manufacturers were plentiful.

Second, the Pharmaceutical Benefit Scheme (PBS) started operating a price disclosure scheme in 2007. Under the policy, drug companies are required to reveal how much they actually charge pharmacies for generic medicines. The PBS then uses this information to reduce the amount it pays to pharmacies for each drug dispensed. The prices of generics were pushed so far down that the PBS had to abandon its scheme for around 60 medicines including antibiotics and cancer medicines – to ensure the availability of generic drugs.

The Therapeutic Goods Administration maintains a page on its website headed Medicine Shortages Information Initiative, which lists all medicines in shortage in Australia: https://www.tga.gov.au/medicine-shortages-guidance-and-resources.



Ring, ring, why don't you give me a call?

EVERYBODY remembers the old ABBA song asking that question and *THE VOICE* can finally reveal why that call is not being made now that your home phone is going through the NBN.

The answer is that the ring time is too short. That call is being made, but you just can't get to it in time.

CPSA has received reports that phones ring out for a very short time before turning to message bank. As few as seven, six and three rings is what has been reported.

When in pre-NBN days the phone rang, you could make yourself a cup of tea first and then walk over to the phone for a leisurely chat with family or friends. Not anymore.

Joking aside, short ring times are obviously an issue. It's not just the inconvenience and frustration of missing calls. One member has reported falling while trying to get to the phone to beat the limited ring time.

CPSA is a member of the Australian Communication Consumer Action

Network (ACCAN) and is pursuing the issue in partnership with them.

Maybe there's a fix. Maybe action is required. *THE VOICE* will keep you posted.

Meanwhile, all NBN providers are able to reset the number of rings. But don't expect more than eight or nine at the most.



Palliative care boost for NSW

THE National Palliative Care Strategy 2018 has been launched for implementation over a fiveyear period. All Australian Health Ministers have signed the Strategy.

But, CPSA has concerns about the Strategy. For example, The National Palliative Care Strategy says: "Australia has been identified as a world leader in the provision of palliative care and in the quality of our palliative care research programs".

Yet every time there are media reports about palliative care, the theme is that there is a woeful undersupply.

Undersupply shortage specialist staff and nurses, particularly for people dying at home – doesn't get a mention in the National Palliative Care Strategy 2018.

The closest to an admission that palliative care is hard to get is formulated in one of the Strategy's priority goals: "People can receive timely palliative care in the place of their choice". If it's a priority and a goal, it means it hasn't happened

But there's no attempt to quantify the undersupply of palliative care.

There is some improvement

though. Recently, the NSW Health Minister Brad Hazzard announced a \$45 million investment in palliative care. This will see funding for 100 additional specialist palliative care nurses across NSW, with 64 of them in rural and regional NSW.

`There are also funds allocated for a number of indigenous health workers, as well as money for refurbishing existing palliative care units.

This is great news and \$45 million sounds like a lot of money. There should be more of both. That's the real National Palliative Care Strategy Australia needs.

Palliative Care

Relieves suffering. Improves quality of life.



Hospital waiting lists

ACCORDING to an annual report by the Australian Institute of Health and Welfare, in 2017-18 about 874,000 patients joined the public hospital elective surgery waiting lists. This was just under one per cent higher than the previous year.

Over the past five years, the waiting list grew by an average of 2.4 per cent per year. In comparison, Australia's population averaged an increase of just under 1.6 per cent annually during that period.

This suggests that public hospital waiting lists are growing faster

than the population and that public spending on hospitals is therefore inadequate.

In 2017–18, the overall median waiting time for admission for elective surgery was 40 days, up from 38 days the previous year and 36 days in 2013–14. This means that 50 per cent of people waited less than 40 days and the other 50 per cent waited longer.

Cut differently, 10 per cent of people waited longer than 268 days and 1.8 per cent waited longer than a year. While the proportion of people waiting for longer than a

year is fairly stable, the number of days that 10 per cent of people have to wait is going up steadily. It was 262 days-or-more five years ago and 268 days-or-more now.

Waiting times for ophthalmology surgery, which includes cataract surgery, are long but fairly stable. Ten per cent of those in need of this type of surgery had to wait 329 days. Five years ago that was 328 days.

Waiting times for ophthalmology surgery are the worst by a country mile in NSW, where 50 per cent of people needing it wait 191 days or longer and 10 per cent 347 days or longer. The Northern Territory performs best, with 50 per cent waiting 61 days or more. Only Victoria, Western Australia and the Northern Territory keep the waiting time for 90 per cent of people needing ophthalmology surgery below 300 days.

