

GPs shake their heads and develop their own nursing home standards



ON 1 July this year, the Australian Government's new aged care standards kicked in.

These new standards were possibly even fluffier and open to interpretation than the ones they replaced.

In evidence at the Aged Care Royal Commission, CPSA described the new standards as "a sad piece of window dressing".

It appears GPs working in aged care agree with that verdict. The Royal Australian College of General Practitioners (RACGP) has developed its own aged care standards. With

superb understatement the RACGP is reported to believe 'the new [RACGP] standards address an area of aged care that is currently underserved'.

Just the one area?

Dr Louise Acland, Chair of the RACGP Expert Committee – Standards for General Practices (REC-SGP), is reported to have said: "It's a very complex sector and there's a need for more support so that our older Australians living in residential aged care facilities can access general practice care in a timely, appropriate and safe manner."

RACGP President Dr Harry Nespolon has said GPs do not receive enough support when treating patients in nursing homes.

The new RACGP standards are designed to generate change, including improvements to systems and equipment that in many cases do not support the safe and effective delivery of care.

Things have come to a pretty pass if GPs have to develop their own aged care standards for nursing homes, because the Australian Government's standards are not up to the job.

Letters

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(as at 28 June 2019)

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OF PENSIONERS AND SUPERANNUANTS

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Cashless Welfare Card for Pensioners?

I AM an 82-year old widow and an Age Pensioner! I only survive thanks to the pension.

Immediately before the last election, I watched a media interview with the then Minister responsible for social security. He said that all social security payments including Age and Veteran Pensions will be made by the cashless welfare card commencing in 2020.

I was both stunned and horrified! My fear is that it will be brought on very suddenly.

I am really depressed at the thought of this card controlling how and where I spend my money with no freedom at all and very little cash allowed.

The aged will never cope with this. Many don't even use EFTPOS cards and just withdraw money from the bank with passbooks.

There needs to be an outcry against this humiliating, stressful and demeaning change to the lifestyle of the vulnerable aged.

Having read many horrific demeaning stories of hardship the cashless welfare card has caused, I appeal to CPSA to do

something.

Robin Alexander

(Since the election it has become clear that if the card is rolled out nationwide it will target people receiving unemployment benefits not people on pensions. Please refer to the article on page 6 of this issue of THE VOICE. Ed.)

Healthy health insurance

EXCELLENT articles on health insurance and apartments (THE VOICE, August 2019).

The recent attacks by the Grattan Institute on health insurers have failed to point out the qualitative and financial differences that the far more reliable and answerable CHOICE identifies between not-for-profit organisations like St Lukes and Health Partners and the purely commercial companies like BUPA.

CHOICE saves us \$1,000s every year.

Edward Black

(CHOICE is an independent membership-based consumer advocacy group in Australia. They are constantly on the lookout for dodgy or misleading practices. You can find out more about CHOICE at www.choice.com.au or contact them on 1800 069 552 if you would like CHOICE to test a product or would like to share a story. Ed.)



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Letters

Smelling a RAD

THIS is to ask you for an article on a subject that will be of great interest to many of your readers, the Refundable Accommodation Deposit, the inescapable and eye-watering, mandatory RAD for nursing homes. In many cases, this is \$500,000 or more! How do people cope?

Some questions occur to me that perhaps could be answered in one of your thorough articles. Here are some:

When I first started researching nursing homes some five years ago the RAD was already in place. I just accepted it along with other expenses like the Daily Accommodation Fee and the Daily Care Fee. It was just a given.

I can understand it better when it is called the Bond. This implies that the Institution can draw on it if the other payments aren't made. My guess is that this would only happen in a very few cases, but the money is there 100 per cent of the time. What for?

Setting the RAD amount seems like a case of think-of-a-number. Who sets it? Based on what? Lucky me, the RAD was 'only' \$150,000, but people in my Carers Group have paid \$700,000!! I am told that the average is \$500,000!

Quite often people have no option but to sell their house to find the money! That's a tragedy. We were able to raid our DIY Super Fund. (We only had to find \$150,000.) And, as the RAD doesn't count as an asset, our pensions went up a bit. Alzheimer's is a terminal disease. When my lovely wife dies, the money will be returned. Gee, thanks. I would rather some of it be spent making her life better while she is alive.

