

## Aged care indictment and cure: Royal Commission's COVID-19 aged care report



THE Aged Care Royal Commissioners' special report on COVID-19 in residential aged care is as much an indictment of the federal and state governments' unpreparedness as it is a solution.

And it is not just a solution for dealing with COVID-19, but also the way forward for when things return to normal.

The Commissioners have recommended that to get accredited, nursing homes should have one or more trained infection control officers as a condition of accreditation. The Government should support these staff with training and the preparation of infection control and prevention management plans.

The question of course is why it

took a Royal Commission to get this happening.

The vast majority of COVID deaths have been in residential aged care. The paramount importance of infection control and prevention was demonstrated by what happened in nursing homes in Europe.

Also, every year hundreds and sometimes thousands of nursing home residents fall victim to the flu or die of complications following gastro outbreaks. The absence of a meaningful infection control capability has been killing nursing home residents for decades.

The Commissioners want the Australian Government to make money available immediately so that additional staff can be hired and

residents' lives return to some form of normality. Right now many nursing home residents are imprisoned in their rooms, without visits from family and friends.

The lack of staff was a prominent finding of the Commissioners' interim report back in October last year. Nothing has been done in the meantime.

The Commissioners have put paid to the notion that once you're in a nursing home all your needs are taken care of. The Commissioners want nursing home residents to have access to counselling and other mental health services to help them cope with an incredibly scary time,

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# Letters

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(as at 6 November 2019)

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## Rich pickings?

WITH a lot of farmers screaming out for harvesters because of the lack of back-packers, if Centrelink were to suspend the requirement of only earning a small amount for a week, I'm sure that a lot of fit pensioners would like to earn some extra cash during this pandemic.

I think Centrelink would have to suspend the requirement for the entire harvesting season to make it worthwhile for pensioners.

I understand we would have to pay wages tax, which we would recoup at the end of the Financial Year. Food for thought and it would save the farmers' crops.

Gary Peterson

## Keep calm and draw your pension(s)

BRITISH Pensioners in Australia (BPiA) campaigns on behalf of people in Australia who may be entitled to a British State Pension.

This entitlement is not limited to immigrants from the UK.

Anyone who has worked in the UK, regardless of nationality, may have earned the right to a British State Pension (which is the equivalent to the Australian

Age Pension).

There are rules and the rules change from time to time. BPiA has volunteers who are experienced in dealing with these rules and we assist our members in discovering their entitlements and maximise the amount of pension they receive.

It is possible to receive both the Australian Age Pension and the British State Pension although, of course, receipt of the British State Pension will count as income and may affect the amount of Australian Age Pension the pensioner receives.

However, in almost all cases, pensioners will be better off receiving both pensions. You can find more about British State Pensions and BPiA at our website: [www.bpia.org.au](http://www.bpia.org.au).

BPiA has about 5,000 members throughout Australia.

Patrick Edwards  
BPiA Treasurer

## When a plus is a minus: credit card fees

NOW that the norm is to add credit card merchant fees to the price of goods, it would not be abnormal to suggest that business owners add onto the cost of our



COMBINED PENSIONERS &  
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### 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.

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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. (All donations above \$2 are tax deductible.)

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Payment details (for credit card):

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Expiry: \_\_\_\_\_

Amount: \_\_\_\_\_

Signature: \_\_\_\_\_

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



# Letters

goods an amount to cover their rent, wages, advertising.

Imagine standing at the counter with a purchase and the assistant goes to the register and adds various fees to the price of the goods. So, price plus credit card merchant fees, plus merchant rent fees, plus merchant cleaning fees, plus merchant wages fees.

Plus, plus, plus!

We, consumers, should remind these greedy profiteering business owners that the gross profit which they are making is there to pay for their expenses such as bank fees.

Don't go back to the shop that charges you to pay by credit card. Buy online.

I spent over fifty years owning a variety of small businesses and only now realise the mistake I made. Instead of paying my expenses out of profits, which I ignorantly did, I should have been adding them onto the cost of goods sold so the profits would have been all mine, with no expenses.

Wow, if only I'd known.

*Bill Griffith*

## Send a letter to THE VOICE



THE VOICE, CPSA  
Level 3, 17-21 Macquarie Street,  
Parramatta NSW 2150

[voice@cpsa.org.au](mailto:voice@cpsa.org.au)

You must include your name for the letter to be published, though this may be omitted in publication if the letter contains personal information. Letters may be edited for length and clarity.

