

## AGED CARE ROYAL COMMISSION: NOW FOR THE REFORM!



THIS issue of *THE VOICE* went to print before the Aged Care Royal Commission had handed down its final report. A response to the Royal Commission's recommendations can be found on CPSA's website under the *News* tab. The April issue of *THE VOICE* will also feature CPSA's response.

Even though at the time of writing the Royal Commission's final report had not been published, many of the recommendations had been foreshadowed through what Counsel Assisting recommended to the two Commissioners.

Also, the Department of Health's response to Counsel Assisting's recommendations have been published. The Department of Health's response was at pains to point out that theirs was a departmental response, not a Government response, but it's

very unlikely that the Department wouldn't have checked with its Minister.

The Department's individual responses to 123 recommendations tell a grim story of disagreement with the Royal Commission. The Department supports only eight recommendations entirely, does not at all support thirteen recommendations, has mixed feelings about eleven recommendations (support, not support, support in principle) and supports the vast majority (91) *in principle only*.

Supporting-in-principle is a bit like saying "Glad you could make it" to someone who turns up to a black-tie event in a Hawaiian shirt.

However, on the important issue of nursing home staffing, the Department (and therefore the Government) agree there should be mandatory staffing levels in nursing

homes. Both agree that it should not be a case of so many nurses to so many residents, but that staffing should vary according to the care needs of residents in a particular facility.

There seems to be agreement on case-mix funding based on care needs. Tied to this will be a staff time and skills requirement, and the Department of Health is already well-advanced with the development of this case-mix model.

Unfortunately, the Department only supports-in-principle the recommendation by Counsel Assisting that the Home Care Package (HCP) waiting list should be cleared by the end of this year. It may be a tall order, but the Department thinks the Government is doing enough by releasing arguably large numbers of HCPs without a plan or a timetable.

# Letters

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

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(as at 6 November 2019)

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## Cashless Welfare is heartless welfare (1)

IT is with dismay I read in *THE VOICE* about Age Pensioners in Cape York having to deal with the cruel realities and the loss of freedom and choice through such a Machiavellian scheme as the Cashless Debit Card.

The Government's excuse of protection against financial abuse is ludicrous. Pensioners in desperate need for cash, will be selling the card at 10 cents in the dollar. Now, that is financial abuse, not a son or daughter getting a few quid from a parent when in need.

And what happens to the freedom of choice of what to do with your own money? Because that's what the Age Pension is. The Australian Parliament in creating the Age Pension went to great lengths to declare it not to be welfare.

What happens if you want to give some pocket money to your grandkids for school lunch? Or buy a ticket in a school raffle?

Another issue is what happens to the money not spent by the next pension day? Will it accumulate or will it disappear? How will you know you have any money left on the Card or will you suffer the indignity of having to leave the items at

the checkout? And if it accumulates what happens at the end of life? Is that money bequeathed to your family or does it go back into the Government coffers?

And if money does accumulate, how long will it take before they realise there's an opportunity to cut?

And that is just scratching the surface. I won't even begin to touch on the indignity of telling a granddaughter you aren't able to send her \$20 on her birthday? Or pay for your daughter-in-law's expensive medication every now and then, when she's struggling with a half a million dollar mortgage?

Shame on Australia, the lucky country! Shame!

Let us keep our dignity for the few years we have left.

Steve Adamantidis

## Cashless Welfare is heartless welfare (2)

WHEN I was working, I paid my tax in cash in the expectation I would get a pension in cash, not as a voucher or on a cashless welfare card. I didn't pay in vouchers but in cash. It's cash I want back.

Mary O'Brien



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Expiry: \_\_\_\_\_ Amount: \_\_\_\_\_ Signature: \_\_\_\_\_

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

# Letters

## Centrelink: Give us information or else

ON 23 December last year my husband received an unwelcome letter from Centrelink. It requested information about his superannuation pension. This is a fair-enough request but it threatened:

"If you do not give us this information by 6 January 2021, your payment may be stopped."

The accompanying forms had to be submitted to NSW State Super and returned to Centrelink by 6 January.

How does one do this when places are closed over Christmas and don't reopen until 11 January?

In all the years he has received his super pension, he has never had to supply that information, as State Super supplies the information to Centrelink in October each year.

