

CASHLESS WELFARE CARD ON THE WAY FOR ALL?

PENSIONERS are rightly concerned that the Cashless Welfare Card will cover them at some point in the maybe not so distant future.

CPSA finally, after four months, received a ministerial response. This is what it says:

“Under current legislation, Age Pension recipients are not eligible to become compulsory [Cashless Welfare Card] participants...”

Under current legislation, the letter says.

This falls well short of a categorical statement that Age Pensioners will never be put on the Cashless Welfare Card.

It would be such a simple statement to make.

Why doesn't the Minister make it?

Meanwhile people receiving the Carer Payment and the Disability Support Pension are being put onto the Cashless Welfare Card even during these trials.

And this couldn't happen to Age Pensioners?

Well, not “under current legislation”, but it certainly could under future legislation.

Meanwhile, the Minister for Social Services, who won't make time to categorically rule out Age Pensioners being put onto the Cashless Welfare Card, does make time to make media statements like this:

“For [the Cashless Welfare Card] to be a mainstream financial literacy



tool for Australia it does need to be rolled out away from just rural and regional communities, and that's the conversation we need to have with the Australian public over the coming months”.

This phrase “mainstream financial literacy tool” should send shivers down the spine of every person in receipt of a social security payment. It means potentially everyone will be put onto the Cashless Welfare Card.

As the Minister for Social Services

said:

“It [the Cashless Welfare Card] does need to have a broader application than perhaps the social harm reduction that the original policy was designed on”.

If a person on a social security payment could manage their money, the Minister seems to be implying, they wouldn't be on a social security payment.

Now is the time to make your voice heard.

Letters

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(as at 6 November 2019)

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Cashless Welfare Card

THE Cashless Welfare Card is financial abuse being perpetrated on the poorest, most vulnerable Australian citizens. It is a crime and must be treated as such. Those affected and those who care should revolt.

Colleen Goodfellow

I AM on a Disability Support Pension from Centrelink and I'm concerned about the Cashless Welfare Card.

I am worried if I get the card, I would end up homeless, incarcerated or commit suicide.

I have ASD1 and a mild hearing loss in both ears. I'm struggling to get some part time work. It's not easy.

Chris Morris

I AM very worried about the threat of being forced onto the Cashless Welfare Card and I feel very upset for the people who are already on it against their will.

Philippa Mansor

I AM a 57-year-old woman on a Disability Support Pension. I am worried about this Cashless Welfare Card witch hunt.

It seems the government is targeting the poor and injured.

It's going to cost millions to implement

and yet they can't give us an increase to bring us above the poverty line.

I am disgusted like so many others at this abhorrent treatment.

They treat taxpayers' money as if it was their own to do as they wish.

We need to remind them that they are employed by the taxpayer and they work for us. I was a taxpayer all my life until I found myself unable to work.

Trish Vandyk

I WAS horrified to read in *THE VOICE* that there may be a Cashless Welfare Card imposed on all pensioners in receipt of any Age Pension entitlements.

I can understand some pension recipients having it applied to them. I believe it should only be imposed as a result of an investigation by Social Workers, Medical Doctors or Police.

Others can be self-applicants due to their own circumstances. How would it work for those in nursing homes or where there is a Power of Attorney?

My wife and I are on the full Age Pension. However, we also have some investments in superannuation, but not enough to live on. We manage our pension very well and enjoy cruising and holidays as we see fit. We do not need the



COMBINED PENSIONERS &
SUPERANNUANTS ASSOCIATION

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.

Name: _____

Address: _____

State: _____ Postcode: _____

Phone: _____ Email: _____

Payment details (for credit card):

Name on card: _____ Card Number: _____

Expiry: _____ Amount: _____ Signature: _____

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

Letters

government to tell us how to spend our money. We do not drink alcohol, gamble, smoke or take drugs. So, like many others who manage well, why should we be disadvantaged by governments?

I have read in areas where this card has been imposed, people have been subjected to a card fee of between 0.4 -1.5 % on top of purchases.

It also raises the question: Will the government be offering interest on these accounts at the same rate as fixed deposit rates or better? I oppose any such imposition like this on anyone who manages their own finances well.

It is time to separate the Age Pension from other forms of welfare under the Act. The Age Pension is not welfare, as is unemployment or sickness benefits.

Andrew Wardle

TO quarantine people's income is financial incarceration.

People who, all their lives, have managed modest/declining incomes, raised a family, should not be subjected to a new financial straightjacket. It is not appropriate policy.

There is no evidence that the card is appropriate.

Research shows the card does not serve recipients well.

Ian MacDonald

Bulkbilling scrapped plus a fee hike!

