

## AGED CARE ROYAL COMMISSION FINAL REPORT: SOLUTIONS, NOW FOR THE MONEY

THE Aged Care Royal Commission delivered its final report *Care, Dignity and Respect* on 26 February 2021 after an investigation of more than two years. The Commission was, in the words of late Commissioner Richard Tracey, “a once in a lifetime opportunity” to redesign the aged care system.

Straight to the point, is the final report any good?

Overwhelmingly, the recommendations are good. But problems lurk in the slow implementation proposed.

Also, the two Commissioners could not agree on everything.

Much has been made of the fact that one Commissioner wanted a new Aged Care Commission and the other Commissioner thought that it would be better to keep going with the Department of Health as the regulator.

This difference of opinion is not as major as it seems, because where the Commissioners do agree is that regulatory independence from Government is needed. The important thing is: both agreed that independence from Government needed to be achieved.

Both want an independent pricing authority for aged care.

Both want an (independent) Inspector-General of Aged Care.

Both want an independent body to set and maintain aged care standards. The effect would be a reduction of the Department of Health’s role to very little.



CPSA’s view is that eventually disability and aged care regulation needs to be integrated. Providers already operate across the NDIS and the Home Care Packages program. The operational level is already integrated. The regulatory level should follow.

Whichever governance/regulatory model wins out, it will end up being enabled in a new Act. The Commissioners agreed that the Aged Care Act 1997 should be replaced by 1 July 2023. The Minister for Health also agrees and said that work drafting the new Act has already started.

There is some concern that drafting a new Act will delay urgent action on

staffing and waiting lists, but a new Act is necessary.

The main objective of the current Act, the Aged Care Act 1997, is to regulate the funding of aged care and to minimise government spending. The pursuit of this objective has, after 23 years of operation, resulted in massive nursing home understaffing and a Home Care Package waiting list of over 100,000 people.

The Commissioners have recommended that the new Act will do away with waiting lists and that it will also mandate an entitlement to aged care for anyone who needs it.

This is by 1 July 2023, so by that

**Continued page 4**

# Letters

Letters are personal views only and do not necessarily reflect CPSA policy. Ed.

## CPSA Executive

(as at 6 November 2019)

**Grace Brinkley** OAM  
CPSA President

**Bob Jay**  
CPSA Secretary

**George Ray**  
CPSA Treasurer

**Brian Buckett**  
CPSA Senior Vice President

**Alan Dickinson**  
CPSA Vice President

**Barbara Wright**  
CPSA Assistant Secretary

**Shirley Bains**  
CPSA Assistant Treasurer

**Victor Borg**

**Stuart Carter**

**Margaret Cuddihy**

**Neville Fahy**

**Peter Knox**

**Sue Latimer**

**Megan Lee**  
CPSA Manager

## THE VOICE

OF PENSIONERS AND SUPERANNUANTS

Phone: 1800 451 488

Fax: (02) 8836 2101

Email: voice@cpsa.org.au

Content: Paul Versteeg,  
Policy Manager; Luke Medic,  
Senior Policy Adviser

Giggle Page: Pam  
Townsend

Design: Antoine Mangion

Printer: Rural Press Ltd

PO Box 999

North Richmond NSW 2754

All content is prepared by  
the CPSA VOICE editorial  
and production team.

THE VOICE

CPSA

Level 3

17-21 Macquarie Street

Parramatta NSW 2150

## Disclaimer

No responsibility is accepted  
for the accuracy of information  
contained in advertisements  
or text supplied by other  
organisations or individuals  
and/or typographical errors.

CPSA does not support or  
promote the products or views in  
paid advertising.

## Centrelink: Give us information or else

I REFER to correspondence in *THE VOICE* (March 2021, Centrelink: Give us information or else). My wife had a similar experience, with Centrelink asking for, and I quote:

*... evidence of all your bank accounts balance as at 11 January 2021 and all transactions for the three months before this date. This must include all of the following:*

- the name of the bank
- the name/s of the account is held in
- BSB number
- account number

*If you do not provide this information to us by 19 February 2021, your Age Pension may be stopped.*

The letter was unsigned, obviously computer generated with *Sincerely yours*, Manager Blacktown Office as a signature.

We had trouble finding all the information they needed. We are not very computer savvy, and we couldn't upload the documents requested so we sent original documents by mail. I was only able to upload a letter that I wrote but it took me 'til midnight to find out how to convert it from .doc to PDF, whatever that is.

I fear they may not accept all we sent them and unilaterally stop the pension, without providing information as to what is missing or what should be added, saying we didn't comply with their request.

Centrelink does not take into account our age. My wife turns 80 this year. She and electronic devices are enemies. This leaves me to chase banks for the correct statements. Why do they need to know how my wife spends our money?