The Centrelink letter wasn't signed, it just said "Manager Rouse Hill".

I have written to Centrelink, making a complaint.

I have also written to my local MP and to the Opposition suggesting that a Parliamentary enquiry should be conducted into this matter. It is not good enough for the Government to target Age Pensioners unnecessarily. I am sure this will affect others as well.

*Anne-Marie Kestle*

## Bush gets beaten

ILIVE on a rural property in a mobile black spot subject to regular power outages and with only three mail deliveries a week, which in recent times have slowed considerably: mail takes four working days from Sydney.

Where is the infrastructure in these areas? Where is the investment in technology? Evidence will support the claim that little funding has flowed into wider Australia over the last 30-odd years.

Cities with their voracious appetites, wasteful habits and in my view questionable distribution practices have ensured that country has 'slummed it'.

*Helen Ducker*

## Out and About vouchers no good for the isolated

I AM really angry about the proposed *Out and About* vouchers. Once again, it is discrimination towards the isolated and the elderly.

I am 80 years old, live by myself and the Age Pension is my only source of income.

I live 44 kilometres from Taree, at the base of the Great Dividing Range. I have advanced glaucoma, so I can only drive when the sun is high in the sky and not when it is raining. I am recovering from major bowel cancer surgery, so have to watch what I eat and when I eat. I do not have any friend or family in this area.

I do not have the internet. I have very poor mobile phone coverage (one spot on my front verandah when reception is good), and I don't have a smart phone and do not intend buying one.

It is long past the time that the NSW Government gave more thought to older people and to people who live in regional areas of NSW instead of concentrating on the densely populated areas of NSW.

*Lynette Jolliffe-Elliott*

## Medication reviews in nursing homes are important

MY mother lived in a nursing home for six years, where I visited her twice a week.

The registered and enrolled nurses were responsible for alerting the general practitioner when my mother needed medical attention, new medicine(s) and repeat prescriptions for medicines.

During one period when I was travelling, and not visiting my mother, the doctor prescribed narcotic drugs, supposedly because my mother was in pain. Since there was no diagnosis, the requirement for narcotics could be questioned.

The prescription included two types of narcotic tablets and morphine injection. My mother refused to take the tablets. She

accepted one injection. The remainder of those tablets and injections were disposed of by the nursing home, in the presence of the pharmacist from the community pharmacy.

Handling of narcotic medicines is fraught with 'mishaps', tablets are substituted, injections/vials are 'accidentally broken', patients don't receive the correct dose and so on. In other words, narcotic medicines have street value, in our society. In the hands of anyone who can procure such a medicinally 'pure' product.

*Theresa Kot*

*(The NSW Health has extremely strict guidelines, which, for example, requires two registered nurses to dispense and dispose of narcotics in public hospitals. Yet the NSW Health Department only requires one in nursing homes. Ed.)*

## 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.

Find the help you need with

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1800 200 422

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



# CPSA News

## Changing to a cheaper electricity provider in NSW



At Service NSW you can compare providers to see if you can get a better energy deal.

For those who can go online, the internet address is [energyswitch.service.nsw.gov.au](http://energyswitch.service.nsw.gov.au) where you can compare the plans of all NSW household electricity providers and switch to a different plan if you want to.

You will need a PDF of your electricity bill (e-bill). You will also need to open an account at [www.service.nsw.gov.au](http://www.service.nsw.gov.au).

You then do a comparison based on your e-bill and find out if you can get your electricity elsewhere. If you find a place, you click to switch and everything else is done for you.

For those who don't have an electronic bill, a Service NSW centre, will be able to assist you. You will need to make an appointment in advance by phoning 13 77 88.

