

## MAKE YOUR VOTE A VOTE FOR A REAL PENSION REVIEW!



THE pension (Age Pension, Disability Support Pension and Carer Payment) loses a little bit of purchasing power all the time.

This is because pension indexation jacks up the pension after six months of price rises. Pension indexation does not deliver compensation for those six months of price rises. Those price rises pensioners must cover themselves.

Because this happens on a continual basis, the pension gradually loses purchasing power. After a number of years, this turns into a crisis for those pensioners who have the pension as their sole source of income.

Part pensioners are generally better able to cover the gradual loss of pension purchasing power because they have other income and/or savings.

But the loss of purchasing power happens to them, too.

CPSA argues that the level of the pension payment has once again reached crisis point.

Once again, we at the very least need a one-off increase as was

awarded in September 2009, more than twelve years ago.

In other words, we need a pension review.

However, rather than once again have a review that merely allows the pension purchasing power to catch up with today's economic situation, we need a pension review that addresses the following items:

First, the review should improve indexation so that pensioners are compensated for the price rises of the previous six months. This should be done in a one-off payment, which will necessarily be small.

Second, the review should fix social housing. Social housing funding has been going backwards for a quarter of a century. As a result, tens of thousands of people who should receive help are thrown to the tender mercies of the private rental market.

For these people, the Rental Allowance is inadequate and needs to be increased immediately.

Third, the review should fix access to medical services, especially specialist and allied health services,

which have become unaffordable for full rate pensioners and put a severe strain on part-pensioner budgets, too.

Fourth, the review should fix funding of the state-and-territory-run public dental health programs. These programs are so underfunded that they do little more than pull teeth and provide dentures.

Fifth, a pension review should not be stand-alone. The poverty faced by well over a quarter of a million Australians aged over-55 but not yet of pension age is severe. Despite the recent, one-off increase in JobSeeker, their payment is still well below the pension: 35 per cent below the pension for singles and 21 per cent below the pension for couples.

The next federal election will most likely be in May this year. Make a party or an independent candidate's stated commitment to a pension review the reason you vote for them.

If you support a pension review, email us at [voice@cpsa.org.au](mailto:voice@cpsa.org.au) with your support and the reason(s) for your support.

# Letters

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(as at 7 June 2021)

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## Pension review after election!

IT amuses me that in the last two years workers received two lots of substantial tax cuts. Now more tax cuts have been announced. Pensioners will gain nothing..

It's about time someone ask the questions. Wouldn't this next tax cut be more beneficial to the economy if pensioners gained a substantial increase?

Workers have had the benefits of very low interest rates. I paid 13.5 per cent for my home loan, not 2.75 per cent.

Our Christmas pension bonus of \$1000 has been wiped.

Pension indexation grants increases equivalent to half a cup of coffee.

Yet nobody complains or asks questions.

I just needed to vent my frustration. Pensioners need support and the \$400 odd dollars a week is disgusting.

Australia politicians like to play on the world stage, but they should be ashamed of how they treat their aged.

Any new way to tax or raise revenue, is quickly adopted from overseas, but how to treat your elders is not even considered.

Australian pensioners would be well down the list on how they are being treated compared with other countries.

It's time to push for an increase in pensions more than not just a couple of dollars.

Election looming make some noise.

*John Entjes*

## Regional banking down the gurgler? (1)

WE are finding regional bank closures extremely difficult to cope with.

Banking is now an operation that has to be planned well in advance.

As farmers we use a lot of cash.

As a disabled person I use cash to pay my carers. Getting actual cash is now difficult, especially at weekends.

We now live a half hour's drive from the nearest bank. We drive over dirt and bitumen heavily potholed roads. It is not an undertaking that we do lightly. We limit trips to town because of the roads.

We used to use internet banking but after a serious episode of fraud where our main account was drained of all funds down to \$1.87 we refuse to use internet banking ever again.

We are grateful to the supermarkets who allow withdrawal of cash from our savings account.

Things we fear?

That cheque accounts will be closed.