But you see, I suffer from inoperable cancerous lung tumours, severe arthritis and I have to go into hospital every four weeks because I have only one kidney, and that one is not of excellent health. I also had a double bypass and I am on multiple medications daily. I am 76.

Really, is this harassment necessary? Don't we have enough troubles as is? I welcome them looking into all our accounts at any time but to get me to find all the information myself!

*Steve Adamantidis*

## A self-funded retiree responds

I REFER to your article Crying poor and being poor: assistance for retirees (*THE VOICE*, March 2021) What a load of rubbish! Where have you been?

2020 was going to be the worst



## 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.
- Yes, I agree to CPSA using my mobile number to send me information and other Member communication.
- Yes, I agree to CPSA using my email address to send me information and other Member communication.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

State: \_\_\_\_\_ Postcode: \_\_\_\_\_

Phone: \_\_\_\_\_ Mobile: \_\_\_\_\_

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

recession since the great depression. Stock markets crashed. There was panic buying in supermarkets, and hundreds of thousands of superannuants and self-funded retirees got out of the stock market and put their money in a safe place: cash.

Now, nearly twelve months down the track, what is happening on stock markets is being referred to as a casino. Stocks are grossly overvalued, and a major correction is being predicted.

But the stock market insanity goes on, with support from major governments. Who are benefiting? Those who have the money on the table and want to take a big risk, but not those in their twilight years, who want security and certainty in their financial situation.

Pensioners are still alright. They get their fortnightly pension indexed for inflation. What's the difference between 2019 and 2020 for pensioners? Nothing financially!

Your article says: "Certainly, with annual term deposit rates at around half a per cent, \$850,000 will only get you \$4,250 in interest income. However, a return rate of 5 per cent or more is very common for people holding shares in good companies, for example. That produces \$42,500 in income a year, or \$817.31 a week". But who is taking that risk?

Based on your own figures \$850,000 will only get you \$4,250 in interest income. That's only \$81.73 per week.

Who's on the poverty line? Pensioner couples with a fortnightly pension of \$711.80 or a self-funded

retiree with \$850,000 in a fixed term deposit earning \$81.73 a week?

I lost my right to the pension in the 2016 Budget, which slashed the upper asset limit. I may have \$980,000 in my pension fund account (I'm not an millionaire). I get virtually nothing in interest and live off the principal. Eventually, I'll qualify for a part pension again.

It's a pity the likes of your organisation don't know the true value of money.

I'm retired, 70 years old, not a 55 year-old who might have another 10 to 15 years in employment.

Roger

(Full name withheld but known to THE VOICE. Ed)

## A pensioner responds

I APPLAUD the article Crying Poor and Being Poor: Assistance for Retirees (THE VOICE March 2021). Well put.

We all know the Australian Government is anti-pensioner and will do anything it thinks it can get away with to deprive pensioners. Perhaps a bit more forceful lobbying by CPSA would not go amiss.

For example, the Age Pension is indexed based on the CPI. Perhaps a closer look at the supermarket commodities that are used to determine the CPI might reveal items specifically chosen because they rise very little in cost to the consumer?

The CPI appears to ignore the fact that generally supermarket prices throughout 2020 have risen around 15 per cent, while specific items like

Olive Spread have risen 25 per cent. That sort of thing seems to have no effect on the CPI.

Jim Christie

## A phone is a phone, OK?

VIA your platform and as a senior, I wish to register my exasperation and anger surrounding the pressure mounting to have everything on your mobile phone, from Service NSW, QR codes and, now mooted, our Covid Immunisation record.

It may very well be convenient and useable for some, but a lot of seniors do not use their phone in the way younger people do.

In fact there are many seniors who do not have a mobile phone due to various reasons. For example, they don't get service where they live; there are still many, many places in my rural area that have no service! For others, it's an added cost they can ill afford. Others have a hearing or vision impairment.

I want to register my very strong feelings against the push to have this system thrust upon us, as well ask for alternatives to be put in place for those of us who do not want or cannot use it. It is discriminatory in my opinion.

I am very happy with my driver's licence, passport and Medicare card, and I want them left just the way they are. I am quite happy to carry an immunisation card, too.

Lorraine Hughes

Find the help you need with  
**myagedcare**

1800 200 422

[www.myagedcare.gov.au](http://www.myagedcare.gov.au)



## 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.

# CPSA News

## From page 1

time the Home Care Package waiting list will most definitely need to be cleared. The Commissioners actually want it cleared by the end of this year.

But there are no official waiting lists for nursing homes that need to be cleared before the new Act comes in.

This may be the reason why the Commissioners' recommendations convey no sense of urgency about the under-staffing of nursing homes. They recommend staff-to-resident ratios by mandating an average of 200 minutes of care per resident per day, with 40 minutes to be provided by a registered nurse.