I WRITE to comment on bulk billing and Medicare rebates.

I live in the Warners Bay area and attend a medical centre at Jewells shopping centre, on the way south

to Belmont.

I attended on 6 February this year to see a notice alerting patients to a change to bulk billing from 6 January. It said bulkbilling would now only be available to patients under 5 years old or over 75 years old.

I am in my early 70s so will not qualify for bulk billing for several more years.

The notice further explained that a five-minute consultation would cost \$30 and a ten-minute consultation \$60 with a \$38.20 Medicare refund. All who were billed in the hour or so period that I waited my turn were billed the \$60 fee, as was I.

The out of pocket expense is therefore \$21.80. I am not happy with this Government cost-cutting arrangement, but I would rather be out of pocket for \$11.80 instead of \$21.80.

Last year I signed a petition by my federal Member of Parliament Pat Conroy railing against this bulk billing change, but obviously it had no clout.

This extra cost along with the obligatory long wait to see a GP is galling.

Fred Shelley

Take your pension overseas and live like a king?

I WOULD suggest that CPSA strongly puts to the government that Age Pensioners should be receiving the same percentage increase in the pension as the politicians receive in their salary and benefits.

If we don't receive a suitable pension then all pensioners should vote against their current member

and choose the next best candidate.

Singapore and Scandinavia have better systems than Australia, and we need to get our act together to bring us to the top of the table.

The government should also follow the British system whereby pensioners are encouraged to live their retirement years in another country whilst receiving a suitable pension, instead of the six-week limit that the Australian Government imposes before the pension is reduced.

Those living overseas will not be a burden on the government, and can enjoy a more luxurious lifestyle in Malaysia, Thailand, Vietnam etc.

John H. Kelmar

Back in the old days

BACK in the sixties a working man could pay off the mortgage on his home on a quarter acre block in about twenty years. His wife was proud to tell anyone that she was a home keeper. No child minding or nursing homes were necessary.

Today we have progressed to a level where a couple often with the help of their parents can buy a small apartment on the tenth floor and with both working they may pay it off in twenty years.

The kids will need to be minded and Mum and Dad will need to be dumped in a nursing home eventually. So why is the media pleased to inform us that home values are rising?

George Paris

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



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1800 200 422

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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.

CORONAVIRUS ADVICE

TO ALL CPSA MEMBERS

As we are all aware, the World Health Organisation (WHO) has declared the coronavirus (Covid-19) outbreak a pandemic.

The virus is moving extremely rapidly throughout Australia and the number of infections rises dramatically every day. The response to this situation by the Australian and State Government authorities, also changes almost by the hour.

In light of the seriousness of the situation, the CPSA Executive

has asked all CPSA Branches to immediately suspend all of their activities, including meetings and outings. To ensure the safety of Branch Members and to assist in controlling the spread of the virus, we also asked that these activities remain suspended until the end of June 2020, at the very least.

Please be assured that CPSA is monitoring this unprecedented event closely and on a continuing basis. We are only suspending our Branch activities, not closing the

Branches. Branch activities will resume as soon as is practical.

In the past, Australians have overcome huge adversity and challenges. The CPSA Executive has no doubt that together we as Australians will overcome this pandemic.

In 2021 we as Members will celebrate CPSA's 90th anniversary. We look forward to everyone celebrating this almost-a-century-of-service event with us next year.

Two-off pension boost, Newstart to double

The Australian Government has stepped in with multi-billion-dollar economic stimulus packages in an attempt to stave off a recession and/or an economic depression.

The Government will provide two one-off \$750 payments to Age Pensioners, Disability Support Pensioners, Carer Payment recipients and Jobseeker Payment (formerly Newstart) recipients, as well as to eligible concession card-holders including holders of the Commonwealth Seniors Health Card. The first payment will arrive in April, the second in July.

A Coronavirus supplement of \$550

a fortnight will be paid to recipients of Jobseeker Payment and similar payments for the next six months. This doubles the current payment, but only for six months.

Mandatory draw-down rates for superannuation will be halved for the current and the next financial years.

Deeming rates have been cut further to 0.25 per cent and 2.25 per cent from 1 May 2020. These rate cuts replace previously announced cuts.



