THE VOICE
OF PENSIONERS AND SUPERANNUANTS
CPSA COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC
Print Post Approved PP100001543 Printed Ed. ISSN: 1035-3615 - Digital Ed. ISSN: 220x7-5771 February 2022
SPEAKING OUT FOR PENSIONERS SINCE 1931

DECLINE OF REGIONAL BANKING, WHAT'S THE ANSWER?

A GOVERNMENT Regional Banking Taskforce is attempting to bring banks and regional communities together to assess the impact of bank branch closures and to identify any solutions to the regional disappearing act put on by Australia's retail banks.

Between 2017 to 2021 the number of regional bank branches Australia-wide has fallen from 2,500 to 1,900. That's a staggering quarter of all branches.

If you expected the decline in branch numbers to lead to an increase in the number of ATMs, you were wrong. One-in-five regional ATMs operated by the banks has also disappeared.

Commercial ATMs, ones where you pay a fee to withdraw your own money, are now everywhere, but that's hardly progress.

The driving factor behind the decline of regional branch and ATM numbers is the significant uptake of internet banking services.

More than 80 per cent of Australians prefer to pay bills, transfer money, or check account balances online.

At the same time, the use of cash in everyday transactions is declining.

The overall effect is that regional bank branches and ATM are used by less and less people. Proportionally the cost of maintaining regional branches and ATMs has gone up.

At the same time, banks face an additional, significant cost to operate their internet banking services.

All this spells trouble for regional older Australians.

According to the Australian Digital Inclusion Index (ADII) there is a significant drop in digital ability after the age of 55. Older people who live alone and do not have access to younger family members or friends are particularly affected.

Where regional branches close and where there are no mobility or transport issues, older people are travelling further or change banks.

They also switch to Bank@Post, which involves post offices providing banking services to customers of over 80 financial institutions.

Bank@Post allows people to withdraw and deposit cash, check account details, deposit cheques, pay bills, transfer money and pay off credit cards.

But you can't open or close an account, activate a debit/credit card, report lost or stolen debit/credit cards, change your PIN number or apply for a loan or mortgage.

There are over 3,500 Australia Post offices that offer Bank@Post services, including 1,900 in regional towns, 1,145 of which operate in communities without a bank branch. ANZ does not participate, however.

For one solution of the problem, Australia could look to New Zealand.

There, six banks have pooled resources and created banking hubs in regional towns to provide all basic banking services.

Future older Australians will probably be happy to use online banking, but for the foreseeable future many older Australians will want face-to-face banking to continue.

Letters

CPSA Executive

(as at 7 June 2021)

Grace Brinckley OAM
CPSA President

Bob Jay
CPSA Secretary

George Ray
CPSA Treasurer

Brian Buckett
CPSA Senior Vice President

Alan Dickinson
CPSA Vice President

Shirley Bains
CPSA Assistant Treasurer

Victor Borg

Margaret Cuddihy

Peter Knox

Barbara Wright

Megan Lee
CPSA Manager

THE VOICE
OF PENSIONERS AND SUPERANNUANTS

Phone: 1800 451 488
Fax: (02) 8836 2101
Email: voice@cpsa.org.au
Giggle Page: Pam Townsend
Design: Antoine Mangion
Printer: Spotpress
24/26 Lilian Fowler Place,
Marrickville NSW 2204

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

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

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

Support for a pension review (1)

I RECEIVED the December 2021 *VOICE*, *Do you support a review of the pension?*

I am 85 years old and I face the situation the article describes.

I live in Brisbane. I'm retired member of the AMWU. We meet every month, and all of us face the humiliation in the hospitals waiting long hours to get attention.

Dental services don't exist. There are not enough eye specialists to attend the patients. I have been waiting for three years to get a cataract operation in both eyes.

We need federal regulations for good dental, eye, and hearing services. We have to fight for the best attention for the retired worker who has paid tax for 50 years.

Australia has 200 multi-millionaires, and most of them don't pay the right tax. They should pay 1 per cent in tax to fund a retired worker health program.

Marcial Parada

Support for a pension review (2)

THANK you for pursuing a review from our Government and highlighting the plight of single pensioners with no other source of income apart from their pension who are struggling to survive. Please keep up the good work.

John Kenning

Support for a pension review (3)

I SUPPORT the pension review.

Ann Grant

Support for a pension review (4)

COMPARE the New Zealand pension to Australia's. Theirs is much better. This should be highlighted to get Liberals or Labor to do something about it.

Why in Australia, is it not possible to claim a 'single pension' if you have a partner who is working, if your partner is younger and not claiming for a pension?

Does the Government think that a working partner not claiming for a pension, should be supporting the pensioner instead of Centrelink? They may have no financial relationship, yet the pensioner claiming has to ask the working partner to help the pensioner. Privacy Laws should override this invasion of their privacy.

Forcing the non-claiming partner to declare their income, bank account and tax in order to comply with Centrelink requirements is just plain wrong. This should be an election issue.

Geoff Stuart

Support for a pension review (5) - cheque enclosed

ALTHOUGH a review of all Centrelink payments is way overdue, these payments might just about be adequate if it were not for the debacle in housing for the lower income bracket of the Australian community.

