

CPSA Evidence to Aged Care Royal Commission

ON 12 February, CPSA gave evidence at the Aged Care Royal Commission. Here are some of the main points covered during the examination.

Of all the issues that beset the aged care system the most pressing is aged care safety. Aged care safety is part of aged care quality and covers the basic or minimum components of care such as adequate housing, nourishment, personal and clinical care and access to care equipment and supplies.

Another element of aged care safety is being able to get aged care in the first place. In Australia, well over 100,000 people who need aged care get an inadequate level of care or no care at all. Obviously, this is the most important safety aspect of aged care: being able to get it when you need it.

But the main objective of the Aged Care Act 1997 is the provision of funding with "due regard ...to: (a) the limited resources available to support services and programs under the Act; and (b) the need to consider equity and merit in accessing those resources".

In other words, the Act is set up to limit the supply of aged care places. Put differently, the Act is set up to not meet the most basic requirement of aged care safety and quality: adequate access for all those who need it, without exception.

Unlike Medicare and unlike the National Disability Insurance Scheme, the aged care system is not an 'entitlement' system, but an



'eligibility' system. 'Eligibility' in this context is another way of saying 'waiting list'. Public dental care is also an 'eligibility', or 'waiting list' program.

Another point made by CPSA was that recently released information shows dramatic increases in non-compliance in residential aged care. These increases were found after the Oakden nursing home scandal had broken in 2017.

It prompted assessors to start doing things differently.

Where previously they talked to residents, their families and to staff, assessors starting observing what was actually going on in nursing homes instead of just checking nursing home records.

Suddenly they started finding non-compliance left, right and centre.

But assessors can only do spot-checks. They can't observe all the time, unless CCTV cameras are

installed to record what is going on. Assessors can then refer to CCTV footage taken at any point in time to observe.

That is not enough, though. Assessments of nursing homes should also involve medical assessments and quality-of-care indicators. To its credit the Australian Government has now announced it will introduce mandatory indicators.

However, even with the best aged care standards and ways to measure compliance with them, aged care safety won't happen unless there is adequate staffing, both in numbers and in skills. In fact, we need a separate standard for (mandatory) staff-to-residents ratios.

In 150 or so residential aged care facilities operated by the Victorian Government, mandatory staff-to-residents ratios are used. CPSA is

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(as at 7 November 2018)

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MRIs: an ageist decision

ANY pensioner over the age of 50 is no longer eligible to have an MRI of their knees bulk billed, even if a GP requests that the procedure be undertaken.

Pensioners now have to pay the full rate of \$290, or \$390 which includes an injection of dye.

There is no rebate for this service so the full cost is borne by the pensioner. The only other option for those who can't afford it is to ignore their GP's referral and forgo the service.

This is clearly discrimination solely on the basis of age and is just a cynical exercise in cost cutting by the Commonwealth Government.

The Australian Human Rights Commission's website defines discrimination under the Age Discrimination Act. This includes "getting or using services provided by government departments".

However there are provisions for exemptions. These include "things done in compliance with Commonwealth laws".

I hope that in the lead up to the Federal election the free MRI knee imaging for pensioners, regardless of the patient's age, will be reinstated.

*Peter Hehir
Rozelle, NSW*

Pension loans scheme

IT seems grossly unfair that someone whose only income is the Age Pension can get a top up of 50 per cent of their pension, while self-funded retirees with income greater than the Age Pension can get a top up of 150 per cent!

Once again, those at the bottom of the heap are treated with contempt.

Question: can the borrower repay the top up (either incrementally or in a lump sum) thus reducing/eliminating the loan on their home?

*Ann Meadows
Edens Landing, QLD*

(Centrelink advises that a pension loan can be repaid in part or in full at any time. Ed.)

Why tax working pensioners?

I'M curious to know how many Age Pensioners went back to work in the 2017-2018 financial year, and how much they saved the Australian Government while not being compensated for doing so.

The ATO taxes pensioners on what we earn but there is next to no consideration for what we save the Government.