Crossword by Luke Koller

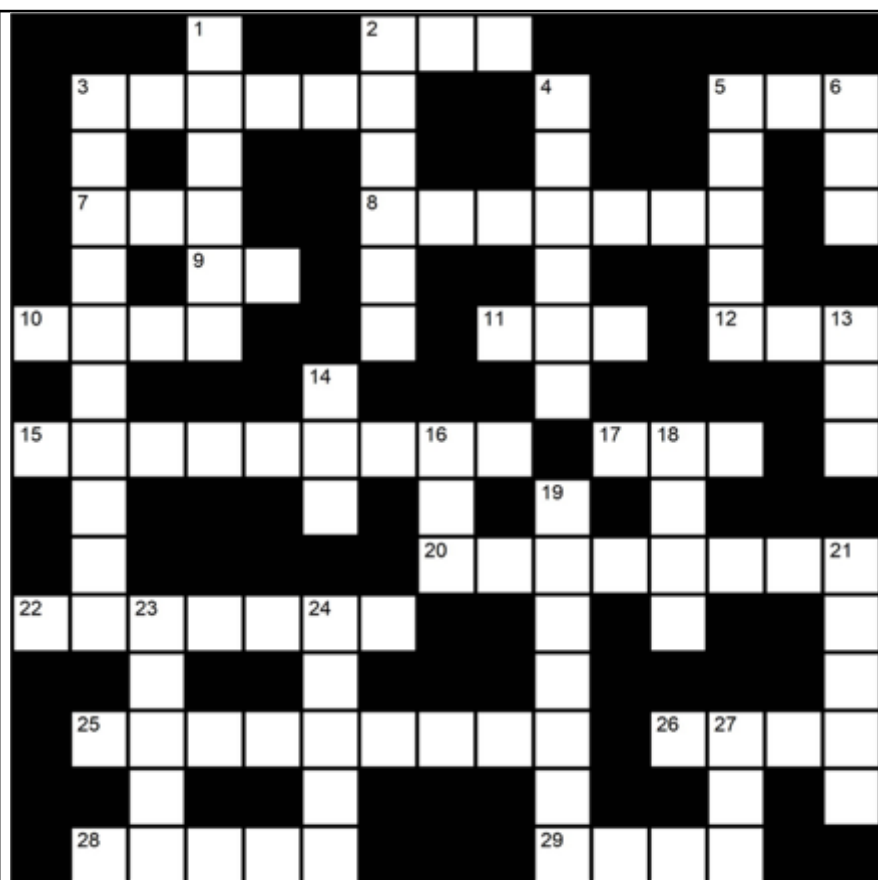
Across

- 2 Obtain (3)
- 3 A false image in the desert (6)
- 5 Before June (3)
- 7 Heir (3)
- 8 Sank the Titanic (7)
- 9 Take action (2)
- 10 Dock (4)
- 11 Solo (3)
- 12 Take up weapons (3)
- 15 A mythical Scottish village (9)
- 17 Not even (3)
- 20 A French wine region (8)
- 22 Rules the sea (7)
- 25 A purple tree (9)
- 26 Remain (4)
- 28 Depart (5)
- 29 Shakespeare's river (4)

Down

- 1 Drunk from a large glass (6)
- 2 The astrological twins (6)
- 3 A masked ball (10)
- 4 Poolside room (6)
- 5 Found in a volcano (5)
- 6 Edible root (3)
- 13 At the door (3)
- 14 Not subtract (3)
- 16 Globe (3)
- 18 Two singing together (4)
- 19 A Spanish region (7)
- 21 For seeing inside (5)
- 23 After a conflict (5)
- 24 Gall (5)
- 27 Heavy weight (3)

Solution on back page



CORONAVIRUS ADVICE

Tell us your story

CPSA wants to hear about your experiences at this difficult time. What could the Government do differently? What works well? Ring CPSA on 1800 451 488 or email voice@cpsa.org.au

What to do if you think you have coronavirus

If you experience a fever, flu-like symptoms (such as coughing, sore throat and fatigue) or shortness of breath, contact the Coronavirus Health Information Line 24 hours a day, seven days a week: 1800 020 080 or ring your GP.

How long does the coronavirus stay alive on surfaces?

It is likely the virus lasts from a few hours up to several days outside the human body. This depends on the type of surface, the temperature and the humidity of the environment.

The harder the surface, the easier it is for the virus to survive. Fortunately, hard surfaces are also easy to clean with common household disinfectant.

The lower the temperature, the longer the virus can survive.

The drier the air, the longer the virus can survive.

What is the most likely source of transmission of the coronavirus?

The coronavirus spreads in tiny droplets released from the nose and mouth of an infected person as they cough, sneeze or simply speak.

A single cough can produce up to 3,000 droplets. These droplets can stay airborne for hours.

A common way of transmission is for people to breathe in airborne droplets.

But eventually these droplets land on clothing and surfaces.



What's the point of hand washing?

To infect you, the corona virus needs to get into your bloodstream.

