CPSA
COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC

THE VOICE OF PENSIONERS AND SUPERANNUANTS

Print Post Approved PP100001543 Printed Ed. ISSN: 1035-3615 - Digital Ed. ISSN: 220x7-5771 June 2022

SPEAKING OUT FOR PENSIONERS SINCE 1931

ELECTION 2022: MAJOR REFORM NOW POSSIBLE

ON Saturday 21 May, Australia voted in a new Labor Government.

At the time of going to press, it was all but certain that Labor would govern as a majority government, although confidence and supply had been assured in case of a minority government outcome.

That's in the House of Representatives.

The election result for the Senate is that no single party will have a majority.

Combined, Labor and the Greens will have a majority, with The Greens having the balance of power.

All this paves the way for major policy change and reform in this term of government.

There wasn't much in the Labor Party's election campaign for low-income older Australians. Labor committed to a two-year freeze of deeming rates and reiterated its previous commitment to the recommendations of the Aged Care Royal Commission. It also committed to building 30,000 social housing dwellings, a drop in the ocean given the waiting lists.

However, the party Labor will depend on to maintain government, The Greens, campaigned on a much broader platform based on policies of sweeping change.

As the price of their support both in the House of Representatives and in the Senate, The Greens will expect action in these policy areas. In fact, many of The Greens' election commitments were explicitly based on the party holding the balance of power. The party declared that these are the things The Greens would push for if they held the balance of power.

So, what are these policies and commitments, specifically those benefitting low-income older Australians?

The Greens want to include mental health and dental care in Medicare, both neglected and underfunded areas in Australia's public health system. According to the independent Parliamentary Budget Office, this would require additional expenditure of $8 billion a year.

Revolutionising the aged care system to increase care time, establish staff-to-resident ratios and increase wages for workers would improve quality of life for residents and staff. That would cost around $6 billion per year.

This is of course additional spending on top of the $130 billion already budgeted for health and aged care over 2022-23.

The Green's One Million Homes initiative would make a real difference to social housing waitlists and rental affordability with 50,000 new homes a year over twenty years. This would cost $7.5 billion over the next four years, increasing to $23 billion over ten years, an average of $2.3 billion a year. All up, these three areas of reform would cost the Budget $16 billion a year in additional expenditure.

It's a lot of money but, given this money would fix hitherto intractable problems in areas where basic human rights are in play (health, aged care and housing) and as a proportion of the overall Budget, it's do-able.

CPSA Bathurst held a pre-election Candidates' Forum for the seat of Calare with (from right to left) candidates Kate Hook (Independent), Stacey Whittaker (OneNation), Bathurst CPSA President John Hollis, Kay Nankervis (Greens), Sarah Elliott (Labor), Adam Jannis (UAP) and Andrew Gee (Nat).

Letters

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THE VOICE
OF PENSIONERS AND SUPERANNUANTS

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

Work-while-on-the-pension-scheme

I WAS under the impression that the Age Pension was originally introduced to assist the elderly in living with dignity when their bodies and bank accounts were depleted of energy and funds.

My argument against pensioners working and still expecting a full pension is, if you are able to work you wouldn't need the pension.

Maybe you should start thinking that your pension is a privilege and not a right.

As I see it, the Australian pension is sufficient to survive on if you budget and don't expect all the trappings of a millionaire. But I agree survival with any dignity would be hard for renters on both a single or couple pension.

If I was able to work and earn sufficient money today, I would surrender my pension. As it is I am ever so grateful that Australia has what I deem a fair and equitable social security system, that looks after those who can't look after themselves.

Most of us have worked all of our lives for a living without ever giving. You can't keep milking the cow if you don't feed the cow.

William Griffith

Pension rises

CPSA hasn't, as far as I have seen, noticed the significant omission of a pension rise in either the mainstream political parties rhetoric or independents. The word 'pensioners' appears to be taboo.

Logically, there would be no increase from the LNP, while it may be possible with a Labor Government.

Has the CPSA raised this serious point with the major parties for a policy statement?

Jim Christie

(CPSA has been campaigning for a pension review, including that indexation be done in advance not in arrears to keep up with cost-of-living pressures. Ed.)

Superannuation taxation for disability

I AM a disability Support Pensioner. I also have some superannuation, though I am under preservation age.