Forget 'affordable housing', just resurrect the old-time rent-controlled Housing Commission. It is immaterial whether the organisation is run by the states or federally.

The object of a Housing Commission is to remind politicians that their job is to care for the entire population of the country, another old-time concept.

Of course, the vested interests in keeping the cost of housing and renting growing exponentially may not like having their wings clipped, but that is exactly the job of our politicians: making the tough decisions to benefit the whole nation, not just their mates.

Thanks for the good content in 2021, certainly a lot better than the down-marketed Sydney Morning Herald.

I've got a better deal on my landline from Telstra thanks to you.

Enclosed is my cheque for my subscription renewal and a small donation. Bank it before it becomes extinct!

Max Littlefield

In defence of pharmacists

YOUR harsh article on pharmacies (page 8, published online 15 December 2021) ignores the good work they do as an addition to doctors' surgeries. The rules look pretty sensible to me as they no longer make huge profits and have difficulty recruiting staff. Is it in the public interest to increase the power of Woolies and Coles?

Edward Black

Care on the cheap

I WOULD like to comment on the magnificent increase on 1 January 2022 of the Carers Allowance, up $4.60 a fortnight, from $131.90 to $136.50.

Why bother, what can you buy these days with $2.30 a week? Not a lot.

I am my wife's carer and have been for many years. I do it happily and will continue until either she or I kick the bucket.

But I can assure the Government that, should I pass first, it will cost them a lot more than $136.50 a fortnight to look after her.

Bill Weston

NSW car registration concession

I CURRENTLY own one vehicle for which I pay no registration as a pensioner. My question is if I were to buy a motor bike, and still keep the car, would I get free registration on this as well, or does the pension registration exemption apply to just one vehicle? I am on a couple pension rate.

William Griffith

(In NSW, each eligible pensioner can have one car or bike. If your car is in your partner's name and the bike in yours (or vice versa), you could both a claim a concession. Ed.)

Send a letter to *THE VOICE*

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

voice@cpsa.org.au

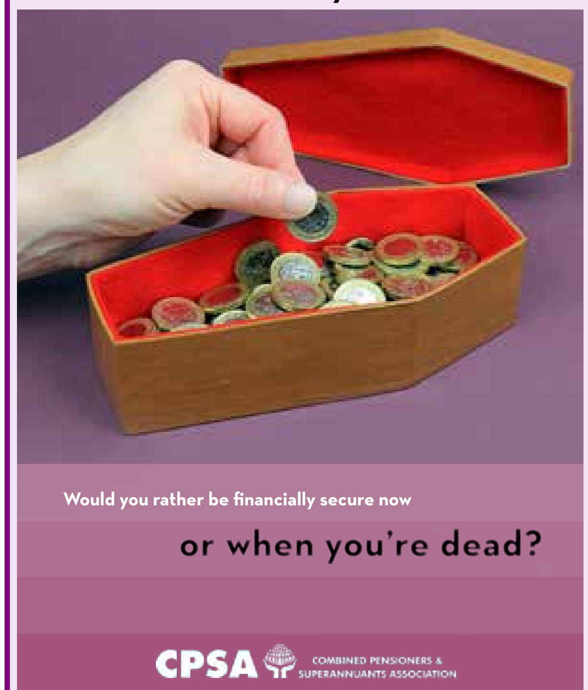
You must include your name for the letter to be published, though this may be omitted in publication if the letter contains personal information. Letters may be edited for length and clarity.

CPSA Funding

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

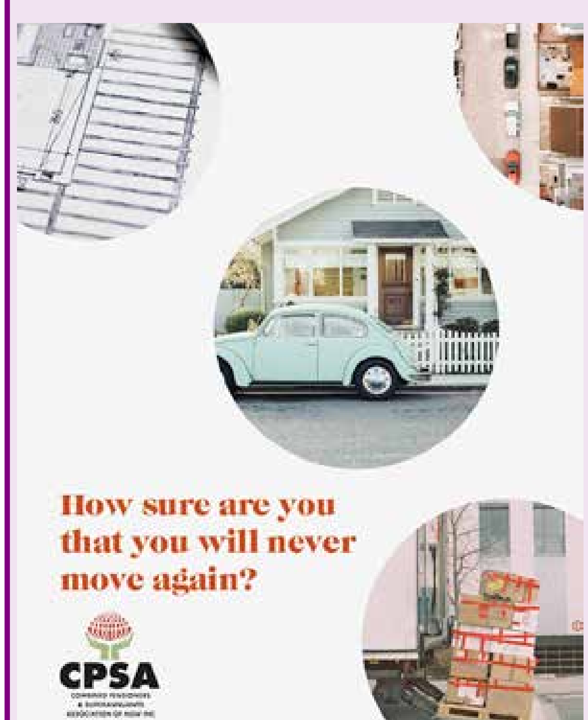
Would you rather be financially secure now or when you're dead?

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



How sure are you that you will never move again?

Do you ever catch yourself saying that you will never move again or that they will have to carry you out of your house in a box? But chances are that, as you continue to age, your home will start to let you down a little bit or even a lot. You may be able to overcome this without moving or you may not. You have to think about what could go wrong and think of things you would be able to do to make sure you can keep your independence.