One registered nurse must be on site for a minimum of 16 hours a day.

But the Commissioners want implementation to start on 1 July 2022, 16 months from now!

The recommendations include that from 1 July 2024, the minimum time per average resident goes up to 215 minutes with at least 44 of those 215 minutes to be filled by a registered nurse.

From 1 July 2024, a registered nurse must be on site 24 hours a day. It's been clear to everyone and accepted by everyone since the

Commission's interim report Neglect in October 2019 that nursing home under-staffing needed to be addressed urgently.

But the recommendation is for there to be 32 months of inaction between October 2019 and 1 July 2022.

This is perverse. It has already meant more nursing home neglect and many more unnecessary deaths, and this will continue until at least 1 July 2022.

AN unexpected set of recommendations by the Commissioners would do away with means-tested personal contributions towards the cost of care.

The Commissioners say: "Guided by our principle of entitlement to aged care, we agree that, in the new aged care system, there should be no requirement to pay a co-contribution toward care in any community setting or residential aged care, including respite".

This means that, if the Commissioners get their way, there will be no means-testing for home care, social supports, assistive technologies, home modifications.

They will all be free.

In 2019, on a total Government aged care budget of \$21.2 billion, a total of \$1.02 billion was contributed

by care recipients. This is about 5 per cent of the total budget.

The Commissioners are asking the Government to say goodbye to this revenue. Instead, they want the Government to raise the Medicare Levy to replace lost revenue and generate more revenue for the very expensive nursing home staffing increases and the clearing of the Home Care Packages waiting list.

The Government, however, has already ruled out lifting the Medicare Levy.

In the May Budget we will learn what the Government is proposing in the way of funding and financing of aged care in order to fix the system over the next four years.

In summary, the Aged Care Royal Commission's greatest achievement was its interim report Neglect.

Nobody can dispute the need for staffing ratios in nursing homes anymore.

Nobody can dispute that the Home Care Packages waiting list needs to be cleared and kept clear.

Nobody can dispute aged care in Australia is a mess.

But neither can anybody dispute that, unless the Government finds the billions of dollars to fix it, Australia will not have taken the once-in-a-lifetime-opportunity to redesign its aged care system.

## Crossword by Luke Koller

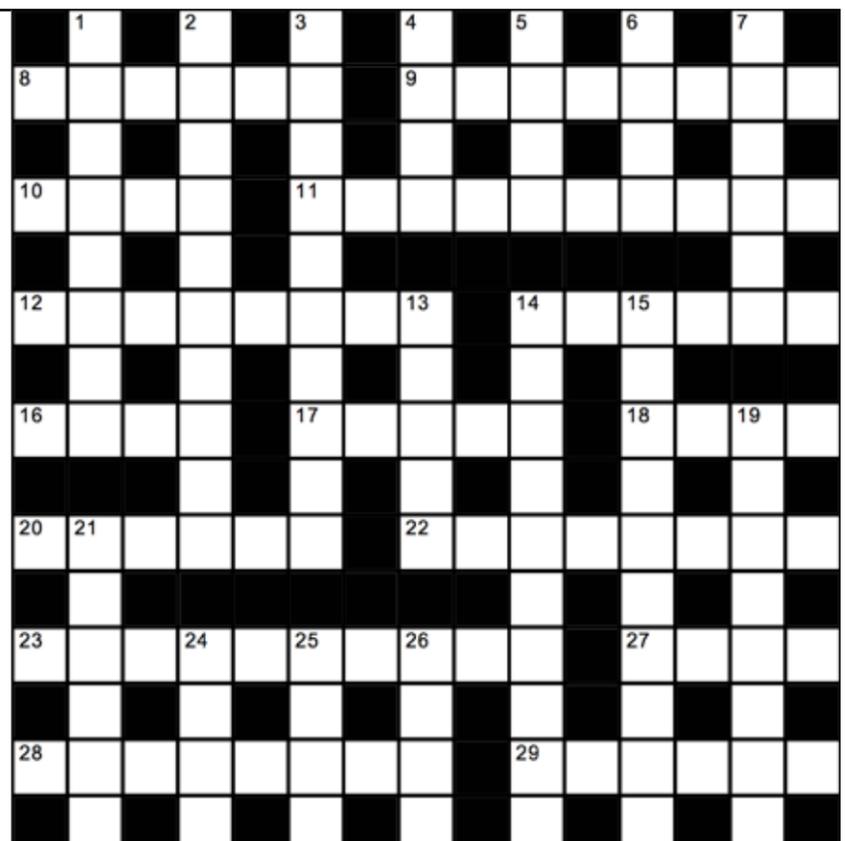
### Across

- 8 A movie theatre
- 9 One more than a dozen
- 10 Preliminary testing of software
- 11 A stroke normally made in a downward direction
- 12 Tissue connecting bones or cartilages
- 14 Gives formal agreement
- 16 Makes a request
- 17 Found in a volcano
- 18 A large African cat
- 20 A creator of hair designs
- 22 The physical property of resisting bending
- 23 Many books in a market
- 27 Used for cleaning up leaves
- 28 The winner of a competition
- 29 Needed to sit down