COMBINED PENSIONERS &  
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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

That all banking has to be done on the internet.

That cash will be banned.

*Helen Knight*

## Regional banking down the gurgler? (2)

WHEN banks are making billions of dollars in profit each year, closing regional banks is a disgrace.

When you wait on the phone for an interminable period of time to ask a question, closing regional banks is a disgrace.

When you are required to travel outside your area to visit a bank, and when you are elderly especially, it is a disgrace.

When local people are deprived of good jobs in a bank by the closing of their local and regional banks, it's a disgrace.

The list goes on.

*Eileen Williams*

## Regional banking down the gurgler? (3)

I HAVE a long history as a branch manager in suburban and also remote country locations, including having to close a branch in a small country town.

The bank was driven by commercial factors (a staff of 5 and premises to be maintained), while 30 miles away was a larger town where all the locals routinely visited anyhow.

This general principle still applies, magnified by the use by customers of on-line devices.

In my day there was constant traffic through the door of customers needing the manager's advice and I don't know how that is managed today.

The only way the closures might be more sympathetically managed would be by rationalization between the banks involved, with agreements that one bank be left without opposition in one town or suburb, while another be left to service another town or suburb also alone

*Trevor Best*

## Regional banking down the gurgler? (4)

So what is there to say? Close a bank in a small town, and it signals the beginning of the end! There are already too many examples across regional Australia.

*Irene Turvey*

## Regional banking down the gurgler? (5)

ANZ have closed North Rocks Branch and taken their ATM away as well. This is really difficult for the older residents. Those affected now need to travel for banking services.

These are people who have been with this bank for their banking lives.

*Paulette Brooks*

## Regional banking down the gurgler? (6)

SO, what do we do. I am 83 and can use computers but my wife can't use a mobile phone even for calls?

*John Deady*

## Regional banking down the gurgler? (7)

REGIONAL bank closures affect country towns, especially older people who are unable to use online services.

The Post Office provides a limited service, which is gratefully received, but it cannot compare with face to face service in a bank.

In country areas, the travel to a bank in a larger town is usually a long distance, and not always possible for older people, as public transport is not available.

*Noreen Murray*

## Regional banking down the gurgler? (8)

WHY not? Somebody has to pay for the executives' exorbitant salaries.

*R Taylor*

## Regional banking down the gurgler? (9)

IT is hard enough to bank, and without person to person support it will get harder if they close further

branches, especially when we have difficulty getting to a branch now with physical difficulties and transport problems. The internet banking is not easy or satisfactory and is not always available.

*Colin Gibson*

## Have DSP, am regional, will travel!

I am the secretary of the CPSA Dubbo/Orana Branch, and I have been asked by the members to thank you for the help that you gave us early in 2021.

We argued to have the benefits of the Regional Seniors Travel Card extended to include people on a Disability Support Pension (DSP). Our correspondence on this matter began on 10th March.

Advocates for the change have now been successful and the changes in eligibility apply from 17 January 2022.

*Elizabeth Moxham*

## 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 Funding

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

Pension review to put housing in order

AUSTRALIAN politicians like to talk about the ‘three pillars of the retirement income system’.

Economist Saul Eslake has pointed out that it’s really a four-pillar system: the fourth pillar is home ownership. Most pensioners own their own home. Without it, many of them would be living in abject poverty.

In fact, many pensioners do live in abject poverty because they don’t own their own home.

There are about 116,000 homeless people in Australia. More than 16,000 of them are over 55.

That’s people fitting the definition of who is homeless, but it doesn’t include those who rent privately, have moved in with family or share accommodation.

The Age Pension is simply not set at a level which countenances a pensioner not owning their own home. Yet, there are many who don’t own, particularly women.

The Productivity Commission’s most recent report on government services spells out what the problem is.

The number of social housing units has not changed since 2012 and stands at 300,000 nationally.

Funding for social housing has



fallen in real terms since 1996.

However, over that time, Australia’s population has risen by more than 13 per cent, while the cost of housing has risen sharply and real, take-home wages have been flat.