I'm a 74-year-old Pensioner. I've gone back to work to help my youngest son to establish a business. In 2017-2018, I

CPSA



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☐ 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.
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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.

worked for the full year. My gross wages were \$28,000. The pension I received was \$13,000. The tax payable was \$3,800.

If I hadn't worked, my Total Pension would have been \$22,000.

By going back into the Work-Force I saved/gave the Government, \$9,000 in pension payments. Add this to my tax bill of \$3,800 and the Australian Government is \$12,800 better off than if I hadn't returned to work.

*Kingsleigh Roberts
QLD*

Home Care Package chaos

MANY thanks for your truly wonderful magazine, which I have been receiving for several years now. I appreciate all the effort you put into making it up to date and relevant.

Your article in the February issue on Home Care Packages reminded me to write to you and request that you do an article for those of us lucky enough to actually have a Home Care Package.

Funds in these packages are managed by an authorized provider. These providers are generally hopeless. They take 22-26 per cent of the funds but offer little

in return. Invoices are lost, often underpaid or not paid at all. This is very embarrassing when you live in a small country town such as me where everyone knows everyone.

Some providers will pay for vitamins, others won't. I have just had to have on-going major scenes for two weeks to get my provider to supply me with a mobility scooter for use after my heel operation.

In the end the constant delays and requests for more and more medical reports, including a visit to an occupational therapist, meant that the scooter did not arrive in time and I was forced to hire one for a week. I am presuming they will pay for the hire.

I have not received an update on my Home Care Package account since April 2018, so I have no idea as to how many funds are available.

I need to have renovations to the paths outside my home to cater for the mobility scooter but have no idea as to how much these will cost or who will organise the work. Do providers have access to tradesmen for his type of work? Do they have cleaners and gardeners on hand?

My own provider has provided very little information on my options. When I have rung other

providers seeking information they all vary in their capabilities and options.

If you could do an article on the obligations of the supplier, and what would be realistic expectations on the part of the Home Care Package recipient, it would be very helpful.

*Helen Knight
Wherrol Flat, NSW*

(An article on HCP administration is on the long list for a future issue of THE VOICE. Ed.)

Send a letter to THE VOICE



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not suggesting that the Victorian approach should necessarily be exactly replicated throughout the residential aged care system, but it does demonstrate how mandatory staffing ratios in residential aged care can be imposed without the sky falling in.

A final point covered by CPSA was split accreditation. Accreditation in residential aged care currently covers both the accommodation and the care functions of a residential aged care facility. This gives the provider too much power over both government regulators and care recipients.

For example, where a nursing home delivers such poor care that revoking their accreditation would be reasonable, that would mean closing down the facility and forcing

residents to find a new nursing home.

Obviously, the Department of Health would think twice before revoking accreditation, especially if it concerned a facility in a regional or remote area with few or no alternative facilities.

If accreditation was split between accommodation and care functions (separate accreditation for the

physical infrastructure and separate accreditation for care provided), the facility could be operated by two distinct entities, one operating the physical infrastructure, the other providing care.

The decision to take compliance action in respect of aged care safety and quality would be easier, because a new care-only provider would replace the old one.

The NSW Elder Abuse Helpline & Resource Unit was established as part of the NSW Ageing Strategy to help intervene and prevent 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.

10,000 places but still no plan

ALTHOUGH there's still no plan on how to fix the shocking shortage of aged care places, the Australian Government has directed an additional \$662 million at both residential aged care and the Home Care Packages program.

The additional money is split as follows:

- \$282.4 million for 10,000 home care packages across levels 1 to 4;
- A \$320 million general subsidy boost in 2018-19 to residential aged care services;
- A \$4.2 million mandatory national aged care quality indicator program;

- \$7.7 million to enhance the safety, quality and integrity of home care;
- \$35.7 million to increase home care supplements for dementia and cognition and veterans;
- A \$4.6 million trial of a new residential care funding tool to replace the Aged Care Funding Instrument; and
- A new \$7.4 million business advisory service for both residential and home care providers to help them improve their operations and share best practice.