### Down

- 1 A subtle difference in meaning
- 2 A foot bone
- 3 Someone who dreams awake
- 4 Slowly cooked meat dish
- 5 Makes an offer
- 6 Our sun is one
- 7 An accounting
- 13 Large striped cat
- 14 Pain killers
- 15 Used on certain summer foods
- 19 The edge of a city
- 21 Reward for a champion
- 24 Coarse, rough hair wool or fur
- 25 Cut to size
- 26 Tufted eared wild cat

**Solution on back page**



## March indexation means pension and JobSeeker go up

THE rates for 2.6 million Age Pensioners as well as 750,000 people on the Disability Support Pension and 295,000 Carer Payment recipients will increase by \$8.40 a fortnight to \$952.70 for singles, and \$12.60 a fortnight to \$1,436.20 for couples combined.

These rates include the Pension Supplement and the Energy Supplement which are payable to all pensioners in Australia.

The rate for the JobSeeker Payment also includes the Energy Supplement and will increase by \$5.10 a fortnight to \$579.60 for singles and \$4.60 a fortnight to \$523.30 for each member of a couple.



## How wages matter when you're retired

THERE has been speculation recently that the Reserve Bank will start raising the cash rate soon. This speculation is based on the economic recovery and the drop in the unemployment rate.

The cash rate is the interest rate the Reserve Bank imposes on unsecured overnight loans between banks. The cash rate will impact the interest rate that savers receive, and homebuyers pay, because banks generally change their mortgage and term deposit rates in line with any changes to the cash rate.

In response to all the speculation, Reserve Bank governor Philip Lowe has said that he won't lift the cash rate until unemployment has been reduced to 4 per cent, wage growth is about 3 per cent and inflation is between 2 and 3 per cent. He isn't expecting this to happen until at least 2024.

## 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

The current unemployment rate is 5.8 per cent. Current wage growth in the private sector is 1.4 per cent. The current inflation rate is 0.9 per cent.

So, all three have a bit of catch-up to do. And once they have caught up, that's when the interest rate starts to go up.

This means two things for pensioners.

First, term deposit rates won't start to go up until then.

Second, pension indexation will keep producing very small increases until then.

This is because of low inflation. Higher inflation is caused by strong wage growth. Strong wage growth is caused by nearly everyone being employed and earning a wage.

In a strong economic recovery, such as we are having right now,

you'd expect people to find jobs. You'd expect employers offering higher wages to get the best workers. You'd expect higher inflation.

But this is not happening for a number of reasons to do with industrial relations.

The workforce is becoming increasingly casualised.

As a result, the official underemployment rate (rate of people in work who want to work more but can't) is 8.1 per cent.

The average weekly wage used to frequently increase at a rate that caused the pension to go up by more than the rate of inflation.

Not anymore.

This is why pensioners have been, for a long time, stuck with inflation as the basis for pension indexation.

This is why the pension is not going up by much.



## The Government subsidy that pays employers to sack older workers

OLDER workers bring with them years of experience and fine-tuned skills but are often overlooked for jobs because of their age.

The JobMaker hiring credit, an Australian Government initiative announced in the November last year federal budget, may impose additional barriers for older workers.

Federal Treasury documents obtained under Freedom of Information by the ABC show an employer could sack a full-time employee earning \$75,000 and replace them with three part-time employees earning no more than \$30,000 at no additional cost to the employer.

The JobMaker scheme pays employers \$200 a week (\$10,400 a year) to hire unemployed Australians aged 16 to 29 and \$100 a week (\$5,200 a year) to hire unemployed 30 to 35-year-olds. The



subsidies pay for the additional costs spent on wages for the three new employees, if an employer can show an increase in money spent on wages as well as an increase in staff numbers.

The aim of the JobMaker scheme is to get young people back into work. This is commendable, considering Australians younger than 35 have suffered the most job losses, due to the COVID-19 pandemic, of any age cohort. JobSeeker payment recipients aged under 35 rose from 230,000 in March 2020 to over 500,000 in September 2020.

But why should older workers

pay the price?

Before COVID-19 almost a third of people over-55 remained on JobSeeker for five years or more. A Parliamentary Budget Office report published on 30 September 2020 suggested that older Australians will continue to remain on JobSeeker longer than any other age group after COVID-19 passes.