## 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.

## Crossword by Luke Koller

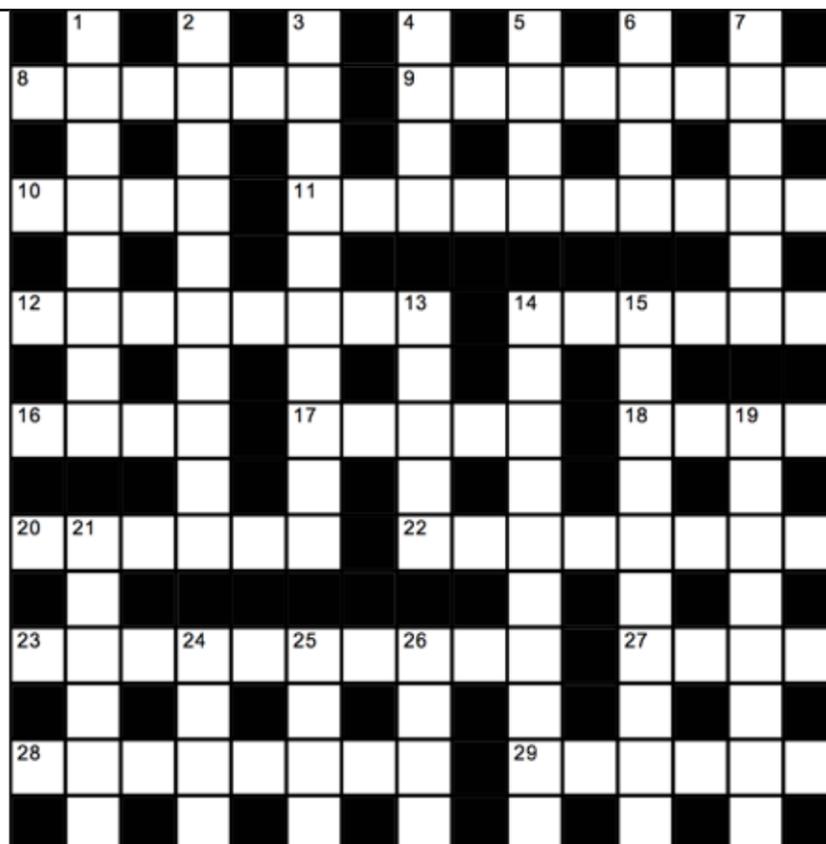
### Across

- 8 Meal between breakfast and lunch
- 9 Something a comic needs
- 10 Something one can't escape
- 11 More desirable than something else
- 12 Purple flowered vine
- 14 Large colourful birds
- 16 Used in cooking
- 17 The colour of the grass
- 18 Often found in fruit
- 20 An upward slope
- 22 Aids used in sewing
- 23 Vivid red
- 27 A colour or a fruit
- 28 A nonconformist
- 29 A plant that often stings

### Down

- 1 A deceptive manoeuvre
- 2 Can't lose
- 3 A maker of ships
- 4 The sky's colour
- 5 A dark purplish brown
- 6 A flightless bird
- 7 The sun's colour
- 13 Clued up
- 14 Make reference to
- 15 An aptitude that may be developed
- 19 A preliminary introduction
- 21 An up and down playground ride
- 24 In a quagmire
- 25 A body of water
- 26 Also pubs

Solution on back page



## Will the pension go up in March?

YES! Yes!

It will, but not by much.

The highest previous Consumer Price Index (CPI) number to date was for March 2020 at 116.2, so the new December 2020 CPI number of 117.2 would produce an increase of a little over half a percent in the pension.

That's just under \$5 a fortnight for singles and just over \$7 a fortnight for couples combined.

The second measure of inflation is the Pensioner and Beneficiary Living Cost Index (PBLCI), which measures cost-of-living developments for pensioners specifically.

If using the PBLCI measure comes

out higher than the CPI, then the PBLCI is used to calculate the pension increase.

The PBLCI also went up in the December 2020 quarter, from 116.5 to 117.1.

However, in the March 2020 quarter the PBLCI was 117.2. For a rise, the most recent PBLCI number has to be higher than the highest PBLCI number that came before.

So, had it been for the PBLCI, the pension would not have risen. Luckily, the CPI rode to the rescue.

If a \$5 increase disappoints you, remember, indexation will never



produce spectacular increases unless inflation is spectacular.

Indexation is designed to maintain the purchasing power of the pension.

## Crying poor and being poor: assistance for retirees

THE Australian Government is thinking about including measures to assist self-funded retirees in its forthcoming May Budget in view of low term deposit interest rates, reports the Australian Financial Review.

At the same time, if the Government puts up the JobSeeker Payment, it will be doing so kicking and screaming.

There's nothing wrong with helping self-funded retirees who moved their savings out of shares into term deposits following the 2008 Global Financial Crisis and who still won't have a bar of investing their money elsewhere.