Both booklets are available at cpsa.org.au/publications/factsheets-and-booklets/ or ring 1800 451 488 for a printed version.

CPSA News

Carer Allowance: you may be a carer and not know it

CENTRELINK pays a small fortnightly allowance to those who care for other people. It would be a shame to miss out just because you don't realise you're a carer. Here's how it works.

Carer Allowance is not to be confused with Carer Payment, which is a pension like the Age Pension and the Disability Support Pension.

If you look after someone who is frail-aged, has a disability or a severe illness you may be able to receive a government payment called the Carer Allowance regardless of your age or whether you are on a Carer Payment, Age Pension or Disability Support Pension. This includes looking after a partner, but it can also be for someone who does not live together with the person they care for.

If you are providing care for someone who is frail aged, has a disability or a severe illness, you may be eligible.

There is no asset test for the Carer Allowance. There is an income test but if your income is under $250,000 a year, so you either should be right or you really don't need it.

Before you can receive the Carer Allowance, there are a few steps.

First, there is the Adult Disability Assessment Determination (ADAT), which is two questionnaires, one for the carer and for the person who is cared for.

The carer questionnaire asks what sort of help the person receiving care requires. For example, does the person need help moving around the house?

The second questionnaire must be completed by a treating doctor.

Per year, the Carer Allowance is worth $3,549 from 1 January, so if you provide care to anyone - including wife, husband, neighbour, friend -, it may be an idea to check out if you're eligible.

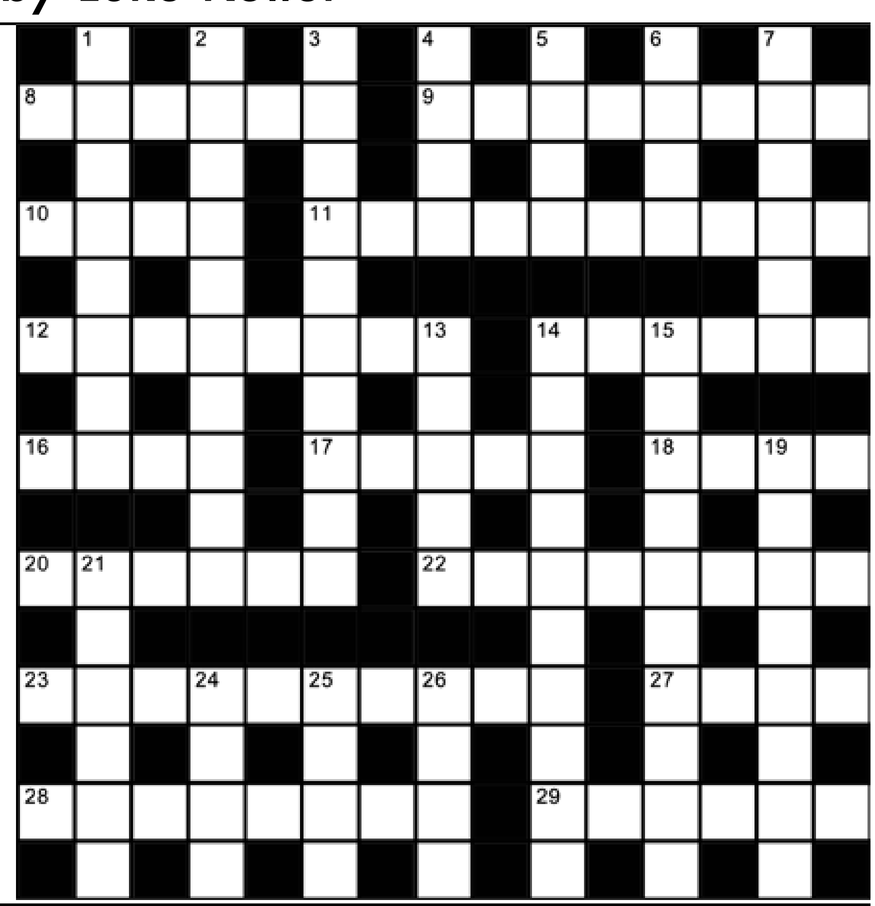
To begin the claims process for the Carer Allowance online you can go to www.servicesaustralia.gov.au and follow the prompts. You can also call Centrelink on 132 717 or visit a Centrelink office.

Crossword by Luke Koller

Across
- 8 What pandas eat
- 9 March in a procession
- 10 Mythical Himalayan animal
- 11 Grow and flourish
- 12 Poisonous flowering shrub
- 14 A component of blood, or a TV
- 16 Carrying paying passengers
- 17 One of the hip bones
- 18 Avoiding giving offence
- 20 A drink with cream and eggs
- 22 A make of Piano
- 23 A planned forest
- 27 A technology brand name
- 28 Adhesive labels
- 29 A chemical test

Down
- 1 A pink flowering shrub
- 2 A required duty
- 3 Suggesting tragic developments
- 4 Agitate
- 5 A very fragrant flower
- 6 Whirled around
- 7 A fictitious name
- 13 The remains of a building
- 14 European herbs with orange and purple-tinged flowers
- 15 Those who serve others
- 19 A French country house
- 21 Italian-style ice cream
- 24 The opposite of nasty
- 25 The highest point
- 26 An abbreviation of instant

Solution on back page



Hey presto, here's your automatic financial advice!