Currently, one in five Australians between 55 and 64 is jobless.

That's 20 per cent.

How much worse must things get before something is done to help older Australians looking for work?

## NSW Funeral industry shake-up: review

A REVIEW of the *NSW Cemeteries and Crematoria Act 2013* has come up with recommendations for sweeping changes.

The review has tried to deal with three issues that beset the funeral industry: (1) shortage of burial land, (2) funeral price gauging, and (3) lack of industry oversight.

You could say that issue (3) is the root cause of issues (1) and (2).

The shortage of burial land in NSW is caused by the very optimistic assumption we could, in perpetuity, keep burying people in perpetual graves without getting to the point where there would be no land left for graves, in particular in Sydney



and other urban areas.

Calling it a shortage is a bit misleading because we've actually run out.

The review recommends the following to resolve this shortage:

The NSW Government immediately acquires land for new cemeteries and crematoria in Sydney.

More crematoria aren't going to be a problem, new cemeteries are. Or perhaps not. Around 70 per cent of funerals these days involve cremation. Just build some more crematoria and we won't need more cemeteries.

However, for those who are able to find a burial plot, the review recommends:

With the exception of [...] religious groups [who require perpetual interment], the NSW Government mandates all new cemeteries to offer renewable tenure interments only.

The review also recommends that old cemeteries, provided they're not full, can continue to offer perpetual tenure burials.

It also means that any perpetual plots not yet in use, including those purchased by people still alive, can be used in perpetuity.

The review does not recommend how long a renewable tenure should last, but elsewhere in the world it tends to be 25 years. After that, a new term has to be paid for, or the grave gets cleared.

The review also recommends that Cemeteries and Crematoria NSW (CCNSW) becomes a real regulator for the funeral industry as a whole, not just for the cemetery and crematorium parts of it.

Great idea!

CCNSW would become a consumer protection agency. It would run a central database filled with standardised pricing information to enable people to choose their funeral provider fully informed.

The ball is now in the NSW Government's court to adopt these recommendations – before all the burial land really runs out completely!

## Centrelink call centre: real people, please, not robots

RECENTLY, CPSA received a call from a man in his nineties who said he had run out of savings and could he please have the pension.

We explained to him he needed to apply to Centrelink online. He could also ring them up, or he could go to a Centrelink office in person.

However, he was not online.

His eyesight had deteriorated to the point where he could no longer drive to get him to the nearest Centrelink office. He lived alone. He did not have home care. No one to drive him or help him.

We gave him the number for Centrelink, 13 23 00. This number is described on the Centrelink website as the "Centrelink Older Australians Line".

If you ring it, an automated, speech recognition-enabled answering service asks you for your Customer Access Number.

CPSA gave it try to see what this man in his nineties would encounter when he rang the Centrelink Older Australians Line.

We were asked for our Customer Access Number "if you have one".

In a clear voice, we said: "Don't have one".

The answering service comes back with: "I think you said you don't

have one. Is that correct?"

"Yes", we said.

"You'll find your Customer Access Number on any piece of correspondence we have sent you. So, let's try that again. What is your Customer Access Number?"

This went around a few more times before we decided to hang up. We tried a second time. This time the system did interpret our "Don't have one" correctly and after a few more questions we got onto a live operator.

The question is how our caller, the man in his nineties would have gone.

When CPSA Head Office closed down at the beginning of the COVID-19 pandemic, our phones went on automatic answering with options to get through to the right person.

Calls to CPSA dropped dramatically. It is the reason two members of staff returned to the office after only three months working from home. After that, calls returned to their previous levels very quickly.

It goes to show that people, particularly older people, and particularly when they are trying to access an essential service like the Age Pension, need to be answered by a real live person, not a robot.

## 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](https://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?

**CPSA**  COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION

## End of the line for Lithgow Aged Care Ltd

LITHGOW Aged Care Ltd is a community-based organisation which runs a regional nursing home offering 95 places.

The ABC reports that the Aged Care Quality and Safety Commissioner has written to the home to let it know it will lose its accreditation on 16 April this year.

Lithgow Aged Care Ltd's had been given a clean bill of health in September 2017 under the old compliance system, when compliance rates for the industry were pure fantasy and ran in the high nineties.

But it seems the new compliance regime isn't without its peculiarities either.

Two years after meeting every compliance requirement under the Aussie sun, in August 2019, Lithgow Aged Care Ltd failed 40 out of 42 outcomes.

In July 2020, just eleven months later, an audit found it met all of the limited number of outcomes the audit had looked at, 21 to be precise. In October 2020, an audit involving all 42 outcomes found, Lithgow Aged Care Ltd met 23 outcomes. Based on this result, the Commissioner decided not to re-accredit the home. She then changed her mind and re-accredited to 16 April 2021.