As a result, the current national unmet need for social and affordable housing is 650,000 dwellings.

This enormous unmet need does not exclusively represent unmet need of older people. However, Australia has an ageing population,

which means that more and more people are going to join the ranks of older people without suitable accommodation or no accommodation at all.

In other words, that fourth pillar of the retirement income system is crumbling day by day.

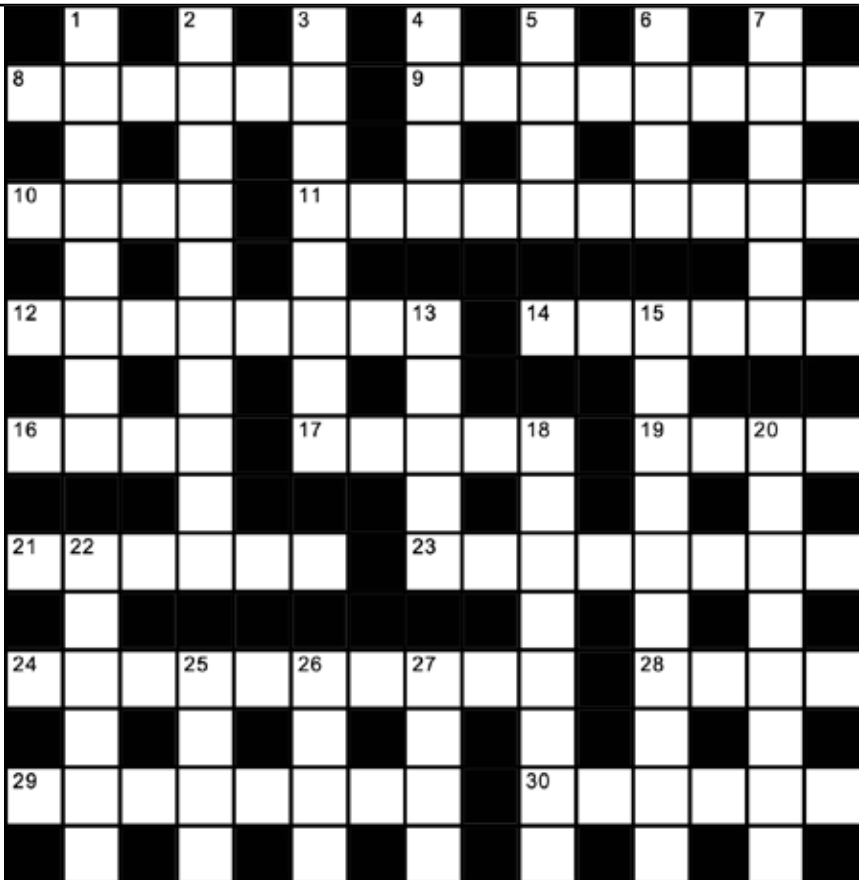
That leaves three pillars, which doesn’t make for a very stable edifice.

That’s why we need a pension review and a proper housing review. Now.

Crossword by Luke Koller

Across	Down
8 Capital of the United Kingdom	1 What a meteorologist does
9 Stone tools from the Neolithic Age	2 Make a change
10 South American Country	3 Container for a letter
11 A way of showing something	4 Gently cut
12 A spring-flowering shrub	5 The Eternal City
14 Made smaller	6 Found on a fish
16 Eye infection	7 Caused to fall to the ground
17 Forced to leave	13 Himalayan country
19 Capital of Peru	15 Never ceasing
21 Encourage growth	18 Cover with a thin sheet of non-fabric material
23 Leading light	20 Bright orange flower
24 Capital of New Zealand	22 Sung theatre productions
28 Needed for walking	25 Lubricant
29 Himalayan country	26 A standard, model or pattern
30 Disorderly fighting	27 Tree used for furniture

Solution on back page





## Light, air and sunshine: Vienna the affordable housing example for Australia

IN many major cities, social housing is for poor people. If you're not poor, you have to find accommodation in the private rental market. Rents are exorbitant because of speculation and the lack of supply.