I am to have gallbladder surgery in late May, which will result in a payment gap of $1,700. I would imagine the anaesthetist will also have a gap,

The pension rate as you all know is

$987. The gap represents almost a month's pension.

I will likely have to access superannuation with penalty tax.

There should be advocacy seeking superannuation reform.

A simple reform could relate to early superannuation access being tax-free when released because of a disability.

I accessed funds two years ago when I was assessed as being permanently disabled. I lost about a fifth of that in tax.

Superannuation is part of a wider incomes policy and retirement plan. Taxation and access to it without penalties should be examined.

Peter Sutton

Send a letter to *THE VOICE*

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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 from NSW Health, as well as from the Australian Government Department of Health.

Cost of living: How pension indexation should work and why

RIGHT now, bananas and avocados are beating inflation handsomely. Other groceries are up. Fuel is up. Utility bills are up.

All this is bad news for everyone.

But it is especially bad news for anyone below, at or just above the poverty line.

It's for this reason that CPSA has proposed social security payments should be indexed in advance rather than in arrears.

In other words, indexation should be based on the expected increase in the cost of living, six months ahead.

That is, in advance.

At the moment, indexation is based on what happened in the six months before indexation. That is, in arrears.

In arrears means that people must cover cost-of-living increases for six months themselves. Then their payment is increased, but this increase does not compensate them for what they had to cover in the six months before indexation.

Meanwhile, another six-month period starts during which they must cover new cost-of-living increases.

Last month's inflation figure of 2.1% means that each fortnight for the first three months of the year a single full-rate pensioner had to find another $20 they didn't have, or they have to cut out buying goods and services they need.

From 1 July 2021 to 31 December 2021, they also had to find an extra $20 each fortnight.

By the time half-yearly indexation comes around, pensioners are $260

behind. Then the teller goes back to zero only to dial back up over the next thirteen pension payment periods.

By year end, a full rate pensioner is permanently $520 out of pocket.

For those living on just the pension, life has become a grind.

The situation is even worse for those on JobSeeker Payment, including more than a quarter of a million people over 55, the largest age group on JobSeeker Payment. Jobseeker tracks 35 per cent below the pension.

Apart from fixing indexation, the JobSeeker Payment obviously needs some additional work, to put it politely.

But indexation can be moved from indexation in arrears to indexation in advance, preventing unnecessary additional stress and hardship.

How?

By estimating the inflation number for the next six months.

Investment markets anticipate quarterly inflation numbers.

The Reserve Bank prepares an inflation forecast for two-and-a-half years.

Big supermarkets do their own forecasting and also make decisions about allowing their suppliers to charge higher wholesale prices, which flow through to what people pay at the check-out.

In other words, it is not beyond the realm of possibilities for a cost-of-living increase estimate to be made by the Government. This would enable an advance to be added to the payments for at least those social security recipients who are below, at and close above the poverty line.

Estimates of inflation are often wrong, but short-term they are seldom plain wrong. Certainly, business, investment markets and the Reserve Bank are able to look ahead two quarters and come up with a number that's pretty close.

It's a number on the basis of which indexation in advance can be calculated.

Adjustments can be made later.

In arrears.

Bananas and avocados are beating inflation, but nothing else is.

Banks are bullying older Australians out of using cheques

WE all know that cheques are slowly disappearing.

Once a common form of payment, cheques are now responsible for only one in every 500 payments in Australia.

For those who are used to physical banking, business as usual is getting harder, with online banking and electronic transfers replacing traditional withdrawals, deposits and payments in cash and by cheque.

But while the use of cheques is rapidly becoming a thing of the past, it seems it's not rapid enough for the banks.

As the cost of issuing and processing cheques increases with every bank customer shifting to online banking, banks are intentionally speeding up the demise of the cheque.

One CPSA member reported how frustrating just getting a new cheque book is when the old one is used up. Her bank, the Commonwealth Bank of Australia, seems to have adopted a tactic of deliberately frustrating its elderly, cheque-writing customers, into going online.

If this CPSA member had a local branch to go to, getting a new cheque book would apparently be easy. Collecting a new cheque book in person would be swift, or so the bank says. It takes a week from asking for a new cheque book to be ready for collection.

But this member lives regionally with the nearest bank branch too far away for someone with mobility issues.