AUTOMATING financial advice, not more, cheaper financial planners! This could be the solution to a problem faced by so many retired people and people intending to retire.

The problem is how to invest your capital and spend it at the same time. Or, as economics Nobel laureate William Sharpe described it, the "nastiest, hardest problem in finance": working out how to manage and draw down your capital without falling short at the end.

In 2022, roughly 250,000 people will retire. Most will not have a clue about how to use their retirement spending.

How do we know this?

From the loud complaints by self-funded retirees trying to live off interest and/or dividends in the belief that their capital should not be touched. They note that their retirement income is less than the Age Pension, forgetting they have capital to spend too.

Superannuation funds offer no meaningful assistance to people who retire.

If you ask for help, you may be offered a self-help tool that doesn't answer your questions. Either that or you're told to get personal financial advice, and that will cost you thousands.

Professor Hanrahan of the UNSW Business School and David Bell of the Conexus Institute have proposed a standardised web-based tool to inform people about the retirement income products needed to make their superannuation savings last a lifetime.

Writing in the Australian Financial Review (24 November 2021), they propose "deploying a standardised tool for retirement transition support, directed at the 90 per cent of people with superannuation whose accumulated balances are neither very low nor very high."

They go on to explain how their web-based tool has four components.

First, it collects information about the person and their household.

Second, it finds available financial products that might be suitable.

Third, it automatically comes up with a recommendation on how to allocate retirement savings to and between different types of financial products. This would usually be an account-based pension with a tailored drawdown schedule, and an annuity-type product that guarantees income no matter how long a retired person lives.

Fourth, it packages up this recommendation along with other valuable information into a retirement plan which can then be executed by a financial products provider.

The idea is not new or novel, but, say Hanrahan and Bell, "for the past three decades, two factors have militated against it".

First, financial planners have fought a turf war against it.

Second, governments have been afraid of an innovation opposed by the powerful financial planning industry, which used to be dominated by big financial institutions.

After the Banking Royal Commission, it might be time to look at automated financial advice again.

Is pension indexation based on wages still alive?

AT the next indexation of the pension in March 2022, it will be exactly thirteen years ago since the average weekly wage was last used as the basis for calculating the indexation amount.

The average weekly wage was called by its acronym, MTAWE.

MTAWE was a byword for pension indexation. It ensured that the pension kept up with wages when wages were growing strongly.

People who went on the Age Pension in 2009, 13 years ago, are now in their 77th or 78th year, and they and younger pensioners may never have heard of MTAWE.

It was introduced in March 1998. It was used in more than half the indexations for the next eleven years, falling into a coma after March 2009. Never used since.

Pension indexation uses inflation (the Consumer Price Index) as the first indexation mechanism. This is then compared with a second measure of inflation, the Pensioner and Beneficiary Cost of Living Index. The higher of the two wins. The new pension amount that rolls out of that is then compared with MTAWE. If MTAWE is higher, then MTAWE wins.

If MTAWE had been the only pension indexation mechanism, the basic pension (without supplements) would now be $1,298.98 for couples instead of $1,330. The single pension would be $861.61 instead of $882.20.

This means MTAWE has some catching up to do before it gets a chance to be used in pension indexation again.

The signs are that it isn't.

Figures from the Australian Bureau of Statistics just out show that wage increases have gone back to pre-pandemic levels. That is, wages had not been keeping up with inflation before COVID, and there is no indication that they will anytime soon.

It means your pension won't be indexed using MTAWE anytime soon.

But your pension will be indexed in line with inflation, and that's something wage-earners can only dream of at the moment.

What superannuation has to do with slavery

THE sole purpose of superannuation is to provide income in retirement, but the goal doesn't justify just any means. There is such a thing as responsible investing.

According to the latest United Nations figures, 40 million people are living and working in a state of modern slavery, coerced through violence, intimidation, debt-accumulation and the retention of travel and visa documents.

Directly or indirectly, forced labour contributes to the profits made by a wide array of companies.

Australian superannuation funds of a certain size have to report on how they guard against investing in companies that use slaves.

Superannuation funds run a big risk they invest in companies which, directly or indirectly, use slaves.

Investment consultancy JANA has researched how twenty big Australian superannuation funds deal with this possibility.

JANA found that 100 per cent of the funds surveyed acknowledge modern slavery as an investment risk, and 95 per cent are carrying out modern slavery risk assessments on assets.

This is not surprising, because these funds must report, and acknowledging the risk is hardly an achievement. Neither is carrying out an assessment.

Once you move beyond these big numbers, things start to look a lot less attractive.

In investment-consultant-speak, only "5 per cent of superannuation funds reviewed conduct risk assessments of supply chains beyond tier one of assets - modern slavery is more likely to be identified at tiers three or four".

What this means is that the company a super fund invests in may be clean but that this company may be doing business with businesses which either use slaves or do business with businesses which use slaves.

Less than half of super funds had conducted internal training how to spot the use of modern slavery, and if they had, often the most senior people had had no training.