Richard Burrell

(Please refer to the article on pages 8-9 of this issue of THE VOICE. Ed.)

Yes, we grandparents CAN!

CHILDREN around the world are to be congratulated for the many

protests they have organised in order to voice their concerns about inaction around climate change.

Like it or not, the warming of the earth is the biggest issue of our times. We older citizens must join with the young ones. It is they who will be affected the most.

What kind of world are we leaving them?

Their concerns about climate change have led me to join a NSW group called Grandparents for Climate Action Now (CAN), which supports students going on strike to draw attention to the problem of climate change and demand action.

I hope that senior citizens in all parts of Australia will feel encouraged to show support for our brave grandchildren. Join groups like CAN or start up your own group.

*Shirley Bains
Retired teacher*

NSW palliative care update

A COLLEAGUE and I had a very good meeting with NSW Health Minister Brad Hazzard recently. Going in, we had a long list of things to tell him and request - to which he listened intently and fired off orders to his staff.

This included our questions about the Western Sydney Silver Chain project, funds for palliative physician trainees, as well as transitional palliative physician positions for adolescent and young adult patients.

Our main focus, however, was on three areas which we would like to see addressed in this term of Government, namely:

- Specialist palliative care establishment for all acute care;
- Specialist in-patient units in many areas including Westmead, Nepean, Prince of Wales Hospital, Wyong, Broken Hill and Campbelltown;
- Specialist palliative care nurses into residential aged care facilities.

I am fired up for the next four years of this government in NSW. There is so much good that they could do,

if they just understand where the needs are.

*Dr Yvonne McMaster OAM
Push For Palliative campaign*

(Dr. Yvonne McMaster OAM is a retired palliative care specialist who has spent over 40 years in the field. Dr McMaster established The Push For Palliative campaign. The past 6 years has seen over 80,000 signatures recorded for the petition to raise funding for palliative care in NSW. There is a Facebook group for local advocates to document their efforts in their local regions. The Facebook group can be found here: <https://www.facebook.com/PushForPalliative/> Ed.)

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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GPs and pharmacists fight it out

DOCTORS wanting to be pharmacists and pharmacists wanting to be doctors, that's the turf war currently exercising minds at the Pharmacy Guild and the Australian Medical Association (AMA).

The Pharmacy Guild has suggested that pharmacists should be able to give vaccinations and provide medical consultations and,

very importantly, be paid under Medicare for doing so.

The AMA has countered by saying that pharmacists don't have the skills and experience to do this.

The AMA also said that GPs should be able to run a pharmacy alongside their practice.

The latter suggestion has thrown the Pharmacy Guild in a tizz. One of the main concerns of the Pharmacy Guild is to protect its members from competition. If GPs were allowed

to own and operate pharmacies, the Guild thundered, they would have a conflict of interest and over-prescribe.

Arguably, simple vaccinations and medical consultations by pharmacists would benefit health consumers in rural and regional areas, particularly in those areas where GPs are scarce.

Also arguably, this wouldn't be unfair, because there's no overall shortage of GPs in Australia. It's just that GPs overwhelmingly are not that keen to live and work in rural and regional areas.

However, numerous inquiries have concluded that the current pharmacy rules are anti-competitive and should be overhauled.

The federal Health Minister is negotiating a new Community Pharmacy Agreement to govern the sector from mid-2020.



Meadly pension and Newstart indexations

LAST month, indexation was applied to all social security payments, including the Age Pension, Disability Support Pension, Carer Payment and Newstart.

The pension went up \$7.20 a fortnight to \$933.40 for singles.