## Deferral of CPSA 2020 Annual General Meeting and election of CPSA Executive Members

The NSW Department of Fair Trading has formally advised CPSA that it may hold its 2020 Annual General Meeting when COVID-19 restrictions are lifted.

As previously advised, CPSA Executive considers that it is not practically possible or safe to hold the 2020 Annual General Meeting until the COVID 19 restrictions are lifted.

Accordingly, CPSA Management Committee has resolved to defer holding the 2020 Annual General Meeting of CPSA until the COVID-19 restrictions are lifted.

At this time CPSA Executive will convene the 2020 Annual General Meeting, give notice of the same and conduct the election of Elected CPSA Executive Members in accordance with the CPSA Constitution.

The Elected CPSA Executive Members whose terms expire at the end of the 2020 Annual General Meeting will remain in office until that time.

*Bob Jay*

*CPSA Secretary*

## CPSA Head Office re-opens

While CPSA adheres to the COVID-19 guidelines issued by the NSW Government in relation to staff working from home, CPSA Head Office in Parramatta has re-opened with two staff attending between 9am to 4pm on weekdays.

This means that CPSA can again be contacted through the main switchboard. If you ring CPSA within office hours, you will once again be answered by a real person.

It may be that that person will have to take a message and forward that to a staff member working from home.

However, CPSA appreciates that talking to a real, live person on the phone beats a message bank and a telephone menu any day.

CPSA switchboard can be reached on 1800 451 455.

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## From page 1

but also when things get back to normal. Access to healthcare is a universal right. It extends to nursing home residents.

The recommendation for a national aged care plan for COVID-19 is an indictment of aged care regulators and the Government. We're nine months into the pandemic and we still don't have a national plan. The

## Aged care quality framework out, quality indicators in – Royal Commission

ON 1 January 2019, the *Single Aged Care Quality Framework* was set in operation. This Framework replaced the aged care Accreditation Standards.

Around the same time, a new aged care cop, the Aged Care Quality and Safety Commission, set up shop and started policing the new standards.

A consultancy firm called CompliSpace, which advises aged care providers on how to comply with regulation, put out *The Aged Care Impact Report – One Year On*. The report surveys nursing homes on how that new *Single Aged Care Quality Framework* is working for them.

In a nutshell, it's not.

Commissioners want a national aged care advisory body to write and implement the plan.

Unfortunately, the Commissioners are silent on who should have membership of this advisory body, risking lack of input by nursing home residents and their representatives. This is an important omission, because the plan will set out residents' rights to visits and hospital transfers.

This is not a surprise because most aged care providers complain about compliance.

The report says that compliance means providers are "forced to spend more time on paperwork and less time actually caring for residents".

"The compliance burden is felt acutely by single homes that do not have the scale to provide comprehensive systems for staff."

"The vast majority of staff are enduring more work and stress to meet the new standards, but government has not provided any funding to meet this need."

These are all old and tired complaints and should be ignored.

But providers have also some new complaints and this suggests that, contrary to what the CompliSpace report says, the Framework might actually be working, or working

The Royal Commissioners mean business and want the Government to implement its recommendations immediately and account for implementation by 1 December.

The Aged Care Minister is reported as saying that the Government accepted all the report's recommendations and had "already" worked to progress four of them.

Already.

better than the Accreditation Standards.

"The most pressing concern from aged care homes", the report says, "is balancing the dignity of risk versus duty of care. This is followed by managing consumer preferences and choice and restraint and restrictive practices."

These concerns all relate to one thing: nursing homes are expected to allow residents the freedom to enjoy themselves and can no longer tie them down on beds and in chairs or dope them to the eyeballs to keep them quiet and avoid falls and such like.

So, these new provider gripes suggest that the latest aged care cop is making a difference.

Still, compliance systems do not make nursing homes do a good job, they can only make them look like they're doing a good job, which they may in truth be doing or not.