Vienna is the exception to this rule. There the rule is that everyone has a right to "light, fresh air and sunshine". The housing assistance provided by the city is not only for the poor but also for anyone with an annual income below \$A60,000.

The city owns 220,000 apartments, a quarter of all accommodation in the city, and rents them out at reasonable rates.

City regulations ensure that rental

apartments not owned by it remain affordable through rent controls and rental subsidies.

As a result, two-thirds of renters in Vienna get assistance from the city to make sure they have a decent roof over their heads.

Current Viennese housing policies date back to just after the end of World War 1, when the country faced economic ruin and house prices had collapsed. Construction of new housing had stopped, and a housing shortage ensued, leading to overcrowding. Overcrowding led to disease: tuberculosis was called the Viennese Disease at the time.

A new Austrian Government had a single mission: restore the standard of living. Housing policies hail back to that day and haven't changed much.

Not everyone likes the city's housing policies, though. These policies are funded to a large extent

from a city tax on real estate. The Austrian People's Party, which campaigns on tax cuts, wants to get rid of affordable housing policies in Vienna, claiming that they are not suitable in this day and age and that there's a lot of fraud going on.

However, with two-thirds of the city's renters depending on affordable housing policies, the Austrian People's Party has so far been unable to unseat the Austrian Socialist Party, which effectively has run Vienna since 1919.

What also helps to maintain affordable housing policies in Vienna is that everyone can see what happens to rents outside of the control of the city. Market rents between 2008 and 2016 increased by 53 per cent and are not affordable for those on low-to-middle incomes.

This development has also spurred the city's administration on to plan development of more affordable housing.

Australia is not Austria (ACDC is a far cry from the music of Johan Strauss), but the housing needs of people on low-to-middle incomes are the same: Australia needs to start building affordable housing in the interest of young and old.

## How your funeral is not your funeral

ARRANGING a funeral is not rocket science but it can become needlessly stressful if the person doing the arranging doesn't know what the person who died wanted.

We will all die one day, so why not make it easy on those left behind by writing a list of your funeral essentials.

Some basic planning is essential.

Do you want to be buried, cremated or do you have an unusual wish for the disposal of your body?

Do you want a service, and if so, what sort of service? Simple coffin or elaborate? Flowers? Do you have a preference for a certain funeral director?

Importantly, make sure that your wishes fit within the budget.

You can make it really easy for those left behind by buying a pre-arranged funeral plan. But make

sure those left behind know you have one.

Unless you have a pre-arranged funeral plan, the funeral director will need some of your personal information to register your death with Births, Deaths and Marriages. They will also apply for a certified copy of the death certificate, required to sort out your estate.

Apart from your name, date and place of birth, the registration of your death also requires information

about your partner or partners, children and your parents. It's better to get that information together now than to leave that to those left behind.

Your funeral and the lead-up to it, will be a stressful time for those left behind. You can make it easier on them by doing the basic planning now rather than leaving it to them.

It may be your funeral, but it's theirs too.





## Business agrees: regional banks should not go

OLDER Australians living in rural and regional areas are not the only ones dismayed by the closure of more and more bank branches. The Australian Small Business and Family Enterprise Ombudsman Bruce Billson agrees.

As he says, banking services are essential to small businesses in rural and regional areas and more should be done to support those impacted by branch closures.

The Ombudsman said bank branch closures are disruptive to small and family businesses and that can have a ripple effect on the wider community.

"Small businesses rely on banking services to operate in the modern economy, and it is essential those in rural and regional areas have access to the full range of banking facilities," Mr Billson said.

"Branch closures increase small business administrative costs, the level of risk for business owners, and have a community wide economic impact caused by business patronage moving away, along with reduced community amenity,

particularly if it is the last remaining bank in town.

"For some small businesses, the loss of a local bank branch, may even cause them to look for services outside the regulated financial system. That is a bad outcome and there is more that can be done to support small businesses when a bank branch closes.

"My office would welcome the opportunity to work with the Australian Banking Association (ABA) to amend the code of practice to ensure customers affected by a branch closure can move to any other bank with no cost penalties.