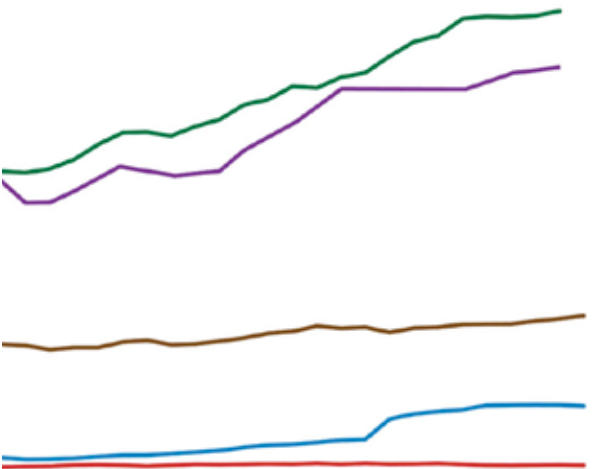
For couples, the pension went up \$10.80 a fortnight to \$1,407.

Singles on Newstart, receive \$3.30 more a fortnight and will now get \$567.80 in total.

Newstart for couples went up by \$6 a fortnight. They will now get \$1025.20 in total.

Poor wages growth in the economy means that the pension was indexed on the basis of inflation, which is very low.

Newstart is always indexed on the basis of inflation.



Crossword by Hilda Thorburn

Across	Down
1. Dissolute	1. Result
8. Non-believers	2. Ugly thing
9. Non-metallic element	3. Demanding
10. Unromantic, realistic	4. Extrication
11. Ova	5. Money (slang)
12. Strict	6. Serious
14. Cut off a limb	7. Idea
17. Refrain (4'1, 3)	13. Vehicle
20. Persons made rich in the East	15. Senior citizen
23. Aloe ..., healing plant	16. Fuss
24. Meritorious	18. Cricket term
25. Madman	19. Icy
26. Famous physicist	21. Unpleasant, brutal
27. ... building high-rise (5-8)	22. Hectored, harassed
	24. Succulent plants

Solution on back page



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Say 'No' to the mindless welfare card

PENSIONERS can rest easy. They won't be affected by the cashless welfare card, which the Australian Government is considering for a nationwide roll-out. The Prime Minister is on record as saying that it would target the under-30s on Newstart and those on Youth Allowance.

The other idea floated by the Australian Government is alcohol and drug testing for the same group of people.

It seems an odd obsession. The Australian Government assumes that anyone under-30 who is not working is likely to have an alcohol and/or drug problem and will not spend their social security payment

wisely.

It is also odd how the Australian Government seems to think that by humiliating people already feeling low because they're out of a job and dirt-poor, these people will be caused to grow a backbone, beat addiction and find a job.

While pensioners will not be saddled with a cashless welfare card and escape drug and alcohol testing on pension day, it is quite possible that older people on Newstart will one day be exposed to these ill-advised measures. It's for people under-30 now, but that's an arbitrary age limit.

At the same time, pensioners need to remind themselves that pensions are regulated under the same Act of Parliament and paid by the same

agency as Newstart and Youth Allowance. There are other stingy, mean measures like the cashless welfare card available to policy makers.

Beating the cashless welfare card now will prevent other mad ideas getting up later.



\$800 pensioner bonus?

Deeming changes from 20 September

WITH much fanfare, the Australian Government announced that lowering the deeming rates would mean an \$800 pensioner bonus.

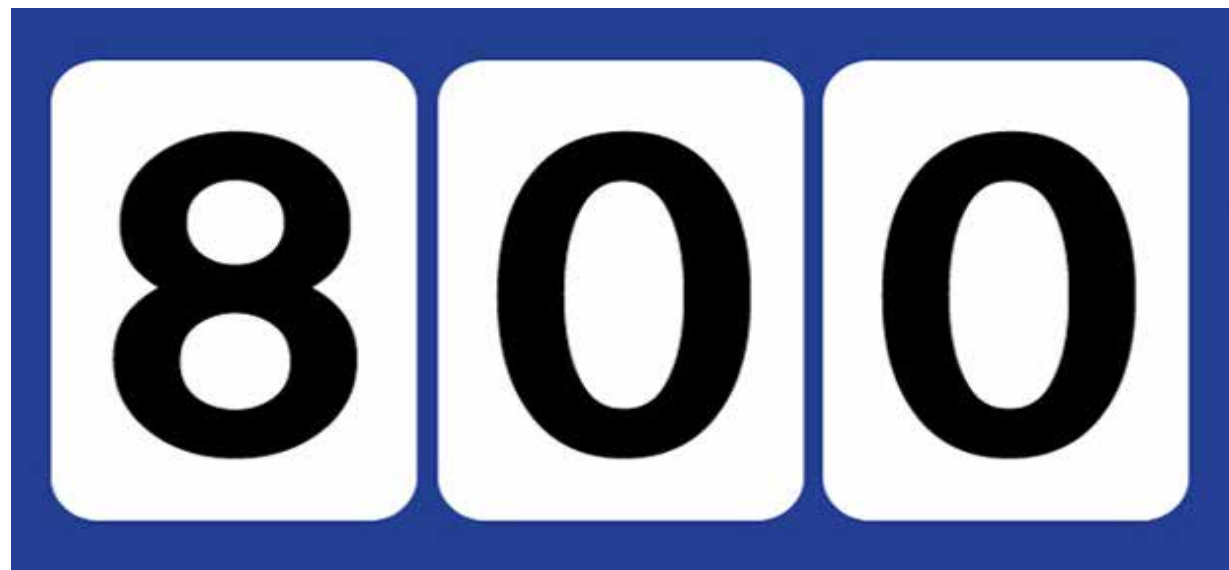
According to documents released under Freedom of Information, the number of pensioners on the couples rate who will secure \$800 under the deeming rate changes total just 191 couples across Australia.