In other words, big super funds must comply, and they do, because they report and assess, but they're not putting their back into it.

Another outfit, the Australasian Centre for Corporate Responsibility, found that ESG is gaining ground among super funds. ESG stands for 'Environmental Social Governance' and is a measure of socially responsible, ethical and environmentally ways of doing business. Being anti-slavery is part of that.

Australia's top-50 super funds voted in favour of various ESG shareholder proposals in 42 per cent of instances last financial year. That sounds a lot until you realise that there were only thirty-two ESG shareholder proposals.

This means fifty super funds voted in favour of thirteen ESG resolutions.

The funds most supportive of ESG proposals over the past four years were Local Government Super (now branded Active Super, supporting 76 per cent of proposals), HESTA (65 per cent), Cbus (63 per cent), Macquarie (62 per cent), NGS Super (58 per cent), Mercer (54 per cent) and Qantas Super (50 per cent).

The country's biggest fund, AustralianSuper, voted in favour of ESG proposals 51 per cent of the time.

"… the best performing funds [..] tend to have better disclosure and are more supportive of ESG proposals", the Australasian Centre for Corporate Responsibility said.

The fact remains that there were only thirteen proposals super funds voted in favour of to prove their undying commitment to ESG.

Power of attorney changes on the way

A COMMITMENT by federal, state and territory governments to reform the power-of-attorney area of their laws is long overdue. A tiny step was made at the latest meeting of Attorneys-General.

Currently, the eight states and territories of Australia all have their own laws that slightly differ in the way they legislate enduring powers of attorney and it's difficult for institutions, like banks, to tell if a power-of-attorney document has been revoked or is a forgery.

Federal, State and Territory Governments all have an Attorney-General, who is a government minister responsible for protecting and promoting the rule of law in each respected Australian jurisdiction.

On 12 November a meeting of Attorneys-General was held. It was agreed that governments will develop recommendations for a nationally consistent approach to enduring powers of attorney to do more to address financial elder abuse by the end of 2022.

In 2017, the Australian Law Reform Commission's report into elder abuse made recommendations in this regard. Six years of consideration may mean powers of attorney instruments finally receive the amendments they desperately need.

The NSW Ageing and Disability Commission 2020-21 Annual Report also pointed out the necessity of improving powers of attorney.

The report found that almost 30 per cent of allegations of abuse of older people reported to the Commission concerned financial abuse.

The Commission also pointed out that if powers of attorney are misused to cause financial harm and these matters are not pursued by police, the NSW Civil and Administrative Tribunal (NCAT) may revoke a power of attorney, but it does not have the ability to order financial restitution.

How to spot a malicious smartphone app

OVER 300,000 Android smartphone users downloaded various apps posing as QR code scanners, document scanners, and cryptocurrency apps that turned out to be malware.

These apps bypassed detection by the Google Play app store as the malicious intent of the apps is hidden and only begins after installation.

These types of malicious apps will frequently request that phone users install updates to continue using the app. During these 'updates' the app connects to a server that downloads malware onto a phone allowing the app to steal information.

In this way, malicious apps bypass the two steps usually needed to verify you actually want their malicious malware.

Android accessibility services allow apps to take control of a smartphone to perform special tasks that aid people with disabilities. For example, if an app developer is concerned people with vision difficulties may struggle to read text on their app, they may use accessibility services to read text out loud to the phone user.

Despite the good intentions of these services, giving app developers more control over a phone comes with greater risk as some app developers may misuse these services.

Malware may use accessibility services to click buttons for itself or overlay content over the phone screen and trick the phone user into clicking on things they cannot see. These sorts of powers can be used to extract sensitive information from a phone

Dario Durando, a mobile malware specialist, said about the recent uncovering of these malicious apps that "the Google Play Store is the most attractive platform to use to serve malware. Everybody uses it and most of the stuff is legit".

Malicious apps can be quite convincing, but Durando outlined a few steps that can be taken to avoid malware: "…always check updates and always be very careful before granting accessibility services privileges – which will be requested by the malicious payload, after the 'update' installation – and be wary of applications that ask to install additional software".

CPSA Facebook and Twitter

CPSA is very active on Social Media. Check out our Facebook page at facebook.com/combined.pensioners and our Twitter account @CPSANSW

Things you need to know about your friendly local pharmacy

WHEN pharmacy owners as a group of professionals get upset by government policy, you usually find out about it when you go and have your prescriptions filled.

There will be placards or banners and petitions for you, the customer, to sign.

Because almost every adult has to have prescriptions filled, sometimes or regularly, campaigns by pharmacists are very effective. They are campaigns with great reach, as they say. Governments fear such campaigns. This is what gives Australian pharmacists enormous political power.

It's political power exercised through you, their customer.

Pharmacists have used that power to make things very cushy for themselves.

They have shut out competition, for example.

Here's how.

By law, the owner of a pharmacy must be a pharmacist registered and accredited in the state or territory in which they operate.

So, a pharmacy must be owned by a pharmacist. Not necessarily by the pharmacist that fills your prescriptions. Somebody can be hired to do that and in most cases is. But a pharmacist must own it.

A pharmacy can't therefore be owned by a company or an entrepreneur.