Of course, the majority of self-funded retirees know that quite good investment returns are available elsewhere and have moved their savings accordingly.

Self-funded retirees don't qualify for the pension because they have well over half a million dollars in savings if they are single or more than \$850,000 if they are partnered. Is it right to help them financially, but not help the more than 300,000 people over 55 who are on the JobSeeker Payment with limited to no prospect of finding a job ever again?

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, which is a lot more than the pension and spectacularly more than the JobSeeker Payment.

The poverty line for a single pensioner was \$455.07 a week in the June 2020 quarter, while the pension on a weekly basis was \$472.15, just above the poverty line. An increase here wouldn't go amiss!

For pensioner couples combined, the poverty line was \$750.75 a week, while the pension was \$711.80. That's under the poverty line! Again, an increase wouldn't go astray!

But for people-over-55 on the JobSeeker Payment (excluding the temporary coronavirus supplement), the single rate is

\$337.25, while the poverty line is \$561.22. Their income was a massive 40 per cent under the poverty line! For couples, the rate is \$518.70, while the poverty line is \$750.75. That's 30 per cent under the poverty line.

So, if the Government is going to rescue self-funded retirees, shouldn't it be rescuing pensioners and people on JobSeeker, too?

Even the Reserve Bank of Australia's Governor, Dr Philip Lowe thinks so.

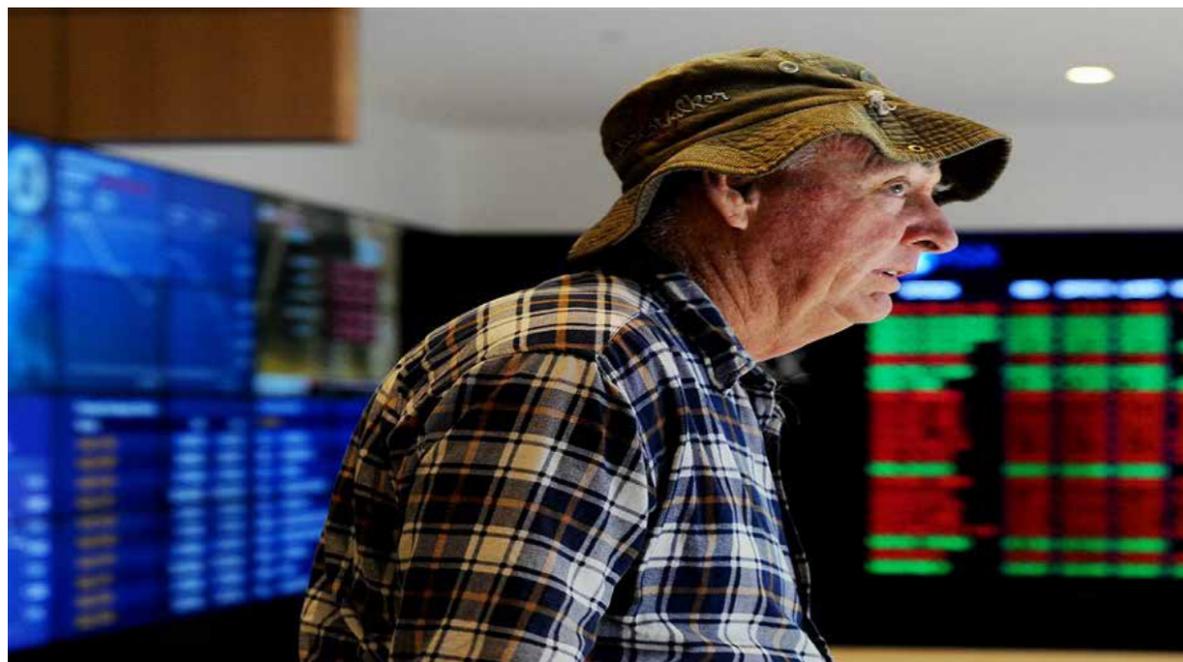
This is what he said:

"I think there is a wide consensus in the community that the previous level (of JobSeeker Payment) should be increased permanently, and I've said on previous occasions that I would join that consensus".

Dr Lowe is not one for using a few words.

CPSA is:

Raise the rate!