These are non home-owning part-pensioner couples with financial assets of \$605,000.

When the deeming rate issue was running hot, Social Services Minister Anne Ruston repeatedly refused to provide the breakdown of how many pensioners will secure the \$800 maximum payout. Now we know why.

The same Freedom of Information documents show that the average benefit for part pensioners is just under \$5 a week (\$249 a year) for singles. For couples, the average payment under the deeming rate changes is \$3 a week (\$156 a year). So the Government's announcement about an \$800 pensioner bonus was just spin.

The new deeming rates take effect on 20 September 2019, but chances are that you won't notice much of a difference in your pension payment beyond the indexation amount.



Aged Care Royal Commission six month extension

THE AUSTRALIAN Government has extended the Royal Commission into Aged Care Quality and Safety for an additional six months. The Commission requested an extension to continue hearing evidence from Australians and to conduct its deliberations.

As a result the due date of the Commission's final report has been postponed until 12 November 2020. An interim report from the Commission will be due at the same date of 31 October 2019.

The Commission will continue to accept submissions until the end of April 2020.

In addition to the six month extension the Commission has also appointed former Federal Court judge Tony Pagone QC as the third

Royal Commissioner.

Mr Pagone is a specialist in Taxation Law. He was the first Special Counsel to the Australian Tax Office and has served on several Council Boards that have a focus on justice such as the Victorian Council of Civil Liberties.

Clearly Mr Pagone has a strong interest in justice and an impressive CV. It will be interesting to see what he will make of the evidence from the Royal Commission.

The additional time and expertise of Mr Pagone will be beneficial in allowing the Commission to leave no stone unturned.

However, the aged care system could be improved right now. It is not necessary for the Government to wait for the Commission's final report before acting on obvious issues that plague the aged care sector.

More niggly savings at the expense of older Australians

THE AUSTRALIAN Government has re-introduced draft legislation (1) to make going overseas more expensive for pensioners, (2) to make people going on Newstart wait double the time, and (3) to make it harder to get the pension at all for migrants.

The proposed measures are harsh but not new. They're left-over business from the previous parliament.

First, at the moment a pensioner can go overseas for longer than six weeks and lose some of their pension supplement but keep the basic amount of the pension supplement.

The basic amount is compensation introduced with the GST back in 2000. From 1 January 2020, the Government plans to stop paying pensioners going overseas for longer than six weeks the basic amount, reducing their fortnightly pension payment by \$23.80 (singles) and \$39.20 (couples).

The Government's reasoning is that you don't pay GST while overseas. Go figure.

Second, anyone applying for Newstart with savings in excess of \$5,000 is expected to use those savings while waiting a maximum of 13 weeks for their first Newstart

Parramatta nursing home does some backsliding

IT used to be called Ark Health Care Parramatta before this for-profit nursing home was sold to Anglican Community Services, which runs it as a not-for-profit nursing home. It's now called Thomas Street Lodge.