The additional money to fund an additional 10,000 Home Care Packages comes on top of the 10,000 Home Care Packages made available late last year.

That's a seemingly impressive 20,000 packages, but it addresses a waiting list of 127,000 of people on inadequate Packages or no Package at all.

Clearly, a plan is needed, because 20,000 is a drop in the ocean. It's a big drop, but a drop nonetheless.

What is very good news is the Government's commitment to the introduction of mandatory national aged care indicators to measure performance of nursing homes.

No timeline has been given for their introduction and neither is it known which indicators will be introduced. It is clear though that physical and chemical restraints of nursing home residents will be addressed as part of the indicator program.



 National Disability Insurance Scheme

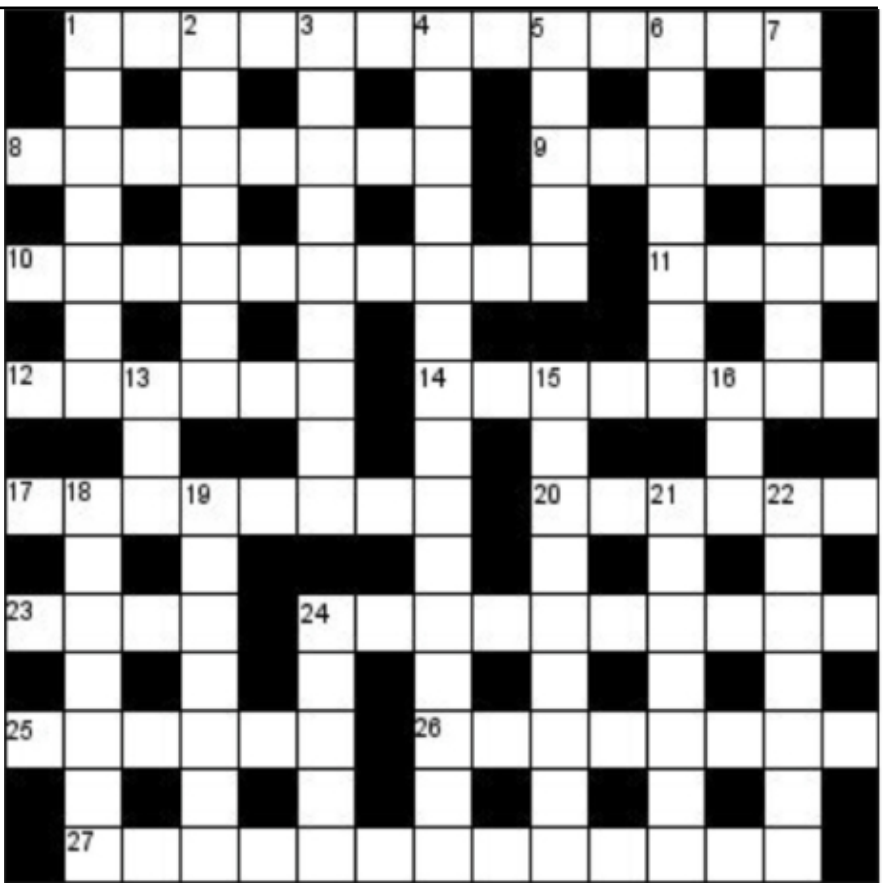
1800 800 110

DISABILITY SUPPORT
FOR PEOPLE UNDER 65

Crossword by Hilda Thorburn

Across	Down
1. Controlling power	1. Hide
8. Blows up	2. Fever caused by mosquitos
9. Songbird	3. Entrée
10. Large city	4. Disenchantment
11. Chief	5. Stones
12. Communion tables	6. Executioner
14. Immediately, in dire need	7. Biased, incomplete
17. Pasta	13. Facial spacm
20. Residentail area beyond suburbs	15. Partisan
23. String toy	16. Sailor
24. Study of trees	18. Passionate
25. Movement	19. Eliminate
26. Former head (2-6)	21. Release from restraint
27. Educator	22. Bête noire
	24. Native Australian dog

Answers on back page



Deeming rate secrecy

IT is fairly straightforward to calculate your pension payment on the basis of what other income you have and how much you own in assets, but one thing remains shrouded in secrecy: the deeming rates used to calculate the imaginary money you earn on financial assets.