## Crossword by Luke Koller

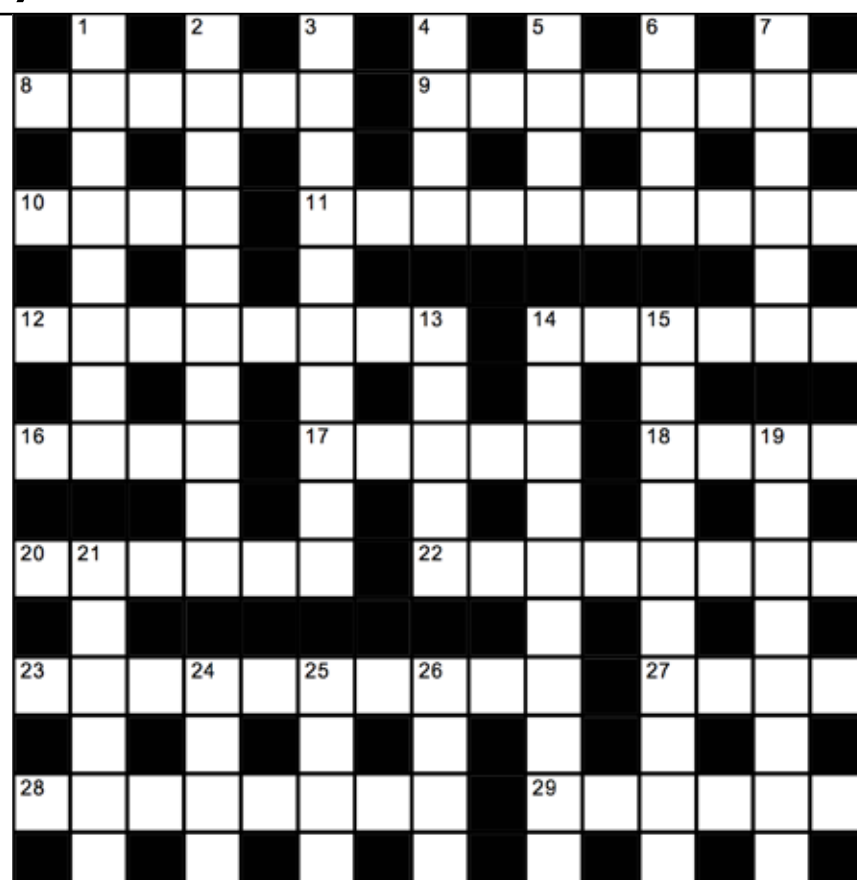
### Across

- 8 counting frame (6)
- 9 dangerous germ (8)
- 10 flying toy (4)
- 11 a duty (10)
- 12 old phones are made of this (8)
- 14 cover alongside a caravan (6)
- 16 very large (4)
- 17 hang in the air (5)
- 18 birthday treat (4)
- 20 in charge of an abbey (6)
- 22 sequence of possible events (8)
- 23 capable of being reached (10)
- 27 entering a space (4)
- 28 showy male birds (8)
- 29 placing a golf ball on its stand (6)

### Down

- 1 resign from the crown (8)
- 2 speed up (10)
- 3 greatly surprises (10)
- 4 translucent gem (4)
- 5 male deer (4)
- 6 a small ship (4)
- 7 fame (6)
- 13 edges of a building (5)
- 14 contracts (10)
- 15 sweet citrus fruit (10)
- 19 done with needles (8)
- 21 supported (6)
- 24 apiece (4)
- 25 large hessian bag (4)
- 26 starting point (4)

**Solution on back page**





It could all be so much simpler and more effective with the adoption of a system of quality indicators.

Research commissioned by the Aged Care Royal Commission shows Australia could immediately establish independent, transparent, routine monitoring and public reporting of many aspects of aged care quality outcomes similar to countries like Denmark, Sweden, Germany, the Netherlands, and the USA.

The research, which was performed by the South Australian Health and Medical Research Institute (SAHMRI), shows a large range of quality outcome indicators can be produced from existing data without any burden to aged care providers.

This includes indicators for medication-related quality of care, falls and fractures, hospital re-admissions, hospitalisation for dementia/delirium, pain, premature mortality, pressure injury, utilisation of care plans and medication reviews, and weight



loss/malnutrition.

Australia currently has a miserly three quality indicators for residential aged care.

Aged care providers have been fighting their introduction for years. Why? Quality indicators tell the truth about aged care quality and, unlike compliance systems such as the Accreditation Standards and the Framework, can't be manipulated.

As the Aged Care Royal Commissioners said in a rare public statement:

*"Unbiased measurement and reporting of performance is [sic] vital to create accountability and continuous improvement in the aged care sector. Without it, problems are hidden from sight and not addressed.*

*"It is unacceptable that in 2020 the aged care system is still without this. Had the Australian Government acted upon previous reviews of aged care, the persistent problems in aged care would have been known much earlier and the suffering of many people could have been avoided."*

## A disappointing Budget for older people

IN October's Budget, the Australian Government is spending \$1.6 billion on 23,000 new Home Care Packages for the next four financial years. This will bring the total number of available packages to 188,000.