The reason this nursing home was sold was that Ark Health Care had made an almighty mess of care and lost accreditation for the home on 21 July 2018. Ark Health Care Parramatta failed 43 of the 44 standards. Famously, the only standard it did meet was: 'planning and leadership'.

Surely, a faith-based, not-for-profit provider would do a better job?

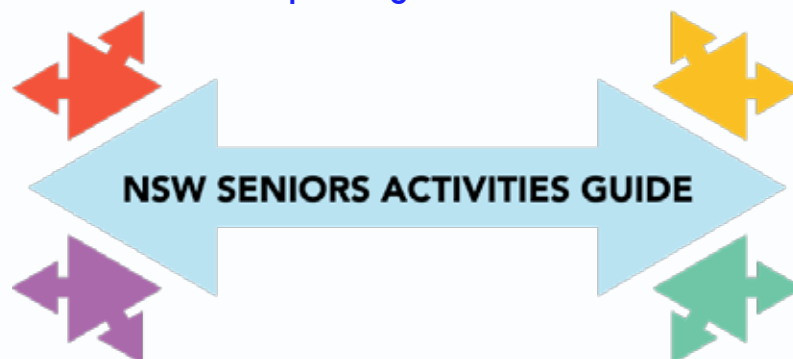
Anglican Community Services took over a mess, but by 22

Online now! NSW Seniors Activities Guide

CPSA has launched the NSW Seniors Activities Guide! The NSW Seniors Activities Guide has information about social activities in town and country NSW.

Whether it's sports, games, chats, book clubs, social groups or anything else, the NSW Seniors Activities Guide can help you find the contacts for the local activities that interest you.

Check out the Guide at www.cpsa.org.au



payment. The Government plans to double that, so that instead of one quarter, people will now have to wait half a year.

No justification has been provided. Obviously, living without money coming in for 13 weeks is hard enough but it's even harder for 26 weeks.

Third, the Australian residency requirement for the Age Pension and Disability Support Pension (DSP) is for ten years, with five of those years continuous between the ages of 16 and 65.

The Government wants to change this to 10 years continuous Australian residency. Five of those years must be during a person's working life. Alternatively, five

years all up must have been while the person was not in receipt of an unemployment benefit.

The justification given is that everyone is expected to work. However, if this becomes law, there could be people who end up with nothing to live on except Special Benefit. The Special Benefit payment equals the Newstart payment, a lot less than the pension.

Together, these measures are estimated to improve the budget bottom line by \$292 million over the forward estimates.

CPSA has written to the Opposition and the crossbenches in both Houses to protest the unfairness of these measures.

November 2018 Thomas Street Lodge met all 44 standards. Well done!

Now, however, nurses at Thomas Street Lodge fear residents' care and safety will be compromised again following a restructure to cut overall nursing and care staff at the facility, according to the NSW Nurses and Midwives' Association (NSWNMA).

The NSWNMA were advised last month of Anglican Community Services' plan to reduce registered nurse hours by 34 per cent and carer hours by 10 per cent. In other words, Anglican Community Services is cutting back on all direct care staff, including registered nurse hours by one-third.

Back to the bad old ways?

"Our members have highlighted that daily showers or bath routines would be impacted, along with residents' meal times", said Brett Holmes, the NSWNMA's General Secretary.

"Members have also expressed concerns for those residents who require observations every 15 minutes and others who require assistance to be turned every two hours to avoid pressure sores. The highly specialised nursing care provided to these acutely unwell residents cannot be underestimated", he continued.

Thomas Street Lodge is accredited until 21 January 2022, but it might be a good idea for the regulator to hit the home with a bout of spot checks sooner than that.

'Sensitive' groups next on Robodebt's radar

THE DEPARTMENT of Human Services, which looks after Centrelink, has a computer program officially called the Online Compliance Intervention and referred to by its critics as Robodebt.

This computer program can check the data of other government agencies such as the Australian Tax Office (ATO) and compare it with Centrelink data to see if what you have reported to Centrelink is the same as what was reported to the ATO.

If the computer notices any discrepancies, you will be sent a please-explain letter. This letter will ask you to either prove the debt is a mistake or pay the debt. The onus is on you to prove that you do not owe the debt which may have occurred as long as seven years ago.