Financial assets are things like term deposits, shares and money in saving accounts. Deeming rates are what the Australian Government deems you are earning on your financial assets no matter where you are keeping them, whether in term deposits, shares or money in saving

accounts.

Centrelink uses these percentage rates to estimate the imaginary income you derive from those financial assets. These percentages are determined by the Minister for Social Services if and when she or he feels the need. The last time the Minister changed the deeming rates was on 20 March 2015. There has been no review since.

This means that for almost four years for asset values up to \$51,200 (for singles), and up to \$85,000 (for couples), a deeming rate of 1.75 per cent has applied. For financial investments above those amounts, a higher deeming rate of 3.25 per cent applies.

There is a belief among pensioners that the deeming rate ought to reflect the going term deposit rate. Historically, the deeming rates (both the lower and the higher rate) have tracked under the going term deposit rate. Currently, the average term deposit rate is 2.2 per cent, according to the Reserve Bank.

Obviously, the lower deeming rate still tracks under that average term deposit rate, but the higher rate doesn't.

When the deeming rates were last changed in March 2015, the average term deposit rate was 2.7 per cent, which then dropped steadily to its current level of 2.2 per cent.

The Reserve Bank has indicated that it may lower the cash rate in the not too distant future. The effect this would have on term deposit rates is obvious.

So, why doesn't the Government feel the need to review the deeming rates, term deposit rates having dropped half a per cent?

First, the Minister has absolute discretion to review or not to review the deeming rates. When the Minister does decide to review, the Minister has absolute discretion as to what methodology she or he uses to set new rates.

CPSA believes that the secrecy with which the Minister operates with regard to the deeming rates is inappropriate.

There needs to be transparency about what triggers a review of the deeming rates and what factors other than term deposit rates are taken into account in setting the rates.

Of Australia's more than 3.5 million pensioners, some 785,000 (more than a quarter) are being paid under the income test and many of those pensioners are affected by the deeming rates.

They have a right to know exactly how their social security payment is calculated and CPSA is using Freedom of Information to find out.

THE VOICE will keep readers posted.



Medicare rebates go begging

AUSTRALIANS are owed \$110 million in unclaimed Medicare rebates, the Government says.

Business and government services have all caught on to the fact that replacing office staff with websites and phone apps represents a huge cost saving.

Medicare is no exception.

If you go to a GP or a specialist who doesn't bulkbill, you need to claim your Medicare rebate. In the olden days it was a matter of taking your bill to a Medicare office where you would receive your rebate in cash.

That's changed.

There are now three ways to claim your Medicare rebate, but going to

an actual office where you can get cash is out.

The problem is that two of the three options to claim involve the internet.

The third option involves sending your medical bill and a lengthy form by mail to Medicare. Even then you don't get your rebate in cash. Instead it's transferred into your bank account. This takes a long time and if you're on a tight budget, that wait can be too long.

In some cases, it's doctors who are not equipped for the online world. CPSA spoke to a pensioner who had registered for the rebates to be dropped automatically into her bank account, but still had to get a form and use Australia Post to claim her Medicare rebate after spinal

surgery.

Ringling Medicare to speak to an actual person is impossible these days. There's a number but it only provides automatic information and hangs up when it's finished.

The pensioner in question, who was not online, would have had to drag herself after her spinal surgery to a Medicare office just to get a rebate form.



CPSA News

No Australian Left Offline

THE price of communications is an ongoing stress for many older Australians.

With broadband now an almost essential service to stay connected, it's important that there is no Australian left offline because they can't afford a service.

CPSA has floated the idea of a Pensioner Internet Rebate, but it's not just pensioners struggling with

internet.

For that reason, CPSA supports the No Australian Left Offline campaign by the Australian Communication Consumer Action Network (ACCAN).