These are the ways the virus can do that.

It can get into your blood stream through the air you breathe in.

- If the virus is on your hands and you rub your nose or touch your lips, you might breathe it in.
- If the virus is on your hands and you rub your eyes, the virus can get into your eyes and into your bloodstream.

It is clear why it is important to wash your hands thoroughly every time you've been out.

When you wash your hands, do so with soap, because soap kills the virus. Alcohol-based handwashing gels are also good, if you can still get them.

Make sure you wash all of your hands: palms, backs, fingers, not forgetting in between fingers and fingertips.



Australia Post: Parcel delivery and collection

To minimise the risk of contracting or spreading coronavirus, parcels will no longer require a signature for delivery or collection.

In all cases, whether a driver or postie delivers to the door or a customer goes into their local Post Office to collect a parcel, an Australia Post staff member will ask and record the customer's name and sign on their behalf.

Disruption of international air traffic is causing some delivery delays.

CPSA branches

NSW Health advises that people should avoid small gatherings in enclosed spaces to reduce the risk of the corona virus spreading. For this reason CPSA Head Office has advised all CPSA Branches should immediately suspend their activities, including meetings and outings until the end of June 2020.

As CPSA Branches will not be meeting until then (and perhaps even after that for some time), THE VOICE will be sent to Branch members individually until the coronavirus has passed.

Coronavirus scams

you can expect

The following scams have been reported so far:

1. People posing as medical staff (or any stranger) knocking on older people's doors to check if they're okay. This is done to get inside and case a house for valuables. If these are found, you are robbed. Lesson: Don't let anyone into your house you don't know.

2. People volunteering to do grocery shopping for older people who are self-isolating. This is done to get hold of your debit or credit card, which will then be used to empty your account. Don't expect any groceries to be delivered. Lesson: don't let strangers do your grocery shopping and never, never, give your debit or credit card to a stranger. Remember, up to certain amounts no pin code is required to use these cards.

3. People posing as charity workers collecting cash donations

to combat coronavirus. Lesson: Don't make cash donations. If you want to make a donation, ring up the charity of your choice and make your donation over the phone. You can also go online to donate money.

4. If you are online, don't download any apps that offer updates on coronavirus. These apps will lock your computer and then demand payment for unlocking it. Lesson: Get your updates from newspaper live blogs, the ABC or from government websites.

5. If you are online, you could receive an email telling you that some debit and credit cards have been found to have been contaminated with coronavirus. The email will offer to replace your debit or credit card and ask you to send bank account details including pin codes to arrange for replacement cards to be sent out to you. Your account will be emptied out. Lesson: Never divulge banking or card details over the phone or

online. Banks will never ask you to do that.

6. Products are being offered online which are claimed to be a vaccine or cure for the coronavirus. However, a vaccine is at least twelve months away. Meanwhile, all sorts of existing medications for a range of conditions are being trialled. Lesson: Don't buy anything that's not prescribed for you specifically by a health professional.

7. Finally, there are outfits offering investment opportunities supposedly created by the coronavirus pandemic. The money you pay you will never see again. Lesson: Don't invest in anything before consulting a financial adviser.

If you get stung by a scam, ring the police. They will treat these things very seriously.

If you spot a new scam, file a report with scamwatch.gov.au. If you are not online, ring CPSA on 1800 451 488.

evaporated.

At the same time, the underemployment rate is growing for all age groups, including for workers over-55. It didn't use to be a problem in that age group. Now it is.

Two observations.

First, the Age Pension used to be indexed according to the index of the average weekly earnings, because this would usually be more than inflation. For a long time now, the pension has been indexed according to inflation. This is why pensioners are complaining, because the pension increases are measly and miserly.

Second, more and more people over-55, if they can find work at all, work casual, part-time jobs where they don't get paid enough. By the time they get to pension age, they won't get paid the pension they would have gotten if average weekly earnings had risen like they used to.

The lesson is that pensioners now are affected by underemployment and that future pensioners will be affected twice: on their way to pension age and once they qualify for the pension.

Underemployment and the pension

MOST often the media talks about the unemployment rate and how it is either falling or rising. But the rate that is becoming increasingly important is the under-employment rate.

Being under-employed means a person works part-time or as a casual. They would prefer to work full-time but can't find full-time work.

For the statistics, a person who makes a single dollar in employment income in a month is counted as employed. It is easy to see that if more and more workers are underemployed, the unemployment rate means less and less and in fact is becoming irrelevant.