In January this year, an audit found that Lithgow Aged Care Ltd had failed 38 of 42 outcomes.

Reportedly, the Commissioner's has now decided not to re-accredit based on her belief the home "could

not demonstrate the capacity to rectify the non-compliances".

In summary, Lithgow Aged Care Ltd went from meeting just two outcomes to 23 outcomes over a period of fourteen months. Then its performance plummeted from 23 outcomes-met to four outcomes-met in a period of three months.

This seems a scarcely credible see-saw. It calls into question how the new aged care standards are applied. It seems they can mean one thing one day and another the next.

But there is something else.

*THE VOICE* wrote about the travails of the Bupa Eden nursing home back in 2019.

In a February 2019 audit, Bupa Eden failed to meet 22 out of 42 outcomes, with a finding of serious risk.

In a March 2019 audit, Bupa Eden failed 30 out of 42 expected outcomes. Serious risk finding.

In April 2019 a decision was made to revoke accreditation of Bupa Eden in August 2019.

In August 2019, Bupa Eden made a literally last-minute, successful application for reaccreditation.

In November 2019, Bupa Eden was again audited and found to meet all 42 outcomes and accredited for the full three years!

Stand-alone Lithgow Aged Care Ltd was showing improvement when it was hit with a first decision not to re-accredit. It was 55 per cent compliant. Then, incredibly, its compliance dropped to 10 per cent. Lithgow Aged Care Ltd is to go down the gurgler.

The performance of Bupa Eden, part of a big multinational healthcare company, had been seriously deteriorating for more than a year when it was hit with a decision not to re-accredit. It was 29 per cent compliant. Then, miraculously, its compliance rose to 100 per cent. Bupa Eden is doing business as usual.

One last thing.

The Aged Care Act 1997 does not make provision for what happens to nursing home residents displaced by the closure of their nursing home. So, what happens to the 73 current residents of Lithgow Aged Care Ltd in April when the home closes?

Lithgow has only one other nursing home, which has 65 places.

The Commissioner's decision said that as a result of non-compliance at Lithgow Aged Care Ltd, there was "an immediate and severe risk to the safety, health or wellbeing of residents".

CPSA politely suggests to the Commissioner that losing the roof over their heads without anywhere to go poses an even more immediate and even more severe risk to the safety, health and well-being of residents.

The case of Lithgow Aged Care Ltd again shows how sensible it would be to split a nursing home's licence between a licence for the building and a separate licence for care-giving. That way non-performing care providers can be sacked and new ones can be brought in to do a better job.

And the residents don't become homeless.



## Financial hardship and the NSW property tax

WHEN the NSW property tax comes in, nobody will have to pay it. You only pay it if you want to pay it. How good is that?!

Too good, is the answer. Too good to be true.

While it is true that anybody buying a home in NSW can choose between paying a big whack of money in stamp duty and paying a much smaller annual property tax, eventually everyone buying a home will have to pay property tax.

That's because, if the purchaser of a home opts for property tax, subsequent purchasers will not be able to choose to pay stamp duty. It's property tax forever from then on.

Eventually all homes will have been opted into property tax.

The NSW Treasury thinks this may take twenty years or longer. Like the shampoo ad says, it won't happen overnight, but it will happen.

The problem is that a large number of people will not be able to pay the property tax, estimated to average around \$1,800 annually in today's dollars.

Regardless of the larger economic benefits of the property, as more and more properties are opted into the property tax, eventually hundreds

of thousands of low-income households will not be able to pay it.

The NSW Government appears not to have grasped on which scale financial hardship would occur as a consequence of property tax.

True, a "financial hardship scheme" is part of the plan, but if this scheme is a genuine attempt to shield low-income home owner-occupier households, it will be so costly to the Government of the day, that it will either have to abandon property tax or abandon the financial hardship scheme that is part of it, and that could mean bankruptcies or evictions or both.

Here's why.

The property tax financial hardship scheme relies on making financially distressed households borrow against the equity in their home to pay property tax.

If property tax were introduced now in one fell swoop, an estimated 231,000 households would need access to financial hardship arrangements.

The NSW Government would be underwriting tax deferrals to the tune of \$418 million annually and on a very conservative estimate would be managing a loan book with a value of more than \$6 billion in today's dollars, disregarding interest, which would blow the \$6 billion figure out even further.

The financial risk of taking this on is enormous and unacceptable. No bank would touch it. The NSW Government would need to fund it themselves.

But that would be in twenty years' time. By that time, the architects of the NSW property tax will have moved on.



## 10 Questions to ask about residential aged care

10 QUESTIONS is a series of leaflets about aged care written by nurses, doctors and experts with experience in aged care. Each leaflet focuses on an individual aspect of care to increase consumer knowledge and make the journey into residential aged care easier.