Unfortunately, the number of people without packages is around 59,000. This means that, based on current figures, 36,000 people assessed as needing care will remain without it in four years' time.

There does not appear to be a recognition on the part of the Australian Government that not

providing aged care to somebody who needs it is an inexcusable aged care quality and safety failure.

There is 11.3 million in 2020-21 to provide dementia services and training programs. These are important programs in that they teach care workers how to manage people with dementia who become confused or aggressive without tying them down or drugging them. \$10.3 million over three years will pay for the implementation of the stalled Aged Care Workforce Strategy. This Strategy has largely been developed by providers and it is surprising that the Government

wants to go ahead with it without waiting for the recommendations of the Aged Care Royal Commission in February next year.

Ominously, the Government will provide \$17.3 million over two years from 2020-21 to continue implementation of recommendations from the Medicare Benefits Schedule (MBS) Review Taskforce "to ensure patient safety and high quality care". This Review has led to people over 65 not being able to get knee scans through their GP. This is one that CPSA will watch.

It is disappointing that this Budget does not commit to a permanently increased JobSeeker payment.

Nor does it make any attempt to get the over-55s back into work. Wage subsidy schemes are being targeted at young people only. This makes it even more difficult for older people to find a job.

For many older people not old enough for the Age Pension, JobSeeker has become a pre-Age



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Pension. Before COVID-19, there were 196,000 people over 55 on unemployment benefits. The chance of them finding employment was low then, but now there are 318,000 people over 55 on unemployment benefits, an increase of more than 60 per cent.

As it stands, the Australian Government will remove the COVID-19 supplement at year end. JobSeeker without the COVID-19 supplement is \$565.70 per fortnight. This is almost 40 per cent less than the pension (\$933.40 per fortnight).

The Cashless Welfare Card will continue, but there will also be funding “for a trial of emerging payment acceptance technologies”. This is one to watch, because these “technologies” will almost certainly be about the Government telling social security recipients on what and where they can spend their money.

Further one-off payments will be made “from November 2020 and early 2021” to everyone who got the

first two one-off payments earlier this year. This time there will be two payments of \$250, and they will again be tax-free.

It is disappointing that JobMaker, the Budget’s phrase for economic stimulus through infrastructure construction, does not include social housing. Three-quarters of a million new social housing units are required over the next twenty years, an average of 37,000 a year. Currently Australia is achieving about 5,000 new units annually.

The shortfall in social housing construction is already playing havoc with housing security. Homelessness is on the rise. The failure of the Australian Government to invest in social housing at levels to cope with demand is scandalous.

A capital gains tax (CGT) exemption is available for granny flats, provided there is a formal written agreement. Only older Australians and people with a disability can benefit from this measure. It’s not available for people who want to rent out a granny flat commercially.

CGT is often a reason why granny flats are built without solid, written agreements. This can lead to financial abuse and exploitation in the event that the family relationship breaks down.

In superannuation, the Government is implementing recommendations of the Productivity Commission’s review by making it possible for workers to select a superannuation product from a list of approved funds. The fund they choose will follow them from job to job. This puts a stop to people accumulating super accounts every time they change jobs.

From July 2021, the Australian Prudential Regulation Authority will conduct benchmarking tests on the performance of super funds. Funds that underperform must tell their members, who then have the choice to roll over their super savings into a better-performing fund.

Let’s hope that the May 2021 Budget delivers much better outcomes for older people. This one was disappointing.

## Financial abuse of older people takes many forms

THIRTY per cent of calls regarding the abuse of older people made to the NSW Disability Abuse Helpline during the 2019-20 financial year reported elder financial abuse.

The financial abuse was mainly financial exploitation, theft, and the misuse of power of attorney according to the NSW Ageing and Disability Commission (ADC) which maintains the operation of the Helpline.



In September 2020, the Law Council of Australia released *Best Practice Guide for Legal Practitioners in Relation to Elder Financial Abuse*. This guide is intended to assist legal practitioners in identifying potential issues regarding elder financial abuse that may occur during the preparation of documents such as wills, power of attorney and advance care planning.