ACCAN is pushing for an adequate and unlimited broadband service to be offered at a wholesale price of \$20 per month by the NBN to households receiving government financial support.



CPSA's 2019 Federal Budget Priorities

CPSA has set out its 2019 federal budget priorities in the areas of aged care, social service and health. These themes have been covered many times in *THE VOICE* so here is a bite-size version of CPSA's submission.

CPSA urges the Government to present an aged care supply plan, identifying targets and committing the funding to achieve those targets to solve the massive shortfall in

aged care places.

There are still 127,000 people waiting for entry to the Home Care Package program or for a package at the level at which they have been assessed. 90,000 of those waiting on a Home Care Package also have approval to go into residential aged care, which would be overwhelmed if those so assessed wanted to exercise those approvals. There is clearly a shortage of all types of

aged care.

The desperately low rate of Newstart was also a key topic in the submission. People receiving Newstart live below the poverty line.

This is increasingly becoming an ageing issue as the largest cohort of Newstart recipients are aged over 55. These numbers are only set to increase as the over-55 population increases and as the Age Pension eligibility age rises to 67 in 2023, meaning a longer wait on Newstart until they reach Age Pension eligibility age.

The Newstart Allowance should be raised to a level where people who are long-term unemployed no longer live below the poverty line.

CPSA also highlights the need for the Australian Government to invest more in social housing construction. CPSA recommends that the Australian Government appoint a Minister for Housing and fund an adequate social housing construction plan to be executed by the states and territories.

CPSA is continuing to campaign for better public oral health care. The majority of the health related calls CPSA receives from members and constituents concern access to affordable dental care.

In NSW alone, over 74,000 adults are awaiting treatment on the public dental list and over 19,000 are waiting to be assessed.

Delayed treatment is not only detrimental to the individuals who suffer immense pain and diminished quality of life, but there are also flow-on cost effects for the healthcare system.



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NSW must bring apartment building quality up to scratch

THE recent controversy with the Opal Tower in Sydney has highlighted the need for the NSW Government to make sure building quality is up to scratch and the pitfalls of strata title housing as a retirement plan.

There are a number of factors that contributed to this occurring.

The first is that currently developers are allowed to choose their own certifiers. This needs to change, preferably to a cab rank scheme, where a certifier would be allocated on a 'next in line' and random basis.

The second is that construction quality of a building is not fully transparent to buyers. Better transparency could be achieved by introducing a star-rated quality assurance scheme using an independent assessment body against a transparent set of criteria.

Another problem with strata developments is the length of the statutory warranty period for construction defects. For contracts signed on or after 1 February 2012 the statutory warranty period for major defects is six years, and two years for all other defects. For contracts entered into before 1 February 2012, the statutory warranty period was seven years for all building work

defects.

This decision should be reversed and the warranty period increased back to seven years for all building work defects.

An issue for people buying into a strata title unit as a retirement plan is that in late 2016, the NSW Government introduced new rules around terminating a strata scheme. Prior to the change a strata scheme could not be sold unless all unit owners agreed, now only 75 per cent of owners have to agree and the other 25 per cent are forced to sell.

This decision should also be reversed as ending residential strata schemes by a majority rather than a unanimous decision effectively destroys security of tenure, which can have severe implications, particularly for older people.

Around 19 per cent of over 85 year olds in NSW live in strata title units, many because they have downsized. It is unlikely that older homeowners would be able to buy back into the same area after selling their unit, forcing them to leave their community.

For older strata owners, well advanced into their retirement, with depleted life savings and with a limited life expectancy, problems with building quality and the 75 per cent rule for terminating a strata scheme threatens their overall wellbeing.

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.

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

NSW State Election 23 March 2019

THIS month New South Wales will hold a general parliamentary election. CPSA's top-two issues are accessibility of train stations and social and affordable housing.

Under the Transport Access Program the NSW Government plans to upgrade all train stations to improve accessibility. However, there is a lack of transparency regarding both the priority criteria for stations that will be upgraded and the timeline for upgrades. Progress has been very slow.