This member was told it would take five weeks for her new cheque book to arrive! Note that collecting in person takes a week, so popping a new cheque book in the mail apparently takes four weeks at the Commonwealth Bank.

Really? With such blatant incompetence it's a miracle the bank is still in business.

Once the new cheque book did arrive, there were so few cheques in it, this member decided to order another cheque book straight away to make sure she wouldn't run out.

For those relying on cheques to pay rent, water and electricity bills, this shoddy bank behaviour is a nightmare.

It's all very well to suggest people should get someone to help set up online banking for them. It's all very well to point out that online banking is so much more convenient than traditional banking, but the reality is that 'online' is and always will be an alien concept to many older Australians.

Banks need to accept that trying to bully and frustrate these older Australians into online banking will not work. It will only cause older Australians misery.

The only tip we can give to cheque users is that you can reduce the number of cheques you write by setting up direct debits from your credit and debit cards by phoning your energy company, water utility and such like.

Crossword by Luke Koller

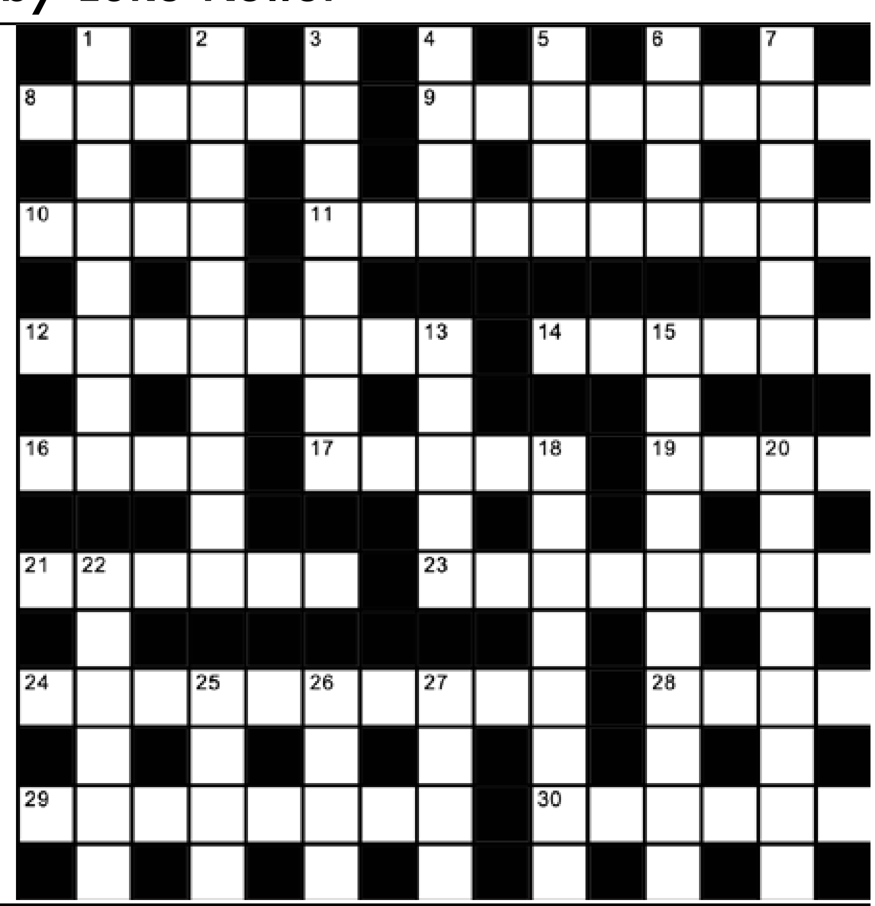
Across

8 The unit of thermodynamic temperature
9 Transfer a computer file to another location
10 Not shiny
11 Someone learning a trade
12 An animal or plant that lives in or on a host.
14 Feeling sick
16 Half
17 A transparent drink container
19 Remove
21 Worn around the arm
23 A pachyderm
24 Needed for space travel
28 Used to hold water
29 Someone who makes jewellery
30 Not fine

Down

1 Impose regulations
2 Forming a critical opinion
3 Consuming all of one's attention
4 Something that bulges out
5 A hint
6 A vehicle used to carry items
7 A wooden tool used for writing
13 Try to avoid giving an answer
15 Needed to keep a watch on
18 People who habitually doubt accepted beliefs
20 A kind act
22 Red skinned fruit from orchards
25 A professional cook
26 Free of noise and disturbance
27 A measure of land

Solution on back page



Deeming rate freeze: does it really help with pensioner cost-of-living?