These waiting times for an operation to restore a person's eyesight are nothing short of cruel.

Your central gateway to aged care services...





myagedcare.gov.au

Aged care planning gone mad

There are just over 207,000 nursing home places in Australia, but only 187,000 of those places are filled, 20,000 are vacant.

The nursing home occupancy rate is in free-fall. It's just over 90 per cent when it used to be 98 per cent.

Meanwhile there are 96,000 people who have been approved for a nursing home place, but they're not taking up their approval.

They prefer to wait for a Home Care Package. Anyway, not that all 96,000 of them would fit into the 20,000 places that are currently spare.

The Australian Government keeps creating nursing home places with gay abandon. It has overshot its supply target for 2017-2018 of 204,700 permanent nursing home places by 3,000 places. Further increases are in the pipeline to bring capacity up to 234,000 places by 30 June 2022.

Even if the occupancy rate were to

stay where it is at 90.3 per cent and not fall further, only 211,000 places would be needed.

In stark contrast, the Home Care Packages program, which now has an estimated capacity of 112,000 and a waiting list of 128,000, is not in for such generous capacity boosts. Even though Home Care is where the demand is.

The Australian Government's published target is for 151,500 Home Care Packages by the end of 2021-2022. But current demand is for 161,000 Home Care Packages, while by 30 June 2022 demand is likely to have increased in line with an eleven per cent increase in the number of people aged 70-and-over to something like 177,000.

In a nutshell, the Australian Government is not only maintaining but increasing overcapacity in the residential aged care sector, while it is undersupplying the demand for Home Care Packages.

The question is: Why? CPSA thinks we should be told.

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.

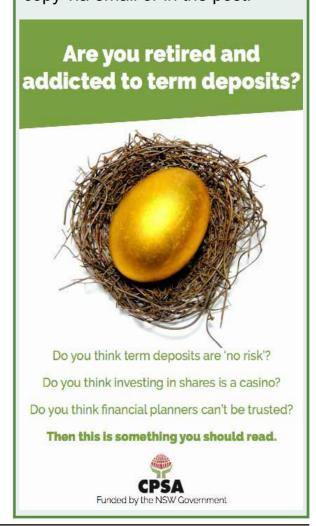


10 Questions to ask about residential aged care

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.



-120

Quality indicators: the future of aged care if done well

FROM 1 July 2019 reporting of clinical quality indicators for all Australian Government subsidised residential aged care providers will be mandatory.

Mandatory is the important word, because generally speaking aged care providers do nothing on a voluntary basis.

The three quality indicators (pressure injuries, use of physical restraint and unplanned weight loss) have formed part of a voluntary scheme for a number of years. They are being used in Victorian Government-run nursing homes on a mandatory basis, but not many nursing homes besides those are participating.

Briefly, a quality indicator is systematically and periodically collected information about a particular issue in a nursing home. This information is collected in all nursing homes across the country. This allows for the performance of nursing homes to be compared on this particular issue. It's a comparison, though. It only shows which nursing home is doing better or worse than others.

Quality indicators are therefore not replacements for standards.

CPSA welcomes the introduction of quality indicators by the Australian Government and appreciates that a fully-developed and well-functioning system of an adequate number of aged care quality indicators will take time to be established.

However, CPSA questions the wisdom of introducing a quality indicator for physical restraints while delaying the introduction of a quality indicator for chemical restraints. Providers will feel under pressure to keep physical restraints to an absolute minimum and this may lead to preventable falls. It may also lead to more chemical restraints being used, because these are not monitored.

Chemical restraints are medications to control aggressive behaviour and wandering, and are often prescribed under the pretence of improving people's mental state.

It is obvious that a quality indicator for physical restraints should have been paired with a quality indicator for these medications.

The first data will be published by the end of 2019. Ominously, publication details are to be determined in consultation with the aged care sector which will do everything in its power to delay publication and make what is published confusing.



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.

Private renters in crisis

THERE are more than 307,000 Age Pensioners in Australia who rent privately and receive Commonwealth Rent Assistance.

More than a third of those (104,000) live in NSW, where they are five per cent of the two million or so private renters.

Lack of affordable and secure rental housing is the most significant challenge for very low to middle income renters.

This shows up in the statistics as, for example, a 37 per cent increase in homelessness in NSW and 14 per cent across Australia since the 2011 Census.

No doubt about it, private renters aged 65 and over live in poverty.