More and more full-time jobs are turned into part-time casual work. It's called the casualisation of the workforce and it has meant that employers pay workers less. As a result wage growth in Australia has

NSW Pensioner Car Concessions

Pension concession card holders and DVA Gold Card holders do not have to pay licence and car registration fees or motor vehicle tax. This concession applies to one vehicle per eligible customer.

The Green Slip Check is a quick and easy way to get a CTP Green Slip quote comparison from all insurers: www.greenslips.nsw.gov.au/price-check.

If you have a Mobility Parking Scheme permit and become a pensioner while holding the permit, you may be eligible for a partial refund. You'll need to provide evidence that you're a pensioner when you visit a service centre.

If you receive the Commonwealth Carer Allowance you may be eligible for a refund on some of the vehicle tax paid when registering a vehicle. The car must weigh between 976 kg and 2504 kg. If the vehicle is registered in joint names, both must receive the carers allowance to qualify.

Contact Roads and Maritime Services on 13 22 13.

CPSA News

Indexation and deeming rates

INDEXATION of social security payments on 20 March has once again produced miniscule increases to pension payments and unemployment benefits.

From 1 May, the deeming rates used in the pension income test have been reduced to 0.25 per cent for the first \$51,800 (singles) and \$86,200 (couples combined) of financial assets (term deposits, shares, units in managed funds etc) and 2.25 per cent thereafter.

For pensioners who own their own home and have no other assets or income from other sources

4% - 5% return and a higher Age Pension

TERM deposit rates are now lower than the annual rate of inflation.

This means you're actually losing money by keeping your savings in term deposits.

The loss is not so noticeable because you will get your deposit back plus some interest. But as the rate of inflation is higher than the interest rate, it means the buying power of term deposit plus interest is less.

At the same time, the share market is volatile, which is bad news for anyone with superannuation or other equity investments.

It is very likely the market will recover eventually, but while it's in the doldrums, what do you do?

Check out lifetime annuities is what you do.

Did you know that lifetime annuities pay an indexed income until the day you die?

Did you know that if you buy a lifetime annuity, Centrelink only assesses 60 per cent of your assets? This means you get a higher Age Pension. Or it means that, if you're a self-funded retiree, you will all of a sudden find you qualify for a part-pension.

The return is higher than what you get on a term deposit and comparable with the dividend on a blue-chip stock.

It's worth checking out if this is something that would suit you. To do that properly, you will need to see a financial planner.

	From March 2020	Up
Single pension	\$ 944.30 per fortnight	\$ 10.90
Single Newstart	\$ 612.00 per fortnight	\$ 7.30
Couple pension	\$ 1,423.60 per fortnight	\$ 16.60
Couple Newstart	\$ 1,021.60 per fortnight	\$ 12.20

except the pension, the reduction in deeming rates will not make a difference. If your pension did not increase after the July 2019 cut in deeming rates, your pension won't go up this time either.

Typically, home-owning singles would need more than \$247,000 in financial assets and couples would need more than \$394,500 to see any

reduction in their fortnightly pension payment as a result of deeming. This is due to the operation of the income free areas, \$4,524 a year for singles and \$8,008 a year for couples combined.

Anyone paid under the pension asset test will not be affected, and the same applies to self-funded retirees.



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.

NSW Regional Seniors Transport Card budget blowout!

IT IS one month after the NSW Regional Seniors Travel Card was rolled out and the program has more than doubled its budget.

The \$250 card was budgeted to cost \$21.8 million for the first year but the NSW Government has admitted

that, during the first month of the program, it has spent \$45 million.

The program was recently expanded to include veterans of pension age living in regional NSW. This will cause the budget to blow out even further.

The Card has been promised for two calendar years. This means that the Card will end in February 2022.

With large budget blowouts in

mind, all eligible pensioners should enjoy this Card while it lasts. Depending on the hole this puts in the NSW Government's pocket the program might not be extended beyond the promised two years.

Get in now and ensure you spend all you're entitled to. You can order your card by visiting a Service NSW shop or calling 13 77 88.

Poverty grows and more Australians suffer

3.4 MILLION Australians are poor and 774,000 of them are children, says new research by the Australian Council of Social Services (ACOSS). ACOSS says that the Age Pension is below the poverty line by \$10 per week.

Newstart (now called Jobseeker Payment) is \$117 per week below the poverty line.

The poverty that recipients of social security payments experience affects all facets of living in Australia.

One of these is energy consumption.

The Energy Security Board says that low-income households spend 8 to 10 per cent of their income on energy bills while average households spend 2 to 4 per cent.