A new 10 QUESTIONS leaflet has just been published about Additional Charges in residential aged care. Additional Charges are for the little luxuries and extras while people are in care.

There are twelve further leaflets dealing with a variety of topics, from nursing home contracts, staffing, palliative care to LGBTI, dental care and mental health.

A must for anyone looking for a place on residential aged care.

All leaflets are online, [10leaflets.org.au](http://10leaflets.org.au). For those without a computer or printer, ring CPSA on 1800 451 488 menu option 4, and we will send out copies to you.



# 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 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 2019/20 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/)

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

## Older-people, older-pets offer

If you live in NSW and are over 60, like cats and/or dogs and want one, you can get a 50 per cent discount on adoption fees from RSPCA NSW shelters.

If you end up getting a dog or cat from the RSPCA, you will also receive a 10 per cent discount on veterinary treatment at RSPCA NSW hospitals.

If you are no longer able to look after their pet, the animal can be returned to RSPCA NSW for re-fostering.

This offer is about senior cats and dogs, which means they are eight years or older.

## NSW Rebates and Concessions

There are more than 70 NSW rebates and concessions. Visit a Service NSW Centre to get help claiming rebates and concessions, ring 13 77 88 or go online at [service.nsw.gov.au](http://service.nsw.gov.au) to see which ones you might qualify for.

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

Now that vaccinations have started up, the Australian Government's COVID-19 information hotline may again prove its worth. The hotline provides particular support to those accessing aged care services.

**Phone 1800 171 866**

## Disability COVID-19 Information Hotline

The Australian Government's Disability Information Helpline for people with disability, their families, carers, support workers and services who need help because of COVID-19 continues to operate. **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 during the COVID-19 pandemic. Ring CPSA on 1800 451 488 or email [voice@cpsa.org.au](mailto:voice@cpsa.org.au)

## CPSA BRANCH MEETINGS UPDATE

CPSA Branches returning or considering returning to holding meetings should take note of the following:

Under Public Health Orders all community centres and halls must complete a COVID-19 Safety Plan. So, the Branch must have a copy of, and be able to comply with, the COVID-19 Safety Plan that the owner of the meeting premises has. This owner could be the local council, RSL, service club or other community based organisation.

The number of members in the meeting space being used, must not exceed one person per 2 square metres of publicly accessible space. There is a formula for calculating this space and the COVID-19 Safety Plan should record the number of people the space can accommodate.

The contact details of members and guests attending any meetings are collected at the entrance to the meeting space and kept confidential. These details need to be kept with the Branch records for a period of at least 28 days and provided to NSW Health on request.

The Branch should ensure that the 1.5m physical distancing is maintained. Hand sanitiser should be accessible at the entrance and throughout the meeting space. Bathrooms should be well stocked with soap, paper towels, etc.

As members are generally in the most vulnerable category, everyone is strongly encouraged to always wear masks – even though the NSW Government says it is not mandatory.

Self-serve buffet style is still not permitted. If food is provided or share-style, then one person should be allocated to serve the food and practise hand hygiene before and after service. Members are encouraged to bring their own water bottle, snacks and other food.

Frequently used indoor hard surface areas should be cleaned as frequently as possible with detergent or wipes as appropriate. Any shared equipment (like indoor bowls) must be cleaned between use. Chairs should also be cleaned. Members involved in cleaning or reorganising furniture should wash their hands thoroughly before and after with soap and water.

*THE VOICE* will continue to be posted to Branch members individually until all CPSA Branches have returned to holding meetings, so as not to disadvantage any one member.