Although the guide is intended for legal professionals, it presents some interesting issues that everyone can be on the lookout for.

The guide says that legal practitioners should watch for interpreters or support persons with an interest in the legal transaction. A person who has an interest in the matter should not be involved in translating or supporting someone engaging a legal practitioner.

Legal practitioners should make sure that an older person is engaging in the legal transaction on their own volition, looking for possible coercion in writing a will for example.

Regular changes to a will or power of attorney, changing legal practitioners, or someone disposing of almost all their assets with little thought or consideration may all be signs of financial elder abuse.

It is reassuring to see the legal sector proactively approaching the identification of financial elder abuse in Australia. However, the federal government should do more to protect the rights of older Australians.

The President of the Law Council of Australia recently said that the federal government should support a Convention on the Rights of Older Persons. Such a convention would mean the rights of older people would be recognised internationally and would inform Australian domestic policy to protect the rights of older people.

If COVID-19 has shown us anything it is that society can be careless when it comes to the protection of older, vulnerable people. Everything that can be done to protect them should be done.



## 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.

## Made easier: the things you have to do after you die

DYING isn't as easy as it used to be. Today we live more complex lives and with that comes a more complex (administrative) afterlife. According to the NSW Minister for Customer Service, when someone dies up to forty government and private organisations need to be notified.

There are so many different services and memberships that must be notified when someone dies such as telephone, internet and energy companies, clubs (RSL clubs for example), government departments, banks, insurance companies and online accounts such as email accounts or social media accounts like Facebook or online betting accounts.

To relieve some of the stress and time it takes to notify these organisations the Australian Death Notification Service (ADNS) has been developed.

The ADNS is an online service that allows families to notify organisations all from the one

website. A family member will need the death certificate of their deceased to notify banks, phone companies or energy and water companies all on the same online location.

The NSW Minister for Customer Service said in a media release on 30 August 2020 that the service will save Australian families up to 30 hours by allowing them to securely notify several organisations at the same time.

At the time of writing there are fourteen participating organisations, seven of which are banks.

Although this is as yet well short of the forty organisations that need to be notified it is good to see most of Australia's largest banks have joined the service considering the aftermath of the Banking Royal Commission found that the Commonwealth Bank continued to charge dead clients for financial advice.

The ADNS is a joint initiative of Australian state and territories, delivered and overseen by the NSW Government it can be accessed at [www.deathnotification.gov.au](http://www.deathnotification.gov.au)

## Would you rather be financially secure now or when you are dead?

Many retired people try to avoid doing what they must do if they are to be financially secure.

For many it is an unassailable truth that capital must not be touched.

Capital is there to generate income.

The CPSA booklet *Would you rather be financially secure now or when you are dead?* makes the point that few of us are rich enough not to touch our capital.

But there are different ways of using up your capital.

You definitely don't want to use up all your capital before you die.

CPSA's booklet tells you how you can go about achieving financial security while you're still alive.

After all, there's no point in being financially secure when you're dead.

The new booklet is available online at [cpsa.org.au/publications](http://cpsa.org.au/publications), or ring 1800 451 488 for a print out.



Would you rather be financially secure now

or when you're dead?

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## JobSeeker or pre-Age Pension?

OLDER people are more likely than younger people to be on JobSeeker payments for long periods of time, says a report just released by the Parliamentary Budget Office (PBO) on 30 September.

In the 1990s and early 2000s, JobSeeker recipients were typically young men. Fast-forward to 2019, and those on JobSeeker were predominantly people 40 and older.

People over 55 on JobSeeker can do up to 15 hours of approved volunteer work per fortnight. They also have to do or look for at least 15 hours of paid work per fortnight.

Over 60s who have been on the payment for at least 9 months receive a slightly higher payment. They can choose to do 30 hours per fortnight of approved volunteer work without doing or looking for paid work.

These concessions are an acknowledgement that older people are less likely to find work. Almost a third of people over 55 remain on JobSeeker for five years or more.

"JobSeeker appears to be functioning as a kind of pre-Age Pension payment for some older Australians", says the report.

So why were there no announcements in the recent federal Budget to get older people back into work if the Government knows

older unemployed people stay out of work for longer?

JobSeeker recipients aged between 22 and 34 more than doubled between March and May as COVID-19 decimated industries that employed a young, casualised workforce.