RN 24/7 for one more year

VICTORIA is the only state to have mandatory nursing staff ratios (in Victorian Government nursing homes), but NSW is the only state that requires nursing homes to have a Registered Nurse on duty at all times.

The NSW requirement originally applied to 'high care' nursing homes only, not to 'low care' nursing homes. When that distinction was abolished by the Australian Government in 2014, the NSW Public Health Regulation 2012 was changed. Any nursing home that was a 'high care' nursing home before 2014 would

If you can't prove the debt is incorrect, it is assumed the debt exists and private debt collectors may be employed to collect the money Centrelink thinks it is owed.

Robodebt has been making headlines again recently as the Australian Government plans to expand the scheme to 'sensitive' groups. Sensitive groups include those aged 65 and over, people living in remote areas, the homeless and people with disabilities on the Disability Support Pension.

Robodebt has been reported to have approximately a 20 per cent error rate. This means that one-in-five debts are not debts at all. That's a frightening error rate.

Errors mainly occur due to income changes and the fact that Robodebt averages annual income data from the tax office. If you have more income in some weeks than

still be required to have a Registered Nurse on duty at all times.

But that was to end with the expiry of the Public Health Regulation 2012 in 2017.

However, the Public Health Regulation has been held over for twelve months a few times. It has again been held over for twelve months this year, until 1 September 2020.

It may just be coincidence, but by then the Aged Care Royal Commission will have almost completed its final report. The Royal Commission is likely to make recommendations about nursing

in others, averaging out Pension payments creates an impression that you were earning more than you declared to Centrelink in the weeks your income was lower than that average.

In order to avoid Robodebt errors, you must notify Centrelink within 14 days of changes in your circumstances.

A change in circumstances can affect your payment and if you are earning more than you are entitled to you will be required to return these funds.

A change in circumstances for Age Pensioners includes income and asset valuations, an overseas trip for more than 6 weeks, marital status or relationship, or death of a partner.

The Government's race to be back in the black is on and it appears it will do whatever it takes to achieve a budget surplus.

home staffing. Might it be that the NSW Government is holding off for that purpose?

Difficult to say, but what can be assumed is that the NSW requirement for a Registered Nurse to be on duty in nursing homes at all times is not being policed. It's a requirement in name only.

The Refundable Accommodation Deposit explained

THE refundable Accommodation Deposit (RAD) is an interest-free loan from the resident to the nursing home. The provider is free to invest the deposit and keep the returns as rent.

The RAD is paid in a lump sum. In 2017-18 the average RAD paid was \$303,000. The maximum charge for a RAD is currently \$550,000.

Nursing homes use local house prices to guide them in determining the size of a RAD.

Residential aged care facilities were given the ability to charge lump sum accommodation bonds from October 1997.

Initially the lump sum was only paid by residents deemed as requiring 'low care'. Lump sums could not be charged to residents



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with 'high care' needs. On July 1 2014, the distinction between low and high care was abolished and the RAD was born.

Every resident in aged care, regardless of their care needs, is now required to pay accommodation fees if they have the financial ability to do so.

The RAD is not the only way to pay for accommodation. You can also pay a daily fee called the Daily Accommodation Payment (DAP), or you may pay a combination of

the RAD and the DAP.

RADs and DAPs are how nursing home proprietors make a large proportion of their profits. Just have a look at Bupa Aged Care Australia. In 2017 Bupa recorded \$663 million in profits.

When a resident leaves, the RAD must be returned to them or to their estate. The Australian Government guarantees to pay the RAD back if a provider becomes bankrupt or insolvent.

Crackdown on elder abuse

THE NSW Ageing and Disability Commissioner has warned retirement village operators that they have a responsibility under the law to prevent elder abuse.

During a speech at the Retirement Living Council's annual NSW conference, the Commissioner stated that retirement village operators must prove that they can be trusted.

At the same conference Kathryn Greiner, the NSW Government's retirement village ambassador, said that if retirement villages want to stamp out abuse and enhance care it needs to start at the top. However, Ms Greiner said that when things

go wrong and the message goes up "there is nobody home".