THE bipartisan commitments to (1) an increase in the income limits for the Commonwealth Seniors Health Card (from $53,000 to $90,000 for singles and from $89,000 to $144,000 for couples) and (2) a two-year deeming rates freeze are meant to help shield retirees from cost-of-living increases.

But who will benefit from these two measures?

Obviously, a lot of self-funded retirees previously unable to qualify for the Health Card will qualify for it now. The Government says 50,000. Also, benefitting are existing Health Card holders who just managed to squeeze in under the annual (deemed) income limits of $53,600 for singles and $89,000.

Plus, from 1 July when the new (deemed) limits kick in, the new entrants will be protected for two years by the deeming rate freeze.

Deeming rate freeze! To pensioners, to plagiarise John Keats, the very phrase is like a bell.

But …

The majority of pensioners (around 60 per cent) are full rate pensioners, so they are not affected by deeming rates no matter how high or low these rates are, freeze or no freeze.

Then there are around 15 per cent of pensioners who are paid their part-pension under the assets test. They, too, are by definition not affected by deeming rates of whatever temperature, hot, lukewarm or cold.

This leaves about a quarter of all pensioners, some 625,000, who are paid their part-pension under the income test. They can in principle be affected by deeming rates, and the deeming rate freeze could benefit them.

But does it?

Right now, no one is losing a part of their pension solely as a result of the application of deeming rates (0.25 per cent on up to $53,600 for singles and $89,000 for couples, 2.5 per cent thereafter).

The current deeming rates are so low that with just cash and equity investments no pensioner can lose pension because of them. The amount of cash, shares and what-have-you need to trigger the income test are so high that the asset test will kick in first.

Now the deeming rates freeze will keep it that way for two years. Guaranteed!

Is this of benefit to part-rate pensioners paid under the income test?

Let's assume your savings and household assets (valued at $30,000) are at the lower asset limit of $270,500. If you just added the 0.25 per cent of the Reserve Bank interest rate hike to the lower and upper deeming rates (bringing them up to 0.5 per cent and 2.5 per cent), you would lose a maximum of $5 per pension payment as a single.

A couple in a similar situation would lose nothing at all. For them it would require another rate hike to be (slightly) affected.

But this is at the higher end of savings, just before the assets test kicks in, and deeming rates become irrelevant.

For those, the majority, with lower levels of savings, it would take quite a lot for deeming rates to kick in. Let's say, there were a total of fourteen interest rate hikes by the RBA over the next two years, and the deeming rates were increased fourteen times as well, bringing the lower deeming rate to 4.75 per cent and the higher rate to 6.75 per cent. In that case, singles could still have $100,000 in savings before they started losing pension as a result of deeming. For couples, that would be $175,000.

If your savings are lower than that, it would take even longer for deeming rates to kick in and cause you to lose pension.

Now, there's a trend here.

To qualify for the Commonwealth Seniors Health Card, there's only an income test.

With the increased (deemed) income test limits of $90,000 for singles and $144,000 for couples, singles with financial assets of $4 million and couples with financial assets of $6.5 million will be able to apply successfully for the Commonwealth Seniors Health Card.