Unanderra station is an example of a station where transparency is desperately needed. CPSA urges the Coalition and Labor to commit to completing the access program within a tight time frame, making all train stations accessible to those

with a disability and/or mobility issues as a matter of the highest priority. CPSA urges the Coalition and Labor to commit to publicly releasing the timeline for completion of the Transport Access Program and the priority criteria for train station upgrades.

CPSA is very concerned about the growing number of people who are either homeless or locked out of social housing and home ownership. CPSA notes that the NSW Government is taking action, but it's not nearly enough.

In NSW, the social housing waiting list is over 61,000 households. Wait times of 10 or more years apply in most areas. Instead of building new housing to reduce the waiting list, eligibility criteria have been

tightened.

The respected Australian Housing and Urban Research Institute has found that Australia needs to triple its social housing stock over the next 20 years to cover both the existing backlog and newly emerging need.

The severity of the housing crisis in NSW is evidenced by the 27 per cent increase in homelessness between 2011 and 2016, double the national average of 14 per cent.

These are some of the announcements made by the NSW Government and the NSW Opposition in the lead-up to the election.

The NSW Government has announced:

- a new \$200 annual energy rebate for holders of the Commonwealth Seniors Health Card;
- a Senior Savers Card for anyone 60-and-over who is not retired. The new card will not include NSW transport concessions available to retired seniors;
- no public transport fare increases - the \$2.50 cap on the Gold Senior Opal card will not change;
- a 42-day limit on the length of time retirement villages can charge for general services, after someone leaves;
- retirement villages have to sell or buy back a unit within six months of a person leaving a retirement village in metropolitan areas and 12 months in regional NSW.

The NSW Opposition has announced:

- new nurse to patient ratios to bring staffing levels in regional hospitals up to city ones;
- an end to no-grounds evictions of tenants in the private rental market;
- 25 per cent of government-owned land fast-tracked for development will be for affordable housing and a 15 per cent mandate on privately developed land;
- \$2.2 million to begin planning an upgrade of Bathurst Hospital;
- \$260 million for hospitals in the Manning Valley and Eurobodalla on the South Coast.



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.

Banking Royal Commission: a disappointment after all

It is ironic that the first consequence to flow from the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry was a massive financial services profit of an estimated \$22 million..

The Banking Royal Commission's final report was made public at 4.10 pm on Monday 4 February 2019. Trading on the Australian Stock Exchange had just stopped.

Five hours earlier, traders had bought half a billion dollars' worth of bank shares. The next day bank shares went up dramatically. Those traders made an estimated \$22 million profit in a single day. It does make you wonder...

Commentators had expected that the final report would recommend banning banks from owning financial advice businesses. To everyone's amazement, the Commission did not ban "vertical integration", jargon for a financial company manufacturing financial products and giving people so-called financial advice to the effect that they should buy those products.

It was not just commentators who got it wrong. The Commonwealth Bank, the National Australia Bank and the ANZ Bank had divested themselves of financial advice businesses. Clearly, those banks, too, expected a ban on "vertical

integration".

The Banking Royal Commission's recommendations do not refer to "vertical integration" at all. The closest any recommendation gets to addressing the obvious conflict of interest inherent in "vertical integration" is recommendation 2.2. The Corporations Act already makes it illegal for a financial adviser to say they are "independent", "impartial" or "unbiased" if they are not. The Commission has recommended the law should be changed, making financial advisers who are not independent, impartial or unbiased give prospective clients a note explaining that they are not independent, impartial and unbiased and why.

It is unclear what benefits will flow from the note writing.

Further recommendations by the Commission are:

- Financial advisers should be individually licensed even where they are employed by a licensed entity.
- Financial advice fee arrangements should be renewed annually by the client. This will ensure that financial advisers can no longer charge dead people.
- Default funds should not be able to charge advice fees.
- A person should be able to have only one default account.

To that end, machinery should be developed for 'stapling' a person to a single default account. This recommendation echoes a recommendation by the Productivity Commission.