"We have also asked the taskforce to consider expanding programs such as the Regional Tech Hub to help rural and regional small businesses to secure safe banking services.

"Particularly in areas where there is no local bank branch, NBN connectivity is critical. My office has long argued that access to banking and vital communications services are essential, and a greater focus is needed to set and adhere to deliverable service standards. Where these standards are not met, impacting a small or family

business, some consequences and remediation steps should apply.

"Australian small and family businesses have faced many difficult challenges over the past two years – the pandemic has exacerbated the impact of bushfires, floods and drought. These businesses need support as they work to get back on their feet, including access to essential banking services."

## Cheap, High-Quality Computers

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## Why Bitcoin is important to you

THE federal Treasurer has published a report about the reform of Australia's payment system.

A country's payment system is made up of a number of systems.

Cash is one system. Cheques represent another.

They used to be the two main systems, but it's getting crowded.

Credit cards have been around for a long time, but these have now moved away from carbon copy payment slips you had to sign by hand. A little wave over a small computer screen is all it takes these days to separate you from your money.

COVID restrictions have meant that a lot more shopping now gets done online using a digital payment system, such as credit cards but also PayPal or the new Buy-Now-Pay-Later kids on the block, about which we have previously written.

Then there are cryptocurrencies like Bitcoin.

While you can't yet do your groceries at Coles or Woolies using Bitcoin, cryptocurrencies are increasingly knocking on the door. At the moment, they are mainly used by speculators, who like the huge swings in value, and criminals, who want to hide their money.

Blockchain technology at the heart of cryptocurrencies like Bitcoin is one that governments around the world, including the Australian Government, are looking at closely.

Bitcoin and blockchain technology seem to be inseparable, but they aren't.

Bitcoin introduced it, and its viability depends on it, but blockchain technology is indisputably useful.

Blockchain technology is the creation of computer records which cannot be tampered with. The trick of why this works so well is to hold the same computer records not in one computer (owned by the bank, for example) but in millions of computers owned by millions of organisations or people. All these computer records are cross-referenced to each other. In this

way, it's impossible to change these records, because you can't just change one, you would need to change them all.

For example, you deposit \$1,000 into your bank account. A hacker now gets into the bank's database and steals \$900 of your deposit. The hacker changes the record to show you deposited \$100, not the \$1,000 you actually deposited. Will you be believed?

If the bank had used not a single database but what's called a 'dispersed database' (using blockchain technology), the hacker would not even have bothered to try and steal your deposit.

Back to the federal Treasurer's report.

The Treasurer in his report covers all these new developments and gravely states, as Treasurers will, that they must be addressed.

And they must be.

There's just one thing in his report that should ring the alarm bells for anybody concerned about good financial governance of Australia's payment system. The Treasurer's to-do-list (by mid-2022) is for the Government to have "settled the details of additional powers for the Treasurer to set payment system policy".

This represents an attempt to give the federal Treasurer powers which now belong to the independent Reserve Bank of Australia through its Payments System Board.

One to watch, because financial entrepreneurs will attempt to arm-twist any politician occupying the office of federal Treasurer to reform the payment system not in favour of ordinary Australians but in favour of themselves.

With a federal election coming up, both the Government and the Opposition have committed to a review of the Reserve Bank.



## 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



Would you rather be financially secure now

or when you're dead?

CPSA COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION

## 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.



How sure are you that you will never move again?

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Both booklets are available at [cpsa.org.au/publications/factsheets-and-booklets/](https://cpsa.org.au/publications/factsheets-and-booklets/) or ring 1800 451 488 for a printed version.



## Aged care: new Support at Home program

SMALL-PROVIDER peak organisation Aged and Community Services Australia (ACSA) has put out a proposal for the new Support at Home program.

The Government has announced that it is creating a new Support at Home program and that it will be a merger of the current Home Care Packages (HCP) program and the Commonwealth Home Support Program (CHSP).

ACSA's proposal is supported by some credible community care providers and is overall a good proposal.

