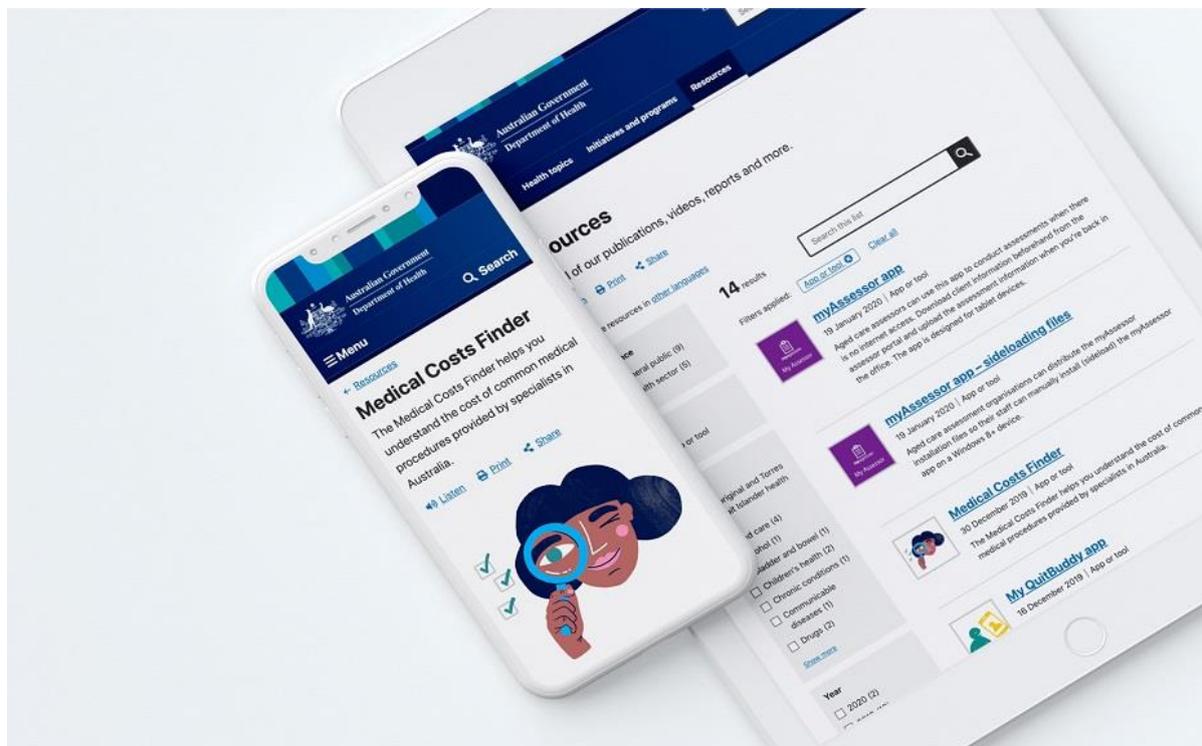


# THE VOICE of Pensioners and Superannuants

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## Government sticks with useless medical costs finder website



CONSIDER the Australian Government's [Medical Costs Finder website](#) .

This government comparator website has been bagged by patients and doctors alike since it started up late last year.

However, this hasn't stopped the Government from pouring a further \$17 million into improving the website in October's Budget.

The problem is that doctors' participation is voluntary and will continue to be voluntary. As a result, the website cannot offer meaningful comparisons.

The Australian Patients Association is not against the website as such but points out that it "will be surprised if any additional doctors and specialists will voluntarily agree to sign up to list their fees".

The Australian Medical Association (AMA) said it did not expect many doctors would publish their fees on the website, which was "a complete failure" and "should be abandoned". The AMA's position on this figures because fee transparency is not in the financial interest of doctors.

The website went live in December 2019 and was accessed by fewer than 10,000 people in the first six months.

A governmental comparator website funded in October's Budget that may prove to be effective is a site for superannuation fund performance comparison. It will allow fund members to switch their savings and contributions to better performing funds.

It sounds good, but let's hope that the participation of superannuation funds will be compulsory, not voluntary like the Medical Costs Finder.

### **Tax break to prevent elder abuse: granny flats**



A GRANNY flat may seem like a good idea, but the current tax laws make it more appealing for adult children to enter into informal agreements that offer few legal protections for older people.

The tax is the Capital Gains Tax (CGT). CGT is a levy on the difference between the sale price of an asset and its original purchase price. CGT is triggered when there is a CGT 'event', which is when a contractual or legal right in another entity is created.

So, if an older person agrees to move into a granny flat on their adult children's property and has a formal contract written up that outlines their rights to live in the granny flat, the adult child will have to pay tax on the value that is added to their property as a result of building the granny flat.

However, if a formal contract is not created then the adult child will not have to pay tax on the granny flat because a contractual or legal right has not been created and has not triggered a CGT event.

It is reasonable that older people would trust their children not to exploit them and would not want their children to pay more tax than they have to, but an informal agreement can come at an even greater cost than CGT.

If there is no formal agreement in place an older person may be exposed to financial abuse. For example, if the family relationship breaks down and an older person is forced to move it will be extremely difficult to recover any money that was invested in an adult child's home as there is no written agreement that spells out the rights and responsibilities of both parties.

To encourage use of written granny flat agreements, the Government announced a measure in the October Budget making CGT no longer applicable to formal granny flat arrangements for older Australians or people with disabilities.

This measure will commence as early as 1 July 2021 subject to the passing of legislation. More detail will come as the Government presents its proposal to Parliament.

### **Are you eating enough?**



NOT eating enough or eating too much of the wrong things is how many older people end up with malnutrition.

We have all heard about malnutrition in nursing homes due to bad care in most cases, but just being older puts you at risk. Even if you think eat well, you might still be at risk.

Malnutrition is dangerous. It lowers the body's ability to fight infection. It can also make you fatigued more quickly. It affects your quality of life and ultimately your independence.

For older Australians, malnutrition often begins at home, and can go undetected until it is too late.

Reduced appetite, unplanned weight loss, looser fitting clothes and ill-fitting dentures may all be signs of the onset of malnutrition.

This is where family, friends, and care workers should not hesitate to speak up.

Understanding how our nutrition needs change as we age is vital. How you eat when you are 25 compared to 65 varies greatly as our health needs change. Too often dietitians see older Australians at risk of malnutrition because they are still eating in a similar pattern for their younger selves.

There are tools to diagnose malnutrition, but the best way to make sure you don't get it in the first place is to see a dietician and do a plan if necessary.

There is a Medicare rebate for a consultation with a dietitian if you have complex health needs and are referred.

But anyone can go and see a dietician without a referral, although it will not be free.