Living in older housing, using older, less energy-efficient appliances and not being able to afford solar panels are some of

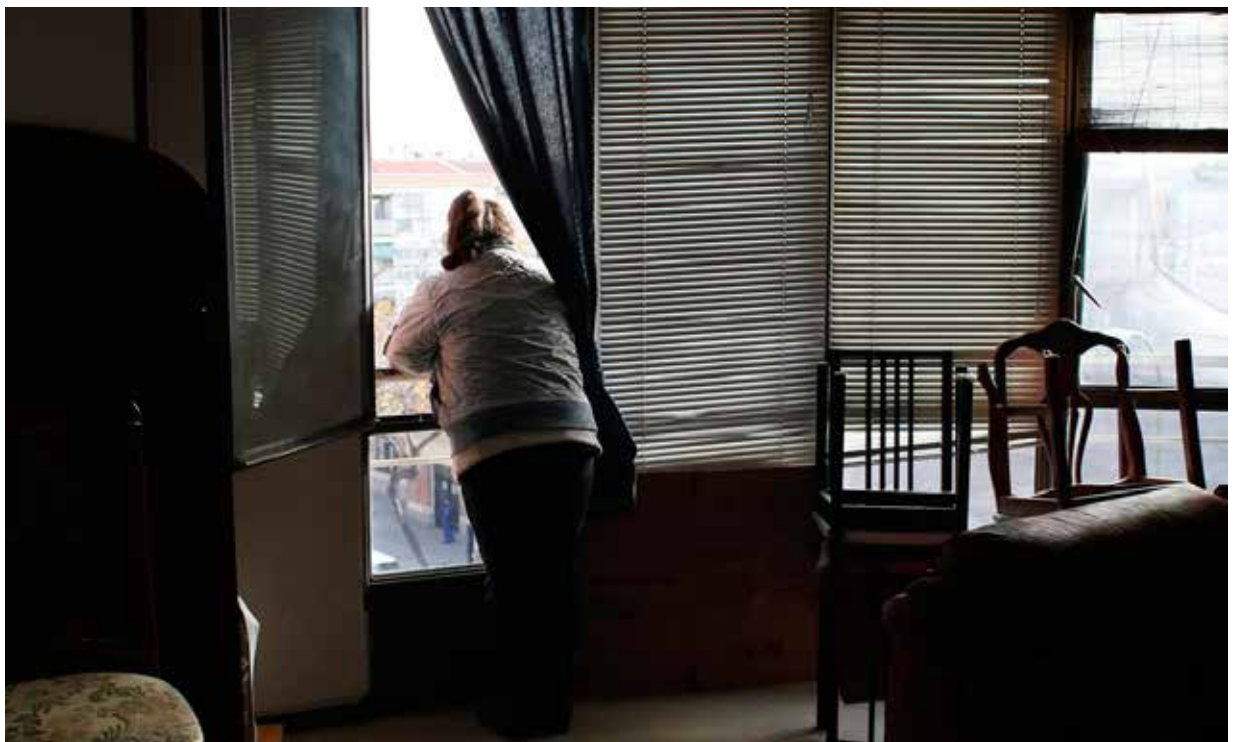
the reasons why people on lower incomes are spending more on electricity. More in dollars and more percentage-wise.

And there isn't much low-income households can do about it.

Caroline Valente is a PhD student at the University of Technology and is researching how increasing energy costs are affecting the

wellbeing of people. Caroline is looking to interview Age Pensioners who struggle to pay their energy bill.

If this sounds like you, call Caroline on 0406 671 148 or email her at caroline.portovalente@student.uts.edu.au. Caroline can also give you some practical tips on how to save on your energy bill.



Why workers should be checking if their super has been paid

THE passing of the Treasury Laws Amendment (Recovering Unpaid Superannuation) Bill 2019 means \$200 million out of \$6 billion in unpaid employer superannuation

contributions will be reunited with their rightful owners, Australian workers.

Each year Australian workers are swindled out of an average \$2,000 per worker in superannuation contributions.

How do employers get away with it?

An outdated law only requires super to be paid quarterly, not each pay day, meaning it's difficult for workers to check.

A law that super is paid on pay day would make it much harder for employers to steal from their workers.

But instead of making this important reform, politicians blinked.

Workers should check their pay slips and super account balances.

If anything is awry, they should complain to their employer in the first instance.

If that doesn't work, they need to contact the Australian Tax Office to reclaim unpaid super on their behalf.



Royal Commission wants to fix staffing, waiting lists

IF you haven't thought about the Aged Care Royal Commission for a while, there are a few of things that have happened. If you have anything to do with aged care, you should read this.

One, the Royal Commission will be recommending that there should be a specific number of staff to a specific number of nursing home residents.

This is a breakthrough, because right now nursing homes can put no staff on and not be in breach of the law. At night some do this. They leave dozens of frail elderly people unattended during the nightshift.