## ***Dine and Discover NSW vouchers: no smartphone, no problem***

THE *Out and About* vouchers that were announced in the November 2020 NSW state budget have been renamed *Dine and Discover NSW* vouchers.

In an interview on 2GB, the NSW Minister for Customer Service said people without a smartphone will be able to go to a Service NSW Centre where vouchers can be printed out.

However, when asked during Question Time, the response from the Minister for Customer Service was slightly different: "Dine & Discover NSW will be available to people who don't have a smartphone or access to the Service NSW app. To participate in Dine & Discover NSW, you must have a MyServiceNSW account."

To create a MyServiceNSW account you need an email account. To create an email account you need access to a device such as a computer, tablet, or a smartphone. If you don't have access to any of those, staff in Service NSW centres will be able to create an account for you on the spot.

Initially trials were announced to

## **Second NSW Regional Seniors Travel Card now available**

WHY they're not sending the second NSW Regional Seniors Travel Card to everyone who got one in 2020 automatically is anybody's guess, but there you have it.

You must apply again if you want



### **Dine & Discover NSW**

begin in early January 2021 but did not begin until 11 February in The Rocks in Sydney and Broken Hill. A second trial is expected to start in late February with pilots to be run in the Northern Beaches, Sydney CBD and Bega Valley Shire.

A statewide rollout is planned to begin in March. The NSW Minister for Customer Service suggested that the rollout would be a progressive one with different areas receiving access to the vouchers at different times.

NSW residents aged 18 and over

will receive four \$25 Dine and Discover NSW vouchers.

Two vouchers are to be used for eating in restaurants, cafés, bars, pubs and clubs from Monday to Thursday, excluding public holidays.

The other two vouchers are to be used for entertainment and recreation including cinemas, live music, art venues and amusement parks, among others.

The entertainment vouchers cannot be used on public holidays, the café vouchers can.

the second card.

If you have just become eligible, the second card will be your first, obviously, and will give you the opportunity to spend \$250 on fuel, taxis and pre-booked TrainLink fares. Eligibility depends on either being an Age Pensioner, a holder of the Commonwealth Seniors Health Card, or a holder of the Department

of Veterans' Affairs Gold Card.

You also must live outside greater Sydney, Newcastle and Wollongong. As things stand, the second card will be the last one, but who knows what might happen.

There's plenty of time to apply for the second card: between 18 January 2021 and 30 November 2021.

The card is valid for 14 months from the date the card is issued. The expiry date is shown on the front of the card.

The same goes for your first card if you have one. Once the expiry date is reached any money left on the card will be returned to the NSW Government and will not be recoverable. So make sure you spend your \$250 before your card expires.

To apply for the Card, call Service NSW on 13 77 88, complete the application online at [www.service.nsw.gov.au/regionalSeniorstravel](http://www.service.nsw.gov.au/regionalSeniorstravel) or visit a Service NSW centre.



## Everybody should avoid the NSW property tax

Contributor Frances McMahon writes:

AN annual property tax proposed by the NSW Government would place an unsupportable burden on many households which now struggle to cover the cost of utilities and council rates.

It would be particularly unaffordable for single income households where one person is trying to meet all the family costs and for older people on limited incomes.

It would be unaffordable for families during the long years of paying childcare and school fees.

It would mean that people who had paid off their homes when they had higher incomes or the support of a partner, might not be able to keep them.

It would be a major source of worry for a very large number of people and reduce a great many people to a life of poverty and stress.

Currently people are able to incorporate stamp duty into their purchase price costs and pay it off over time as part of their home loan. While it is initially a major cost, its apparent magnitude reduces very significantly over the years with inflation.

For example, in 1986 stamp duty on a home that cost \$350,000 was \$10,000. Average salaries were around \$30,000. It may have taken some additional years to pay off the mortgage which included the stamp duty of \$10,000, but that, from today's perspective, seems quite modest.

The tax proposed is one that will increase every year and never be paid off.

It will rise with inflation as other Government charges do at the whim of Governments-of-the-day.

Also, the NSW Government's consultation paper quotes an average unimproved land value, which would attract \$1,812 in annual land tax. But the annual tax for Parramatta in Sydney's middle ring for example would be close to \$5,000 a year and for inner ring suburbs such as North Sydney or

the Eastern suburbs would be over \$10,000 a year.