To make matters worse, private rentals are generally poorly insulated and too expensive to heat in winter or to cool in summer.

Housing needs the attention of both the NSW and Australian Governments.

The newly elected NSW Government must develop a published strategy for social and affordable housing that includes precise targets.

There are five things the Australian Government can do to fix the broken system and make sure everybody has a place to call home.

First, develop a National Housing Strategy to meet Australia's identified shortfall of 500,000 social and affordable rental homes.

Second, remove tax breaks around housing and spend the increased tax take on housing.

Third, create nationally consistent protections against rent rises, discrimination and landlords who refuse to maintain properties.

Fourth, give immediate relief to people in housing stress by increasing rent assistance.

Fifth, set an end date for homelessness.

Decent housing is a basic need and a human right.

Older people living well with in-home support, or not so well?

A REPORT called *Older people living* well with in-home support tells the stories of forty people who receive aged care at home.

The Report was prepared by consultancy Research Matters through an Australian Government grant.

While most of the people taking part in the study acknowledged that without in-home support they would not be able to continue living at home, or only with the greatest difficulty, their comments demonstrated that in-home support as a care system needs a lot of work.

People complained about being unable to access reliable information from MyAgedCare, the Aged Care Complaints Commissioner and the aged care regulators.

Each time they phoned MyAgedCare, for example, they would speak to a different member of staff. Some were knowledgeable; others less so.

People said it was reasonable for providers to charge fees to cover overheads and operational costs, such as insurance, workers compensation, care co-ordination and travel costs, but the wide gap between service providers was a concern.

Admin and case management fees ranged from 9 per cent to 53 per cent of home care packages.

People noted significant differences in hourly rates for support workers, ranging from \$39 to \$61 per hour for a support worker on a weekday. One provider charged \$136 per hour on a public holiday.

As a result of unreasonable charging, some participants received less than 10 hours of support on the (highest) level 4 Home Care Package.

Some people were charged the pro rata basic daily fee of 17.5 per cent of the pension every day in spite of not receiving a service every day.

Getting services out of their provider was described by some as though they were "pulling teeth". They said "fighting" for their entitlements was "exhausting".

Some people asked support workers about their qualifications and were shocked that not all support workers were qualified. People were annoyed when young, inexperienced and untrained support workers came to their home. Three participants described the older person's family having to train a support worker to use equipment safely.

People were upset when a stranger turned up at their door. Some felt unsafe inviting strangers into their home. They were also dissatisfied when support workers did not arrive on time or, in some cases, did not turn up at all. High staff turnover disrupts continuity of care.

The policy of full cost recovery for those who have a level 3 or 4 Home Care Package has the effect of limiting social engagement.

Before receiving a home care package, an activity such as a bus trip or attending a Men's Shed cost around \$10. With a Home Care Package, participants said the cost increased to \$100.

Some participants who required nursing services were advised to remain on a level 2 Home Care Package, because they would need to pay full price for nursing services on the higher-level Home Care Packages.



www.cpsa.org.au 1800 451 488 9

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.

Royal Commission into Aged Care Quality and Safety

The Royal Commission into Aged Care Quality and Safety invites interested members of the public to make submissions. The Royal Commission will continue to accept submissions until at least the end of June 2019.

You may make your submission anonymously and your submission will not be published if you do not wish that.

You can make a submission online on a form on the Commission's website: aqedcare.royalcommission.gov.au

If you are not comfortable using the online form, you can write to the Aged Care Royal Commission: GPO Box 1151 Adelaide SA 5001 or email ACRCenquiries@royalcommission.gov.au or ring 1800 960 711 – an interpreter service is also available.

CPSA Foveaux Street has moved

The Foveaux Street Branch of CPSA will next meet at 11am on 26 April 2019 at the Public Service Association, 160 Clarence Street (between King & Market Streets) in the Sydney CBD. The Foveaux Street Branch meetings focus on policy and advocacy. Contact CPSA Head Office on 1800 451 488 if you would like more information.

Did you know...

... that the Age Pension is assessable income? Most pensioners don't have any or enough other assessable income to get them to the point where they have to pay income tax, but some do.

IPTAAS Update

THE Isolated Patients Travel and Accommodation Assistance Scheme, IPTAAS, now reimburses AirBNB accommodation and Uber rides.

Newsletters for residential park residents

The Tenants' Union of NSW publishes two free newsletters for land lease community residents and advocates — Outasite and Outasite Lite. These contain information on a broad range of issues relating to land lease community living and the law.