During the day, staffing is often as thin as nursing homes think they can get away with.

If the Royal Commission's recommendation is acted on by the Australian Government this practice would stop.

Two, the Royal Commission will be recommending that if an older person needs care, they should get

it. Not after (sometimes) three years, which is what happens now, but within a reasonable time period.

This would be the death of nursing homes as the default option for someone who needs aged care quickly is home care.

If this recommendation is acted on by the Australian Government, expect more nursing home closures and more people on Home Care Packages. Expect Home Care Packages and the Commonwealth Home Support Programme to be merged. Aged care will be like the NDIS which is an entitlement program - that is, if you need care, you get care.

Who knows, one day the two systems, the NDIS and aged care, will be combined?

This would put an end to the absurd situation where somebody becoming disabled in, say, a traffic accident, will only be able to go on the NDIS if they are younger than 65. Everyone knows that the NDIS, which has its own problems, is much better than the aged care system.

When are we going to see more

staffing and no waiting lists?

The Royal Commission will deliver its final report at the end of November this year.

Then it will be up to the Australian Government.

The federal Opposition has already committed to adopting all of the Royal Commission's recommendations if it wins office.

The Australian Government should also commit to this. In fact, there's no reason why they can't make a start fixing staffing and waiting lists right now.



Privatisation of aged care assessment stymied

PLANS to put out a public tender for aged care assessment services have been binned after pressure from the Royal Commission and state and territory health ministers.

To get into a nursing home, you get assessed by an Aged Care Assessment Team (ACAT).

To get a Home Care Package or into the Commonwealth Home Support Programme, you get assessed by the Regional Assessment Service (RAS).

Everyone agrees that these two, ACAT and RAS, should become one service, to rule out the possibility that people have to go through two assessments.

But the Australian Government wanted to take it a step further. Combine the two and put them out to tender.

Aged Care Assessment Teams are currently run by the states and territories. The RAS is run by the federal Department of Health.

The suspected reason why the Australian Government wanted to control both entities in one service under one contract is simple. The Government would control the assessment protocol entirely.

People could be assessed as not needing aged care or not needing as much aged care.

Aged care becomes much cheaper this way.

The Government said it will

now take advice from states and territories and the Royal Commission about the reform of aged care assessment.

GPs make a stand against elder abuse

THE Royal Australian College of General Practitioners (RACGP) has announced new elder abuse guidelines for GPs. The guidelines will ask GPs to enact safety plans for patients they suspect are being abused and report their concerns to police or other relevant authorities.

This is an important announcement as more than a third of doctors' consultations are with people over the age of 65. With GPs on the lookout for elder abuse there is a greater chance of catching it and preventing further harm.

Elder abuse involves causing harm to an older person through physical, financial, emotional or psychological abuse.

If you are concerned that you may be experiencing elder abuse and live in NSW or are concerned about someone in NSW you know, you can contact the NSW Ageing and Disability Abuse Helpline on 1800 628 221, Monday to Friday 9am to 5pm.

NSW Ageing and Disability Abuse Helpline



1800 628 221
(Mon-Fri 9-5)

CPSA Updates

CPSA Funding

CPSA receives funding support from the NSW Government Department of Communities and Justice, and the Australian Government Department of Health.

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

NSW Gas Rebate

You can apply for the NSW Gas Rebate if you're a NSW resident and hold one of the following:

- Pensioner Concession Card (pensioners and veterans);
- Health Care Card;
- DVA Gold Card.

To apply if you are on natural gas, call your natural gas provider.

If you buy/refill LPG bottled gas, you can apply for the rebate online at service.nsw.gov.au. Note that only households using cylinders over 45kg/88 litres qualify.

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 2018/19 Annual Report to be posted to you. Alternatively, copies can be obtained online at www.cpsa.org.au/about-combined-pensioners-and-superannuants-association/

Changing to a cheaper electricity provider in NSW

At energyswitch.service.nsw.gov.au you can compare the plans of all NSW household electricity providers, and switch to a different plan if you want to.

All you need is a digital PDF of your electricity bill (e-bill) and you need open an account at www.service.nsw.gov.au. You then do a comparison based on your e-bill and find out if you can get your electricity elsewhere. If there is, you click to switch and everything else is done for you.