The proposal is one that might initially appear to benefit people with high disposable incomes who do not plan to remain in the house/apartment they purchase for very long.

This possibly describes people in their mid-30s. People in this age bracket with good incomes often plan to buy a 'starter' home, with a plan to upgrade in a few years.

However, when people settle into their main home, they usually plan to remain there for many years, especially if it suits their needs or they are sending children to local schools.

It becomes their home and they try to stay there as long as possible.

I have never met anyone who has cited stamp duty as a reason for not moving.

If an annual property tax were introduced, I am sure that no one who owns a home on which stamp duty has been paid would contemplate leaving it for a place where they would have to pay property tax.

No older people would leave their homes.

Other than those on high incomes, many people do not have the additional disposable income needed to continually pay an ever-increasing annual tax to the NSW Government for the rest of their natural lives.

They would pay the cost of stamp duty many times over.

They would never really own their homes and never have peace of mind.

I imagine many people would move interstate to avoid this.

Property tax is absolutely not a proposal that should be put forward by a Government that made no mention of this before it was elected.



## 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?

**CPSA**  COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION

## NSW retirement village law shake-up

ON 11 November 2020, the *NSW Retirement Villages Amendment Bill 2020* was made into law, introducing some welcome changes for retirement village residents.

The main changes apply to exit entitlement orders, aged care payments and recurrent charges.

Changes to exit entitlement orders include:

Former retirement village residents can apply to the NSW Department of Customer Service to receive the estimated exit entitlement money before their property is sold if the operator of the retirement village has 'unreasonably delayed' the sale of their property.

Sydney metropolitan residents must wait at least six months to apply for this request, while those in other areas must wait twelve months, an additional 40-day notice period must be given regardless of resident location. As the new law applies from 1 January 2021, the earliest a resident (from the Sydney metropolitan area) may apply for this order is 1 August 2021.

Changes to aged care payments include:

### Are self-managed home care packages a good idea?

PEOPLE often ask about 'self-managed' Home Care Packages they see advertised. Is 'self-managed' a good idea?

This is generally how it works.

You go onto an aged care worker recruitment website to find an aged care worker with the experience and qualifications needed to do the care work you need done. Once you have found someone who works out, that worker will then come to you all the time.

The companies which run these recruitment websites will tell you that in this way you will get more hours than you would with a Home Care Package provider, plus you get someone whom you are happy with.

That's not a bad story and in many cases it will work out this way.

But there are a few things you should be aware of.

First, you will still have to find



From 1 January 2021, a retirement village resident moving into aged care can request that their retirement village operator make daily accommodation payments to their aged care facility by drawing down on their estimated exit entitlement money, until their property is sold.

This change will mean residents won't have to delay the move to an aged care facility if they can't cover their care costs before their property is sold. This change is not available to residents who entered an aged care facility before 1 January 2021.

Changes to recurrent charges include:

From 1 July 2021, residents will stop paying recurrent charges for general services 42 days after they leave their retirement village. Between 1 January and 30 June 2021 only, former residents can ask

a Home Care Package provider, who will receive the care subsidies the Government pays you and who will also receive any care fee contributions you are required to make. This provider does nothing else. It just pays money to the recruitment website company, which will then pay your worker.

The rest you manage. That's okay if you are able to, but if you have care needs beyond help around the house, chances are that it quickly gets too much.

In such cases, the care worker manages themselves without, or very little, oversight or scrutiny. A recipe for disaster.

Second, the contract is between you and the worker. This makes you an employer of a casual worker.

If anything goes wrong, it's between you and the worker to resolve.

If the issue can't be resolved, the Home Care Package provider who pays the recruitment company

for their recurrent charges to be deducted from their exit entitlement money.

The new laws only apply to registered interest holders with a long-term registered lease that gives them at least 50 per cent of any capital gain.

For current retirement village residents unsure of how the recent law changes may affect their circumstances, a contract check-in with the retirement village operator can be arranged. A resident or nominated representative is entitled to one check-in each year.

The NSW Seniors Rights Service which provides independent, free and confidential legal advice, information and advocacy on retirement village living. The service can be contacted on 1800 424 079.

which pays the worker won't lift a finger. Neither will the recruitment company.