Although the paper outlining the proposal diplomatically doesn't say so, the idea is that the HCP program should be structured as the CHSP rather than the other way around. CPSA supports that approach wholeheartedly.

The CHSP is so successful because it is locally based and for the greater part is delivered by not-for-profit organisations. These provider organisations are not driven by shareholders baying for profits and

dividends.

ACSA's paper supports the new funding model for residential aged care for the Support at Home program.

CPSA agrees that the current funding model used in the HCP program is not fit for purpose. However, it remains to be seen whether the new funding model to be used in residential aged care will be a success. It also remains to be seen whether such a funding model would be suitable for home care.

The current CHSP funding model is part of a program that works well. On the face of it, the new Support at Home program should kick off using that rather than experiment with something untried.



**CPSA**

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All in all, the ACSA proposal for the new Support at Home program is well thought through. However, it is unclear how this proposal sits with the Government's push for consolidation in the aged care sector, which presumably would see the involvement of small providers reduced rather than be made the mainstay of the new program.



## Does home care need to come in levels?

HOME Care Packages come at four levels. The lowest level Package is subsidised at \$9,000 a year, while the highest level (four) Package is subsidised at \$52,400. Some care recipients contribute towards this cost.

However, dividing care recipients in just four categories does not reflect the reality on the ground. People's care needs vary endlessly and so, therefore, do the levels of funding required.

A recent paper by accountancy firm Stewart Brown looked at the structural problems of home care packages.

The paper notes that the funding of HCP at the four package levels means that there is "a lack of alignment between funding and individual care needs, according

to the paper". In other words, as a result, some people have packages which don't offer enough money and some people have packages which offer too much money.

Stewart Brown goes on to say that this has resulted in unspent funds that are not utilised by recipients. In other words, on balance the HCP program provides too much money.

Stewart Brown found that the aggregate unspent funds have increased from \$539 million at 30 June 2018 to \$1.3 billion at 30 June 2020.

That's a massive amount. It's close to 5 per cent of what the Government spends on all forms of aged care. It's money sitting idle which should be working for people assessed as needing care.

Stewart Brown suggests that the solution is to have at least eight levels of funding, so as to "closely

align the funding for individual care recipients".

CPSA's position is that the whole idea of having fixed funding levels, whether they be four, eight, sixteen or thirty-two levels, will never generally match people's needs.

Needs change and typically increase. This happens without regard to care agreement start and finish dates or financial years.

Funding needs to be flexible to keep pace with the actual needs people have as they age at home.

The Commonwealth Home Support Program (CHSP) does just that. It is not driven by an ideological goal of 'consumer-directed care', but it does deliver without wasting money.

CHSP attracts few complaints and works well. Obviously, it should be the model for the reform of the Home Care Packages program.



## Bringing back the biff to aged care: provider wars

WHEN we previously wrote about the brand new National Aged Care Advisory Council and how it didn't change anything, we noted how biased Council membership was to providers.

We should add to that: biased to big providers.

The small providers are not represented at all on the Council.

There are two 'peak' representative organisations of which smaller aged care providers tend to be members. They also have bigger members, but these bigger members tend to feel they can do a better job representing themselves.

They're still members out of politeness, you could say.

There's the Aged and Community Services Australia (ACSA) group for smaller not-for-profit religious and charitable providers and Leading Aged Services Australia (LASA) for smaller for-profit providers.

Neither got a look-in at the National Aged Care Advisory Council, while the big guns Opal Care, HammondCare, RSL LifeCare

and Uniting Care each got a seat at the table.

It is probably indicative of the Government's view that aged care providers should consolidate into a few big providers. So much easier to deal with.

Let's call it the no-more-corner-shops aged care policy.

However, the smaller players are not going quietly.

It's quite a dance, and it involves the Australian Aged Care Collaboration (AACC).

ACCA members are Aged and Community Services Australia (ACSA), a group for smaller not-for-profit religious and charitable providers and Leading Aged Services Australia (LASA). But it also includes Anglicare Australia, Baptist Care Australia, Catholic Health Australia and Uniting Care Australia, and they are, all four of them, big providers, with Uniting Care being a member of the National Aged Care Advisory Council.