It is understandable that the Australian Government wants to get these young people back into work. To achieve this the Government has proposed a wage credit scheme that will pay employers up to \$200 of a workers' weekly wage if they are 29 years or younger or \$100 of a weekly wage for workers aged between 30 and 35.

The young are not the only ones unemployed. Before COVID-19 there were less than 200,000 people 55 and over on JobSeeker. By June 2020 there were almost 320,000 people over 55 receiving a JobSeeker Payment.

The over 55s on JobSeeker can expect to be on the payment for a lot longer than their younger counterparts as they now have to compete with the young employee wage credit scheme.

Matters are even worse for women who have experienced higher job losses than men, which is especially bad news for older women who experience unemployment the longest and are the fastest growing cohort of homeless Australians.

The JobSeeker Payment was reduced by \$300 on September 25 and will be reduced again on 1 January 2021 back to the pre-COVID rate of \$40 a day. Older unemployed people are likely to live below the poverty line until they reach pension age which is due to increase to 66.5 on 1 July 2021.

People over 55 have plenty to offer in skills and experience. They need jobs!



## Are you eating right?

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.

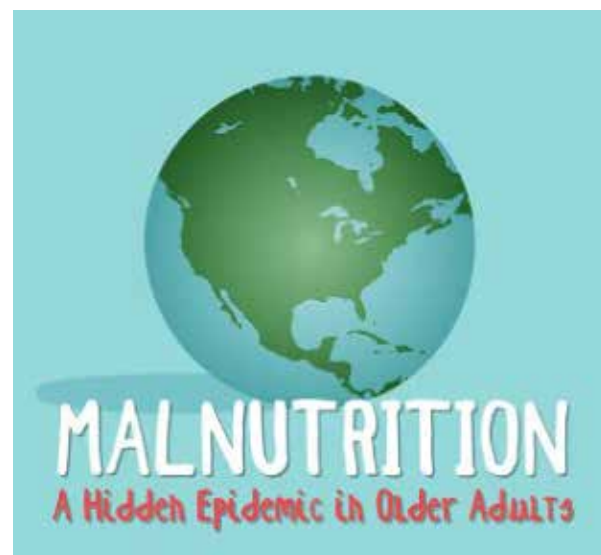
Understanding how our nutrition needs change as we age is vital. How

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 dietitian 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 dietitian without a referral, although it will not be free.





## Cutting a path through the comparator website jungle

THERE are plenty of comparator websites these days claiming to allow you to find the best deals on insurance, financial products and products and services generally. Not all of them are fair-dinkum.

For example, iSelect was fined \$8.5 million for pretending its website compared all electricity plans offered by its partner retailers and recommended the most suitable or competitive plan when it didn't. It also recommended plans to almost 5,000 consumers, which ended up costing more than advised. The total price for some plans was up to \$140 per quarter higher.

So, use comparator websites with caution. Here are some of the things to keep in mind.

Comparator websites are usually paid for by businesses that are listed. This can influence recommendations but also means that businesses which don't want to pay don't get listed.

Sometimes a comparator website only compares the products and services offered by the website owner, not giving competitors a look-in.

Check the site's privacy policy. Some operators use your information for purposes other than comparing products. Make sure you are comfortable with how your personal information will be used.

Always work out the total cost of what's on offer. Be aware that these websites may compare the headline price only, with additional fees and charges only disclosed further down the track.

Where available, it is better to use a government comparator website. For example, [www.energymadeeasy.gov.au](http://www.energymadeeasy.gov.au) allows you to compare electricity and gas plans, while NSW and Victoria have their own government-run energy comparator websites.

The Commonwealth Ombudsman operates [www.privatehealth.gov.au](http://www.privatehealth.gov.au). The NSW Government runs [fuelcheck.nsw.gov.au](http://fuelcheck.nsw.gov.au), which allows

you to find the cheapest petrol in your area.

Then there is [greenslips.nsw.gov.au](http://greenslips.nsw.gov.au), which allows you to find the cheapest third-party injury insurance for your car.

Government comparator websites may be a bit harder to find, but they are better than the commercial comparator websites. No comparison, really.

In fact, governments could lift their performance in consumer protection by setting up more of these comparator websites, particularly for financial products and services.



## Government sticks with useless medical costs finder website

BEFORE concluding that all comparator sites developed and operated by governments are superior, consider the Australian Government's Medical Costs Finder website (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>).

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.