If you go to the regulator, the regulator will contact your approved Home Care Package provider, who will point out that it is not a party to the contract you have. The recruitment company would say the same thing, only the regulator would not even contact them because the recruitment company is not an approved provider.

You would be on your own.

Self-managed home care is a bit like driving a car un-registered and un-insured.

Self-managed home care was scrutinised by the Aged Care Royal Commission and recognised as in need of reform. No doubt the Commission's final report (out on 26 February) will make recommendations to address the glaring possibility for things to go very wrong in self-managed home care.

## Aged care standards are substandard standards

THERE are eight standards in aged care in Australia. These apply in both nursing homes and in your own home if you have a Home Care Package.

You can split these eight standards into two categories. One category contains standards you might call personal. The other contains standards you might call corporate. Personal standards are Consumer dignity and choice (Standard 1), Personal care and clinical care (Standard 3) and Services and supports for daily living (Standard 4). These standards are about what care you get.

Corporate standards are about how a nursing home goes about making sure it meets those personal standards. Ongoing assessment and planning with consumers (Standard 2), Organisation's service environment (Standard 5), Feedback and complaints (Standard 6), Human resources (Standard 7) and Organisational Governance (Standard 8) are about the processes necessary to make sure the resident has dignity and choice, receives good personal and clinical care and is well-supported in their daily lives.

The Productivity Commission,



which puts out a report on Government services each year, published a curious table of how aged care providers were doing against those eight standards.

It turns out that only 70.4 per cent of aged care providers meet the Personal care and clinical care standard, while 84.5 per cent are meeting all the corporate standards, which are there to ensure good personal and clinical care.

How can this be?

It means that 14.1 per cent of providers are really good at doing

corporate stuff but incompetent at doing what matters, providing good personal and clinical care.

That 14.1 per cent is on top of the providers who are lousy at corporate processes as well as lousy at providing good personal and clinical care.

Yet, another take on this is that these eight aged care standards are not worth the paper they are written on. How can a Government assessor come to the conclusion corporate processes are good when they produce a bad outcome?

**Table 14.2 Australian Government subsidised aged care services that achieved all relevant expected outcomes, 2019-20 (per cent)<sup>a</sup>**



Data are comparable (subject to caveats) across jurisdictions.

Data are complete (subject to caveats) for the current reporting period.

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
<b>Residential aged care</b>									
Standard 1	73.3	99.2	96.4	89.1	78.7	92.3	85.7	100.0	87.1
Standard 2	58.7	89.4	84.5	89.1	80.3	92.3	57.1	75.0	77.7
Standard 3	50.7	90.2	71.4	82.6	63.9	92.3	42.9	75.0	70.4
Standard 4	78.7	94.7	96.4	93.5	86.9	100.0	57.1	100.0	88.7
Standard 5	82.7	97.0	92.9	100.0	98.4	100.0	100.0	100.0	92.6
Standard 6	80.0	97.0	92.9	95.7	90.2	92.3	85.7	100.0	89.9
Standard 7	69.3	93.2	91.7	95.7	80.3	84.6	42.9	100.0	83.5
Standard 8	62.7	93.9	83.3	89.1	73.8	92.3	57.1	75.0	79.1
Number of reviews conducted	150	132	84	46	61	13	7	4	497

# CPSA Updates

## CPSA Funding

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

## Donations

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

Max L. Blanch	\$50
Tim Hunter	\$35
Max Littlefield	\$85
Sadie Mearns	\$50
Dorothy O'Callaghan	\$35

## 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/)

## Telstra Home Phone Essential Plan

If you are a Health Care Card and Pension Concession Card-holder and don't want the internet but just a phone, this is the cheapest offer CPSA has been able to find:

A monthly access charge of \$27.00 with unlimited free calls to fixed lines and mobiles in Australia and 500 free calls to 13 numbers and unlimited free calls to Directory Assistance (1223).

Call Telstra on 1800 676 442 to check out if this would work for you.

## 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

This is an update for CPSA Branches which are returning to holding meetings or thinking about returning to holding meetings. These requirements are current as at 12 February.

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



1916



2016

4000 years later and we're back to the same language... 🤔 😂



If you see my mom on Facebook, please remind her I'm still in the sink.



## Crossword Solutions

Crossword on Page 4

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

Generation Gap! 😂