Meanwhile, the ACT is legislating to make elder abuse a crime. ACT Attorney-General Gordon Ramsay said, "We have started working on a proposed specific criminal offence relating to elder abuse in the ACT".

ACT's proposed elder abuse legislation has been compared to laws protecting victims of domestic violence and police and ambulance officers. These are existing laws that protect vulnerable people in the community. An elder abuse law would specifically protect vulnerable older people in the ACT.

Basic funeral dead and buried

NEW funeral pricing regulation in NSW attempts to provide greater transparency for the costs of a funeral, but fails to impose a duty on providers to offer an essential service at an affordable price.

Under the new standards every funeral director will be required to provide the price of their "least expensive funeral package". Funeral directors will have to clearly display this information at each place of business and on any public website maintained by them.

These least-expensive-funeral-package requirements will replace the basic funeral.

A basic funeral consists of the arrangement and conduct of a funeral service, transport of the deceased to a cemetery or crematorium, the least expensive coffin, compulsory medical certificates and a burial or cremation.

The problem with the basic funerals is that they are not price regulated and that providers are not obliged to offer them.

It was argued that the abolition of the basic funeral from the regulations was reasonable as not all funeral directors offer a basic funeral but they do all have a least expensive package.

CPSA argued in its submission on the public consultation draft for the NSW Fair Trading Regulation that offering a least expensive funeral package will not do much in assisting consumers deciding between the affordability and dignity of a funeral service.

The new requirements will commence on 1 February 2020.

Despite the disappointing change in regulation, CPSA remains committed to campaigning for a basic funeral which is price-regulated and which must be offered by all NSW funeral providers.

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%. Times are tough for pensioners who have always had their money in term deposits.

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

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

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

Are you retired and addicted to term deposits?



Do you think term deposits are 'no risk'?

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CPSA Updates

CPSA Funding

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

CPSA ANNUAL CONFERENCE 2019

CPSA's 2019 Annual Conference will be held in Sydney on Tuesday 29 and Wednesday 30 October.

Conference offers CPSA Members and Affiliates the chance to be involved in policy development, to hear from great speakers and meet other Members. CPSA Members who have not been elected by their Branch, Area Council or Affiliate to be an Association General Meeting Delegate, including those who do not belong to a CPSA Branch, can register as an Observer. Registration is free. In addition, CPSA will provide free train travel for attendees from the country. Reimbursement for out-of-Sydney Delegates' accommodation is up to \$169 per night for up to three nights.

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

The closing date for the receipt of agenda items and policy motions passed on 29 August 2019.

A formal notice for the 2019 Annual Conference will be circulated to each Association General Meeting Delegate, each Branch, each Area Council and each Affiliate at least 21 days in advance of Conference.

CPSA AGM 2019

The Association's 2019 Annual General Meeting will be held at 12.45pm on Tuesday 29 October at Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills, as part of Annual Conference on 29 and 30 October.

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

In accordance with Rule 6.6.2 of the CPSA Constitution, the closing date for the receipt of constitutional amendments was 29 August 2019 and has now passed.

In addition a formal notice for the 2019 Annual General Meeting will be circulated to each Branch, each Area Council and each Affiliate at least 21 days in advance of the Annual General Meeting.

Nominations to the CPSA Executive

In accordance with CPSA Constitution Rule 8.3.2, this edition of *THE VOICE* serves as notice to CPSA Individual Members of the call for nominations of candidates for election to the CPSA Executive. Nominations were due by 17 September 2019 and no further nominations will be accepted.

CPSA Facebook and Twitter

CPSA has become very active on Social Media. Check out our Facebook page at www.facebook.com/combined.pensioners and the twitter account @CPSANSW

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 2017/18 Annual Report to be posted to you. Alternatively, copies can be obtained online at www.cpsa.org.au/about-combined-pensioners-and-superannuants-association/

Donations

CPSA thanks all those who have donated to help CPSA fund its advocacy work and its campaigns. All donations are appreciated, but space constraints mean we can only publish donations of \$35 and above.

Gunnedah CPSA

\$50

Free Wills!

NSW Trustee & Guardian is the largest Will maker in NSW. The Will preparation service is free to pensioners who are over 65.