Outasite is a print newsletter. It is published once per year and distributed via mail. To get more information call 02 8117 3700 or email contact@tenantsunion.org.au

Outasite Lite is an email newsletter and is sent out approximately once every two months. You can subscribe at the Tenants' Union of NSW website or at this address: eepurl.com/bYu-9D.

You can read both newsletters online at: www.thenoticeboard.org.au

Donations

CPSA is grateful for all donations and publishes donations of \$35 and above. Smaller donations are appreciated just as much, but not published due to space constraints.

Max Blanch	\$35
Stuart Carter	\$35
Frank Garner	\$35
Tim Hunter	\$35
Moya Turner	\$45

Garden of Remembrance

CPSA Grenfell Branch sadly announces that **Dawne Butler** has passed away aged 76. Dawne was the much loved wife of Barry. Dawne was an active participant at all Branch meetings. She was a member liked by everyone and will be missed.

CPSA Bathurst Branch sadly announces that two of its members have passed away, **Margaret Mack** and **Jeffrey Noonan**. Margaret Mack was a tireless worker for CPSA Bathurst Branch and she was an inspiration to all members. passed away on 6 March 2019. Jeffrey Noonan was a founding member of CPSA Bathurst Branch and respected by all. He passed away on 16 February 2019.

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

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

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.

NSW water and sewerage concessions

ALL NSW water authorities (Sydney Water, Hunter Water and local councils) provide pensioner rebates on water and sewerage charges. Council rebates are usually provided at the minimum allowed under the Local Government Act 1993, but a few councils provide more. Sydney Water also provides a stormwater concession. Apply to your water authority for water/sewerage/stormwater rebates.

Apply to your electricity retailer for an electricity rebate.

Apply for a natural gas rebate, to your natural gas retailer, unless natural gas is on-supplied to you by, for example, the operator of a manufactured home estate, in which case you apply to Services NSW online or by phone 137788.

If you are on LPG, you also apply to Services NSW.

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 Information Service (FIS)

Information and seminars on a wide range of financial matters 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 spectacle

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/ttss 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 formation about euthanasi

Information about euthanasia 1300 103 948

NSW Death & Bereavement Service

13 77 88

Mental Health Crisis Team

24-hour/7-days a week service, for assessment and treatment of mentally ill people in crisis situations

> 1800 629 354 or 02 6205 1065

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 (formally 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

Giggle Page





Voter beware!

A politician dies and meets St Peter.

"You can choose where you want to spend eternity", says St Peter, "but you'll need to spend a day in hell and a day in heaven first."

Our politician catches the lift down and finds himself in the middle of a wonderful garden party with music and dancing. The devil is there but he proves to be a very friendly guy.

The first day ends and our politician catches the lift up, where he joins a group of souls moving from cloud to cloud, playing the harp and singing.

The second day ends and St Peter asks our politician which eternity he chooses.

Our politician says, "Well, heaven has been delightful, but I think I would be better off in hell."

He catches the lift down again. The doors open. He's in the middle of a barren land covered with waste and garbage, with no one around except for the devil.

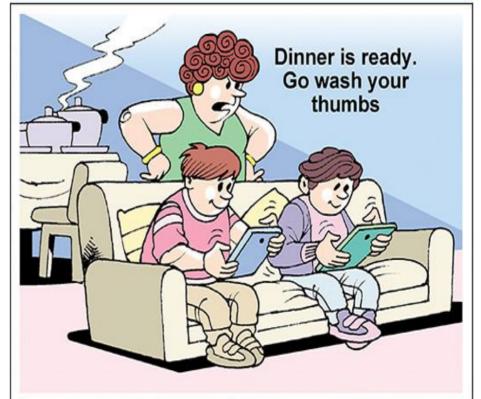
"I don't understand," stammers the politician. "The day before yesterday I was here and, and, and ..."

The devil bursts out laughing. "The day before yesterday I was campaigning. Today you voted", he said.

iToons

Sunil Agarwal & Ajit Ninan





Crossword Solutions Crossword on Page 4

1 N S 1 G N 1 F 1 C A N T

M T R N N N 1 A

P P A R E N T D A R 1 N G

L R E E E 1 C G

S O U T H K O R E A TR U 1 N

D U W N E E

T O G

S P U R S O L 1 C 1 T O R S

O O U L H R K

D N S O L 1 C 1 T O R S

T T H N M N S

T N M N S

M N S M O K 1 N G J A C K E T