- It should be made illegal for super fund managers to offer incentives to employers so that employers might choose their fund as the company's default fund.
- Funeral insurance should be classed as a financial product, to put beyond doubt that the consumer protection provisions of the ASIC Act apply.

The Commission has also made a string of recommendations to make the financial services industry watchdogs and regulators more effective. This confirms the Commission's view that it found that the law was broken in many instances without enforcement and punitive action following. Rather than making new law, the Commission recommends existing law should be enforced.

This is not unreasonable and explains the fairly unexciting nature of the Commission's recommendations. However, the failure to ban vertical integration of financial advice services represents a missed opportunity and a blot on the Commission's copy book.



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: agedcare.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.

Advanced Care Directives

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

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



The form and booklet can be downloaded from

www.health.nsw.gov.au/patients/acp/Pages/acd-form-info-book.aspx

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

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.

Ann Grant	\$35
Max Littlefield	\$85
Margaret Tomlinson	\$35
Waltraud Wieland	\$35

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

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/annual-reports 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 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

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

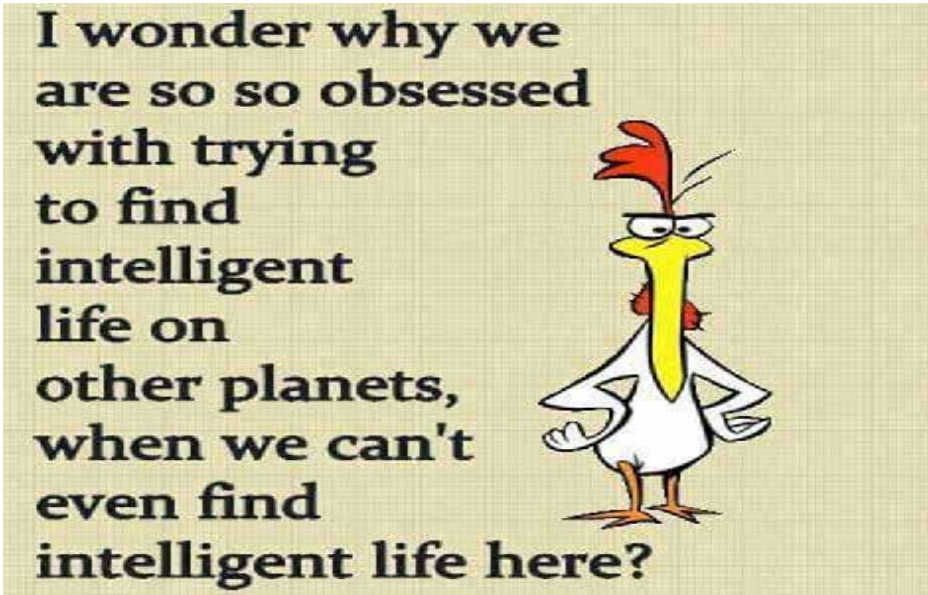
**Seniors Rights Service
(formally The Aged-care
Rights Service or TARS)**
Aged care & retirement village
advocacy, information & legal
advice for older people.
1800 424 079
Law Access
Referrals for legal help
1300 888 529

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



Crossword Solutions

Crossword on Page 4

	1	C	O	M	M	A	N	D	E	R	S	8	H	I	7	P				
		O	A	N	I	O	A	A												
8	I	N	F	L	A	T	E	S		8	C	A	N	A	R	Y				
		C	A	I	I	K					G		T							
10	M	E	T	R	O	P	O	L	I	S		11	M	A	I	N				
		A	I	A		L						A	A							
12	A	L	T	A	R	S		14	U	R	G	E	N	T	L	Y				
			I		T	S			U			A								
17	18	M	A	C	A	R	O	N	I		20	E	X	21	U	R	22	B	S	
		M		B					O		R		N		U					
23	Y	O	Y	O				24	D	E	N	D	R	O	L	O	G	Y		
		R		L		I			M		I		E		B					
25	M	O	T	I	O	N			26	E	X	L	E	A	D	E	R			
		U		S		G			N		L		S		A					
		27	S	C	H	O	O	L	T	E	A	C	H	E	R					