ACSA and LASA, describing themselves as "key AACC members", put out a media release in which they say they "have detailed their commitment to work together,

alongside the members of the AACC and other provider groups (such as the Aged Care Reform Network)".

Don't be fooled by the pacifist phrasing.

This is war.

Why else would two members of the AACC announce they are going to "work together" and "alongside" other members if they are all members of the same group formed to do just that?

After all, the last C in AACC stands for: collaboration.

ACSA and LASA have also "committed" to working with the Aged Care Reform Network (ACRN), another lobby group made up of seven large providers: Allity, Uniting Care NSW, Opal, Estia Health, Regis Healthcare, Bolton Clarke and HammondCare. Three of the providers in the ACRN group are members of the big-providers-only National Aged Care Advisory Council.

It's clear that the small providers are fighting for survival in the face of an undeclared Government policy to encourage and promote consolidation in the aged care sector, which favours big providers.





## Have health complaint, will travel: medical tourism

IN the 19th century it was quite common for the rich to visit German resort towns on the Rhine for the reputed health benefits of natural thermal baths located there.

It may have been the first manifestation of medical tourism, which today is a dollar-spinner for impoverished eastern and middle European countries and developing countries in East Asia.

Malaysia, for example, generated

half a billion dollars in revenue in 2019 (before COVID shut down international travel) to service 1.2 million overseas patients, who on average spent just over \$450 to get medical help.

Medical tourism these days is not for the rich but for the poor, although any Australian able to afford an international airfare and hotel stay overseas can't really claim to be destitute.

For older Australians, treatments sought at medical tourism destinations are generally a little bit more serious than the weight

loss regimens of Baden Baden: hip and knee replacements, cataract removals and dental treatment top the list.

The sad truth is that rich countries like Australia have health systems that are either too expensive or too slow for many of their citizens, some of whom are just rich enough to make it overseas and run the gauntlet of an unfamiliar health system in unfamiliar surroundings to benefit from a favourable exchange rate.

The Australian Government, apparently unfazed by the shameful fact that each year fifteen thousand of its citizens head overseas for treatments and therapies they should be able to afford and receive in their own country in a timely fashion, has created a travel advisory page on its website pointing out the dos and don'ts of medical tourism.

It's a very good webpage. Shame our health system doesn't match its quality.



### 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 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 has implemented 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.