This shuts out a lot of competition.

For example, supermarkets could easily employ pharmacists to dispense medicine, but supermarkets tend to be public companies or franchises of a company.

Woolworth and Coles have tried hard to break into the retail pharmacy business. No luck. However you may feel about big supermarkets getting into the pharmacy business, the fact they failed illustrates the power of the pharmacy lobby.

But pharmacists don't just keep Woolies and Coles out, they keep everyone out!

Here's how.

If a young pharmacist fresh out of uni wants to establish a new pharmacy, it must be at least 1.5 kilometres from the nearest established pharmacy and within 500 metres from this new pharmacy there has to be either a GP and a big supermarket (say 50 by 20 metres) or no GP but an even bigger supermarket (say 100 by 25 metres).

If you want to set up a new pharmacy in a shopping centre, you can only do so if there's no established pharmacy in that shopping centre and sometimes if there's no other pharmacy within 500 metres of that shopping centre.

These rules prevent anyone from setting up a new pharmacy near a supermarket or in or near a shopping centre.

But say you want to start up a pharmacy somewhere where there are no GPs or big supermarkets, typically in a small country town. In that case, it can't be within ten kilometres from an established pharmacy.

These are just some of the rules keeping young pharmacists out. Some of the rules, because there are more. Just in case.

So, next time a pharmacy asks you to espouse a political cause of theirs, keep this in mind.

Pharmacies are the last closed shop in Australia and you do not come first in their thinking.

How much will home care cost you?

HOW much will home care cost you?

It depends.

If you are wealthy, you may end up paying for all of it. If the pension is the only source of income, you may pay nothing.

Let's start with what used to be called home care and used to be provided by the states and territories. It's now called the Commonwealth Home Support Program (CHSP). It's known as 'entry-level aged care', so generally limited to cleaning, maintenance, meals-on-wheels and shopping.

How much is that going to cost you?

According to the Department of Health, "75 per cent of providers already charge some form of contribution". So, every CHSP provider is doing their own thing.

But it appears that contribution levels are very reasonable, because there are persistent reports of people eligible for a Home Care Package (different aged care program) deliberately staying in CHSP. Contributions to Home Care Package care can be quite a bit higher, as we shall see.

As mentioned, the cheaper CHSP is going to be merged into the more expensive Home Care Package program in the next year or so.

So, what can you expect if you take a Home Care Package (HCP)?

In HCP, you can expect two types of charges. One is means-tested. If you are on just the pension, you won't have to pay anything. But if you have a full pension plus a couple of thousand dollars in extra income, you are very quickly caught in the mean-testing net.

This may change as the CHSP is merged into HCP, but until then HCP means-testing can lead to some outrageous contributions being demanded.

Apart from the means-tested contributions, there is also a contribution which technically everybody has to pay. It's called the 'basic daily care fee', and 'daily' means that you pay this fee every day of the week, not every day you receive care.

It's set at 16.5 per cent of the basic rate of the single pension. Per fortnight, that works out at $145.

For many people this is simply not affordable.

Up until now, many providers have recognised that the basic daily care fee is an unreasonable impost for the majority of their clients. They waive it in whole or in part.

If you are in an HCP, it's worthwhile making sure you find a reasonable provider, who waives this fee.

You can recognise a predatory provider by their attempts to get you to agree at least part of this fee.

As CHSP is merged into HCP, we can only hope that the unfair means-testing provisions are overhauled. There is no guarantee that this will happen, though.

The great aged-care-at-home bamboozle

FROM July to September this year, the Home Care Packages Program expanded by 46,800 packages, according to the latest report.

The waiting list at the end of June stood at 79,597.

You would therefore expect the waiting list at the end of September to be 32,797 (79,597 minus 46,800). Instead, the waiting list was 74,143, a reduction of 5,454.

This leaves 41,346 packages (46,800 minus 5,454) on the shelf, it seems.

But, fair enough, there were 17,576 people who were "assigned a HCP considering whether to take up the offer". They remain on the waiting list while they consider.

Now we have 23,770 spare packages (41,346 minus 17,576) on that shelf.

And there were 19,599 packages for new entrants.

The shelf is now becoming bare, with 4,171 packages left.

This means, you would think, that 89 per cent of the 46,800 new packages have been duly distributed.

However, we know that in the order of 4,000 people waiting on their HCP or in their HCP die each quarter.

This means that of those 46,800 packages released by the Government, about 8,000 (4,000 plus 4,171), remain on the shelf.

Back in May of this year at the time of the federal Budget, CPSA calculated that the funding allocation for the promised 180,000 Home Care Packages was $1.4 billion short.

So, how do you release 180,000 Home Care Packages without having the money to pay for all of them?

You keep what you can't pay for on the shelf.

That's a very polite way of saying that you don't release them at all and that they simply don't exist.

Yes, there were at least 8,000 pretend Home Care Packages in the September 2021 quarter, which will never be released and were never intended to be released.

If the shortfall each of those quarters is 8,000 packages, then there will be an overall shortfall of 64,000 packages. Rather than 180,000 packages as promised, there will be 116,000 packages released at the end of June 2023.

At that point, the HCP Program will be merged with the Commonwealth Home Support Program.