You can make a booking by ringing 1300 364 103.

Alternatively, you can start making a will using the Will service online at: <https://www.service.nsw.gov.au/transaction/get-started-making-will>



Volunteers for lonely nursing home residents

The Community Visitors Scheme tries to cheer up the more than 40 per cent of nursing home residents who have no one left in this world and the countless elderly people at home who are socially isolated. Community visitors make a huge difference!

CPSA has been operating a Community Visitors Scheme for over 20 years in the St. George, Sutherland, Inner West and Eastern Suburbs and is keen to have more volunteers. Training and ongoing support will be provided. Please ring Philippa Bolton on 0438 841 116 for more information.

Advance Care Directives

NSW Health has produced 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.

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
1800 226 028

**Financial Information
Service (FIS)**
Information and seminars
on a wide range of
financial matters
13 23 00

**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

Guardianship Tribunal
Financial management orders
for people with decision-making
disabilities
1300 006 228

**Older Persons
Advocacy Network (OPAN)**
OPAN member organisations
provide free information about
aged care service provision,
referrals and resident rights. Ring
1800 700 600
and you will be connected to a
service in your state or territory.

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

GOODS & SERVICES

**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
NSW Seniors Card
Discounts on goods and
services
13 77 88

No Interest Loans Scheme
Loans to purchase essential
household items
13 64 57

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

National Dementia Helpline
1800 100 500

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

VisionCare
Subsidised spectacles
1300 847 466

**NSW Ageing and Disability
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
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 951 822

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
1800 639 398

People with Disabilities
Advice for people with a disability
1800 422 016

Cancer Council NSW
Cancer information and support
13 11 20

Exit International
Information about euthanasia
1300 103 948

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

LEGAL

Seniors Rights Service
Aged care retirement village
advocacy, information & legal
advice for older people.
1800 424 079

Fair Trading
Rental bond and tenancy info
13 32 20

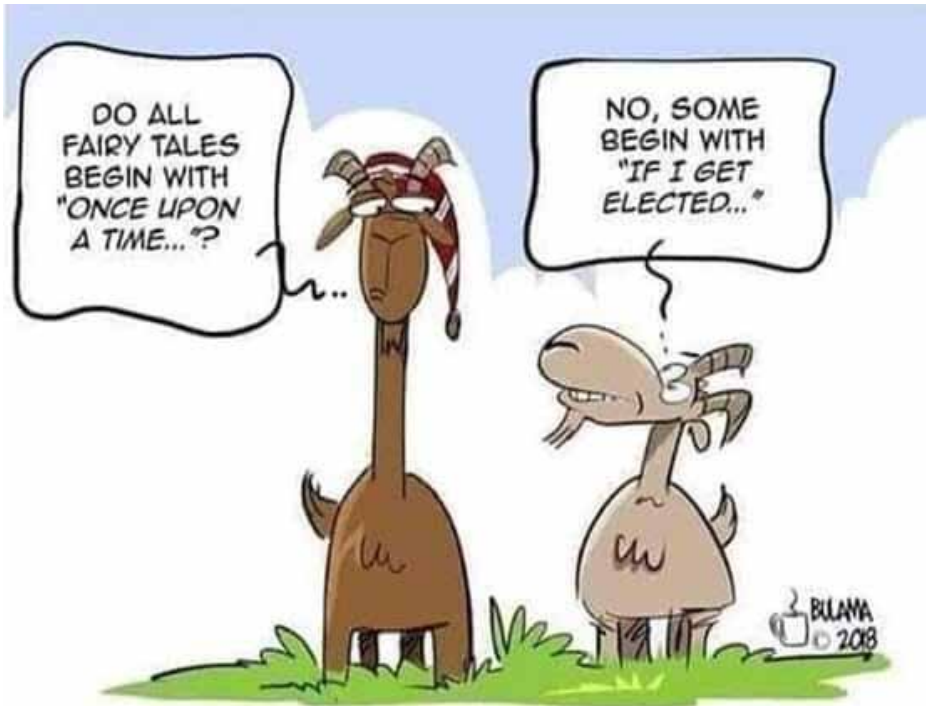
Law Access
Referrals for legal help
1300 888 529

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

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