WorkVentures
Social inclusion through technology

Cheap, High-Quality Computers

WorkVentures is Australia's oldest not-for-profit IT social enterprise helping people into work for over 35 years. WorkVentures refurbishes top quality computers donated by large corporates to as-new condition and sells them for a fraction of their original cost, with six months of free telephone technical support and a six-month warranty! Computers can be purchased on an instalment plan with instalments taken out of your social security payment through Centrepay. Check out WorkVentures' online shop at www.workventures.com.au or ring 1800 112 205.

ndis National Disability Insurance Scheme

1800 800 110

DISABILITY SUPPORT FOR PEOPLE UNDER 65

No Interest Loans Scheme (NILS)



NILS provides loans up to \$1,500 for essential goods and services including furniture and whitegoods, computers and textbooks some medical and dental services, car repairs and other items on request. NILS cannot be used for cash, rent arrears, holidays, bills or debt consolidation. The loan funds

are paid to the store or service provider.

The loans are interest free. There are no fees. Repayments are arranged over 12 to 18 months.

To be eligible for NILS you need to have a pensioner concession card, health care card or earn less than \$45,000 after tax a year. You must have lived in your current premises for more than three months and be able to show that you're able to repay the loan in the allotted time period.

NILS can be contacted on 13NILS (13 6457).

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>



Justice
NSW Trustee
& Guardian

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

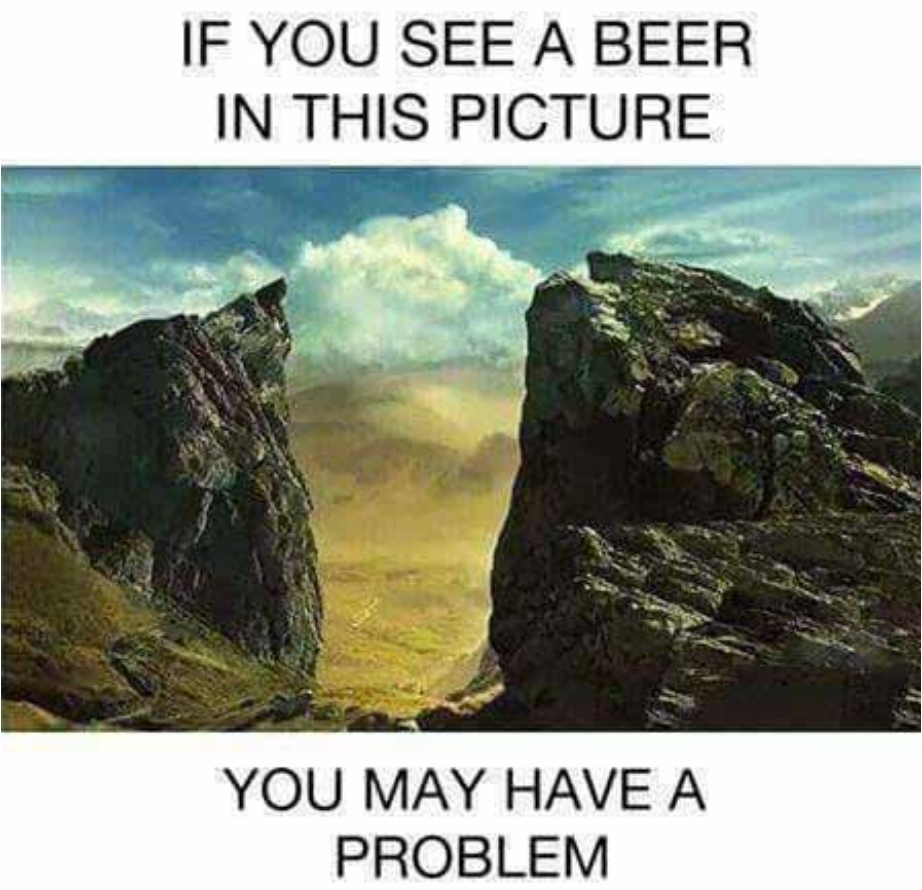
Community Justice Centres
Dispute resolution services for
minor matters
1800 990 777

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



A police recruit was asked during an exam, "What would you do if you had to arrest your own mother?" The reply, " Call for backup".



Crossword Solutions
Crossword on Page 4

	B			G	E	T													
M	I	R	A	G	E		C				M	A	Y						
A		A			M		A				A		A						
S	O	N			I	C	E	B	E	R	G		M						
Q		D	O		N		A				M								
Q	U	A	Y		I		O	N	E		A	R	M						
E				A			A						A						
B	R	I	G	A	D	O	O	N		O	D	D		T					
A				D		R	G		U										
D						B	O	R	D	E	A	U	X						
N	E	P	T	U	N	E			A		T		R						
	E			E			N						A						
J	A	C	A	R	A	N	D	A		S	T	A	Y						
	C			V			D			O			S						
L	E	A	V	E					A	V	O	N							