# NSW Ageing and Disability Abuse Helpline



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

# 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

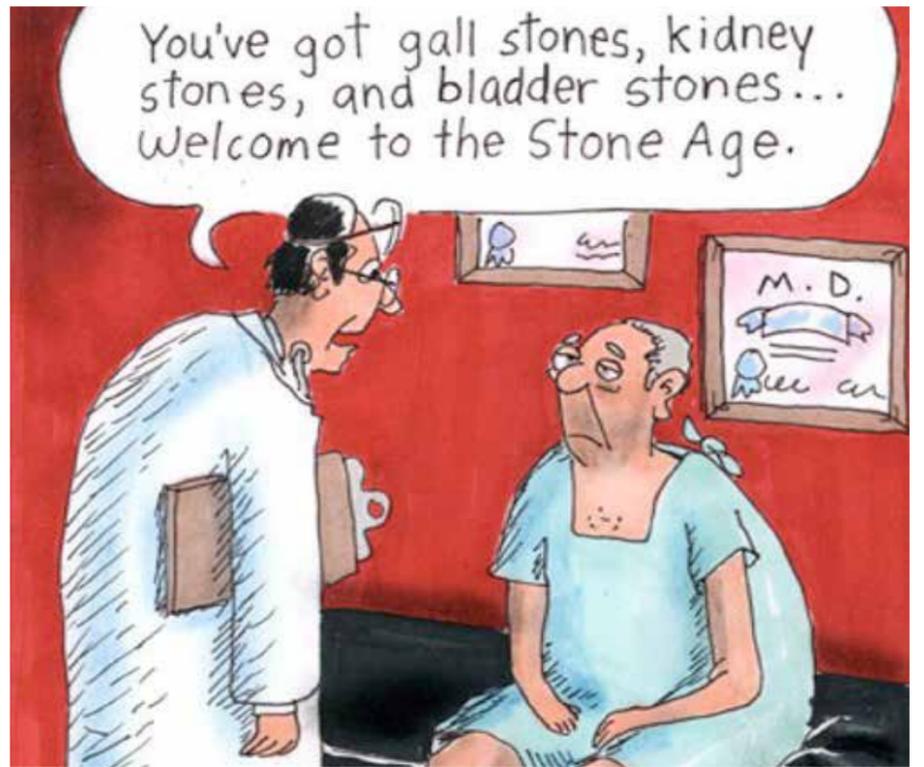
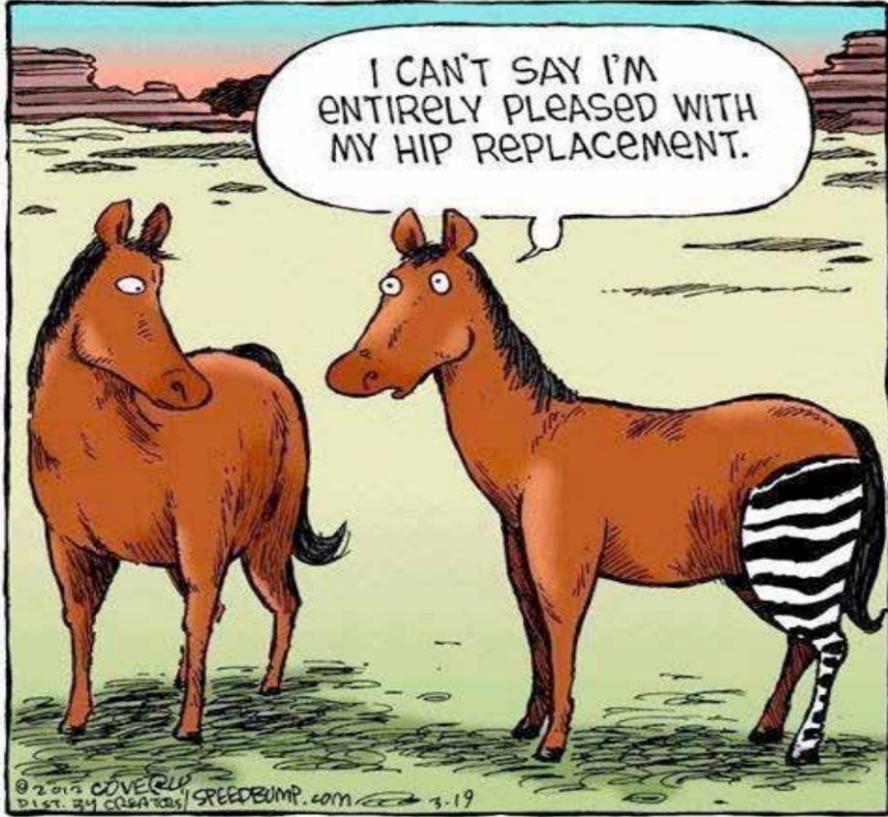
**Law Access**  
Referrals for legal help  
1300 888 529

**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

	1	N		2	M		3	D		4	S		5	B		6	S		7	R			
8	C	I	N	E	M	A				9	T	H	I	R	T	E	E	N					
		C	T		Y						E		D			A			C				
10	B	E	T	A				11	D	O	W	N	S	T	R	O	K	E					
		T		T				R												O			
12	L	I	G	A	M	E	N	T			13		14	A	S		15	S	E	N	T		
		E		R		A		I			N			A									
16	A	S	K	S				17	M	A	G	M	A			18	L	I	O	N			
				A		E		E			L			A							U		
20	S		21	T	Y	L	E	R			22	R	I	G	I	D	I	T	Y				
				R										E							C	S	
23	B	O	O	K	S		24	T	A	L	L	S				27	R	A	K	E			
				P		E		R		Y											I	E	I
28	C	H	A	M	P	I	O	N								29	C	H	A	I	R	S	
				Y		P		M		X						S					M		T

Don't mess with  
old people!



We didn't get this  
age by being stupid.