At that point there will still be people waiting on their HCP.

CPSA Head Office operations in 2022

In the December 2021 – January 2022 edition of *THE VOICE*, we included a notice saying that CPSA Head Office would be fully re-opening on 10 January 2022. This announcement has proved to be premature because of the Omicron variant.

CPSA will regularly review the status of Head Office as the COVID-19 pandemic unfolds.

In view of the shut-down of Head Office, CPSA will be implementing new telephone technology to make it possible for any phone calls made to the main switchboard (1800 451 455) to be answered by a real person whenever CPSA Head Office has to be closed.

Providers flood new National Aged Care Advisory Council

ONE of the things CPSA told the Aged Care Royal Commission was that aged care providers were over-represented on government-appointed boards and committees.

In a 2020 submission to the Royal Commission, CPSA said this about the then-membership of the powerful Advisory Board to the Aged Care Quality and Safety Commission (ACQSC), which is tasked with enforcing compliance with aged care standards:

What stands out is the membership of the ACQSC Advisory Council of Dr Stephen Judd and Mr Paul Sadler, who are both employed as CEOs by large, aged care provider organisations, which the ACQSC is tasked to regulate. It is difficult to see how these two members would be able to attend any meetings of the ACQSC Advisory Board without having a continuous and significant conflict of interest as, apart from Board housekeeping items, every item of business discussed at the Advisory Board meetings would impact on the business of their employers.

Dr Judd and Mr Sadler are no longer members of the ACQSC Advisory Board.

What is more, the ACQSC Advisory Board is now free of any provider membership.

We were about to celebrate an important CPSA advocacy win when an announcement by the federal Health Minister stopped us in our tracks.

The Minister announced his appointments to the new National Aged Care Advisory Council. The creation of this Council was recommended by the Royal Commission, along with the creation of a Council of Elders. Neither body forms part of an aged care regulator, either ACQSC or the federal Department of Health.

All good, you would think.

But then it turns out that seven of the seventeen members of the new National Aged Care Advisory are CEOs of big aged care provider organisations.

It also turns out that a further two appointees are consultants to aged care providers.

One other appointee's day job is to chair the Aged Care Industry Workforce Taskforce, no guessing its membership composition.

And, most importantly, the Chair of the new National Aged Care Advisory Council is also the Chair of the sanitised Advisory Board to the ACQSC. Two other appointees, the CEOs of the Council on the Ageing and Dementia Australia, also continue on the ACQSC Advisory Board.

To CPSA this smacks of deliberately implementing a Royal Commission recommendation while defeating it at the same time. Sure, no aged care provider is part of the regulator anymore. But what we have is a paper-thin Chinese wall, and everything being said in the new Council and in the old Board can be heard loudly and clearly by both.

Also, even though the Royal Commission has said, and everybody else agrees, that staffing in both residential care and home care is key to improving safety and quality in aged care, no union leader is on either body. Staff are not represented.

And the Council of Elders?

Well, the CEO of COTA (member of both the new Council and the old Board) has been appointed Chair. Further appointments are pending.

Nothing has changed really.

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

Donations

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

Jack & Anne-Marie Kestle	$70
Annette Kiernan	$35
Max Littlefield	$85
Ross McKinney	$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/

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
1800 226 028

British Pensions in Australia
1300 308 353

HOUSING

Housing NSW
Public and community housing
1800 422 322

Tenants' Union Advice Line
1800 251 101

Tenancy Advice & Advocacy Service
Find your local service
tenants.org.au

GOODS & SERVICES

NSW Energy & Water Ombudsman (EWON)
1800 246 545

Telecommunications Industry Ombudsman
1800 062 058

NSW Seniors Card
13 77 88

No Interest Loans Scheme
Loans to purchase essential household items
13 64 57

Energy Made Easy
Price comparisons
1300 585 165
energymadeeasy.gov.au

Find the help you need with myagedcare
1800 200 422
www.myagedcare.gov.au
Australian Government | myagedcare

NSW Ageing and Disability Abuse Helpline
1800 628 221
(Mon-Fri 9-5)

medicare
132 011
24/7
GENERAL ENQUIRIES HELPLINE

Advance Care Planning Australia
BE OPEN | BE READY | BE HEARD
1300 208 582
PLANNING FUTURE HEALTHCARE PREFERENCES

ndis
National Disability Insurance Scheme
1800 800 110
DISABILITY SUPPORT FOR PEOPLE UNDER 65

afca
Australian Financial Complaints Authority
1800 931 678
DISPUTE RESOLUTION FOR FINANCIAL SERVICES