# CPSA Updates

## CPSA Funding

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

## Correction

*THE VOICE* apologises for incorrectly listing electricity as being exempt from GST in its front-page article *Are pensioners paying GST or not?* in the October 2020 issue.

## Donations

*THE VOICE* publishes donations to CPSA of \$35 and over. All other donations are most welcome and equally appreciated.

Mary Choate	\$250
Hastings Combined Seniors	\$250
Joanne Rogers	\$35
Lismore CPSA	\$100
Chakravarti Madhusudana	\$35

## Award for Lorraine Scoble

CPSA Member Lorraine Scoble has received a recognition award for being an Orana Senior Nominee for the 2020 NSW Volunteer of the Year Awards.

Ms Scoble was nominated for the award for her long and extensive service as a volunteer with the Combined Pensioners and Superannuants Association.

The award was presented to Ms Scoble by Dubbo CPSA Branch President Ken Windsor during a CPSA Branch meeting at the Macquarie Bowling Club on 9 October.

## NSW Ageing and Disability Abuse Helpline



**1800 628 221**  
(Mon-Fri 9-5)

## 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 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/](http://www.cpsa.org.au/about-combined-pensioners-and-superannuants-association/)

## CPSA Facebook and Twitter

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

## CPSA Branches and Covid-19

With the relaxation of COVID-19 control measures, the NSW Government has revised its rules for meetings. Please contact your Branch Executive for an update on activities in your Branch.

## New hotline for older Australians during COVID-19 pandemic

There is now a COVID-19 hotline for older Australians to get personal support, answer questions and provide up-to-date information. The hotline provides particular support to those accessing aged care services who are disproportionately impacted by health precautions and restrictions.

**Phone 1800 171 866**

## Disability COVID-19 Information Hotline

The Australian Government has launched a new Disability Information Helpline for people with disability, their families, carers, support workers and services who need help because of COVID-19. **Phone free call 1800 643 787** or use the **National Relay Service on 133 677**.

The Helpline will help connect you with the right service, give you reliable and accessible information, or can connect you with a Councillor for emotional support if that is what you need.

## 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](mailto:voice@cpsa.org.au)

**ndis** National Disability  
Insurance Scheme

**1800 800 110**

**DISABILITY SUPPORT FOR  
PEOPLE UNDER 65**



# 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

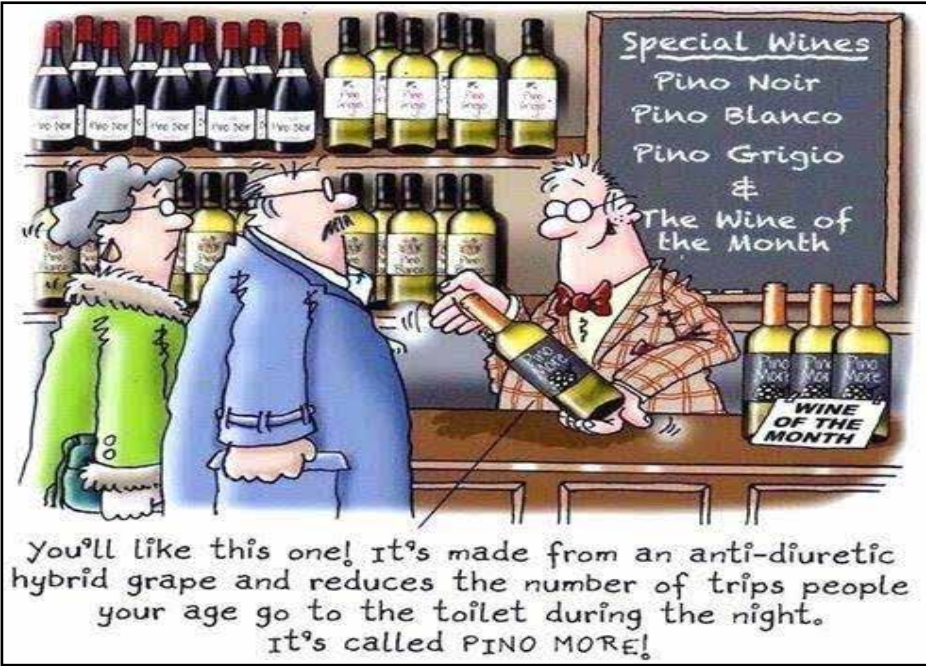
**Insurance Law Service**  
Legal assistance and advice on  
insurance law and disputes  
1300 663 464

**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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