### 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/)



# 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**

Find the help you need with  
**myagedcare**

**1800 200 422**  
**www.myagedcare.gov.au**



Australian Government



myagedcare

## 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**

**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**

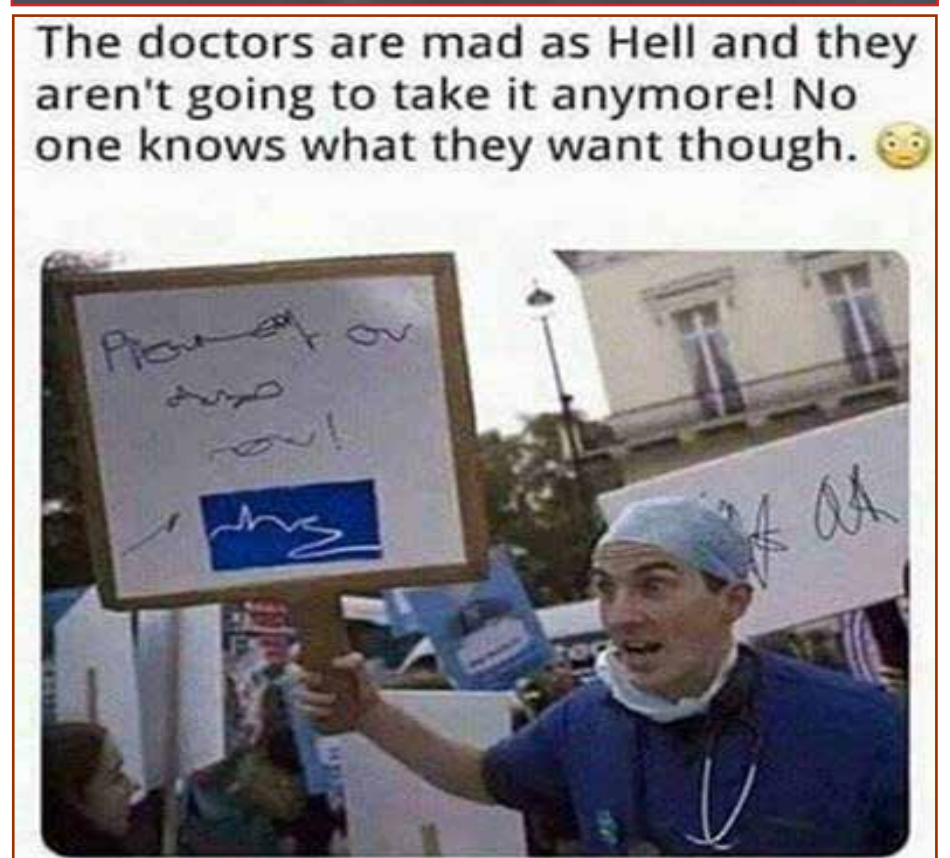
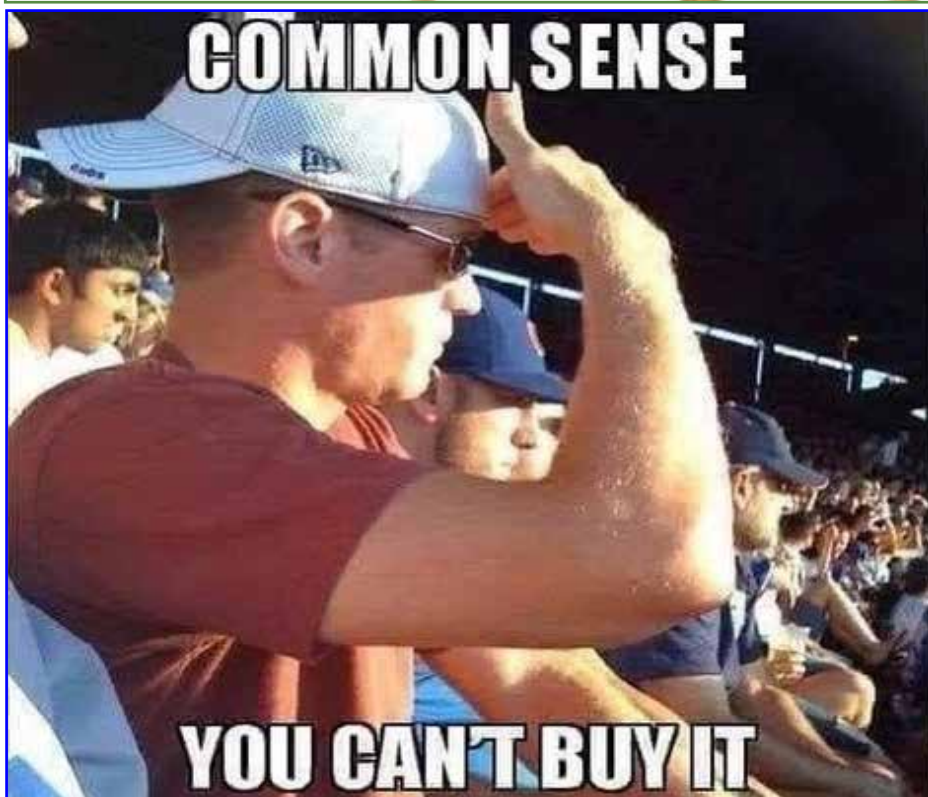
**NSW Trustee and Guardian**  
**1300 360 466**

**Guardianship Tribunal**  
**1300 006 228**

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



# Giggle Page



# Crossword Solution

## Crossword on Page 4

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