HEALTH, WELLBEING & TRANSPORT

Office of Hearing Services
Subsidised hearing aids
1800 500 726

National Dementia Helpline
1800 100 500

VisionCare
Subsidised spectacles
1300 847 466

Taxi Transport Subsidy Scheme
transport.nsw.gov.au/ttss
1800 623 724

National Continence Helpline
1800 330 066

Rape Crisis Centre
24hours/7days
1800 424 017

National Domestic Violence Helpline
1800 200 526

NSW Health Care Commission
1800 043 159

Carers NSW
1800 242 636

Aged Care Complaints Commissioner
1800 951 822

Lifeline
13 11 14

Australian Men's Sheds
1300 550 009

NSW Public Dental Health Services
Call NSW Health for details
1800 639 398

Cancer Council NSW
13 11 20

Exit International
Information about euthanasia
1300 103 948

Mental Health Crisis Team
24/7 for mentally ill people in crisis
6205 1065

LEGAL

Seniors Rights Service
Retirement village advocacy
1800 424 079

Fair Trading
Rental bond and tenancy info
13 32 20

Law Access
Referrals for legal help
1300 888 529

NSW Dispute Resolution
1800 990 777

Women's Legal Services NSW
Family law, domestic, violence, sexual assault & discrimination
1800 801 501

RIGHTS

Australian Human Rights Commission
Complaints about discrimination
1300 369 711

Commonwealth Ombudsman
1300 362 072

NSW Ombudsman's Office
1800 451 524

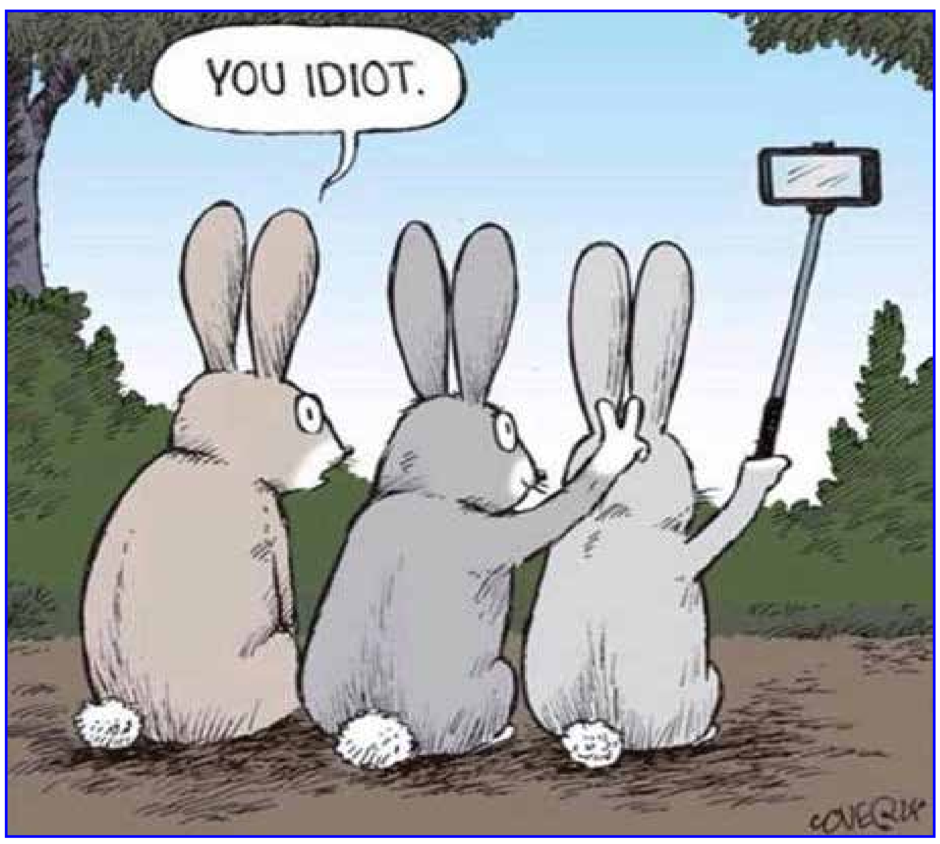
NSW Trustee and Guardian
1300 360 466

Guardianship Tribunal
1300 006 228

Older Persons Advocacy Network (OPAN)
Individual advocacy for aged care recipients
1800 700 600

Giggle Page

Truck for sale. Needs parts. Serious inquiries only.



"Each capsule contains your medication, plus a treatment for each of its side effects."

Crossword Solution

Crossword on Page 4

■	1 C	■	2 O	■	3 F	■	4 S	■	5 R	■	6 S	■	7 A	■
8 B	A	M	B	O	O	■	9 T	R	O	O	P	I	N	G
■	M	■	L	■	R	■	I	■	S	■	U	■	O	■
10 Y	E	T	I	■	11 B	U	R	G	E	O	N	I	N	G
■	L	■	G	■	I	■	■	■	■	■	■	■	Y	■
12 O	L	E	A	N	D	E	13 R	■	14 P	L	15 A	S	M	A
■	I	■	T	■	D	■	U	■	I	■	T	■	■	■
16 T	A	X	I	■	17 I	L	I	U	M	■	18 T	A	19 C	T
■	■	■	O	■	N	■	N	■	P	■	E	■	H	■
20 E	21 G	G	N	O	G	■	22 S	T	E	I	N	W	A	Y
■	E	■	■	■	■	■	■	■	R	■	D	■	T	■
23 P	L	A	24 N	T	25 A	T	26 I	O	N	■	27 A	C	E	R
■	A	■	I	■	P	■	N	■	E	■	N	■	A	■
28 S	T	I	C	K	E	R	S	■	29 L	I	T	M	U	S
■	O	■	E	■	X	■	T	■	S	■	S	■	X	■