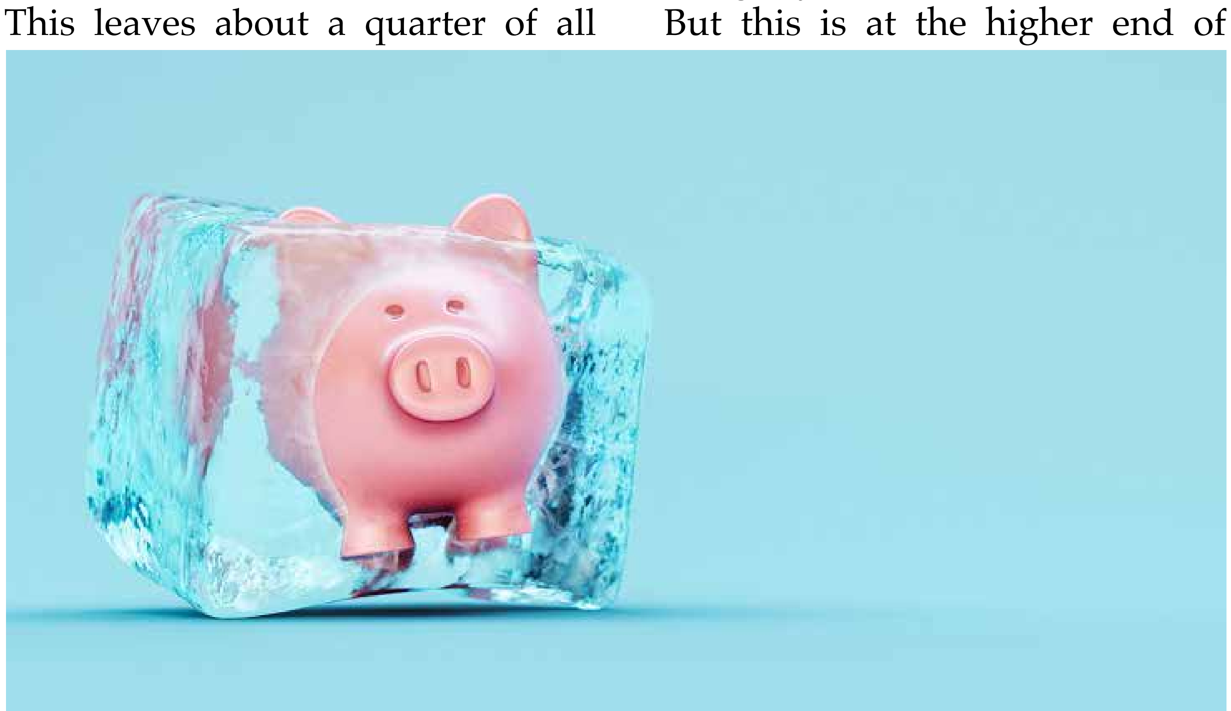
They will pay $6.80 per prescription to an annual ceiling of $326.40, and they will be eligible for any other rebates and discounts which federal and state governments provide from time to time.

Now, have you noticed in all this that 75 per cent of pensioners, about 1.9 million people, receive no cost-of-living protection at all under these two measures?

That includes one-and-a-half million full rate pensioners, that is, the people most affected by cost-of-living increases, which for the March 2022 quarter were tracking at 4.9 per cent according to the Australian Bureau of Statistics.

Plus, many part-pensioners paid under the income test will not benefit either.

See the trend?



NSW Energy Rebates to be simplified

NAVIGATING the Service NSW website can be a nightmare.

You're sure you heard about a rebate you can apply for but you just can't find it anywhere.

Sometimes it's overwhelming to the point where you question if all the work is really worth it.

And that's just for those who have access to a computer.

Finding the right information without being online is a whole different struggle of course. Counter staff will sometimes stare at you as if you're from outer space if you tell them you're not online.

But often it is not just the sometimes clunky architecture of the website that can let you down. Confusion can also be caused by how government schemes are set up.

The NSW Government's energy rebate is a case in point.

For starters, there is not one energy rebate but six:

The Family Energy Rebate, for those receiving Family Tax Benefit.

The Seniors Energy Rebate, for holders of a Commonwealth Seniors Health Card.

The Low Income Household Rebate, if you have a Pensioner Concession Card, Health Care Card or DVA Gold Card.

The Gas Rebate, with the same requirements.

The Medical Energy Rebate, which requires a concession card, but also an assessment from a registered medical practitioner.

And lastly, there's the Life Support Energy Rebate, for which you need to be assessed by a registered medical practitioner.

But even once you know what's available you need to figure out how to apply for them.

Some require you to apply through Service NSW, others directly through energy providers. Some need to be reapplied for each year, others every two years.

It's no wonder that of all the eligible households only 55 per cent actually received the rebates for which they were eligible in the 2020-21 financial year.

The Seniors Rebate had one of the lowest uptakes with only 26 per cent of eligible people receiving it.

Help is on its way however. There is something in the works at Service NSW to make this all easier and to increase the number of eligible people claiming rebates.

Will your home care package collapse after worker pay rise?

THERE have been media reports that changes to the home care workers' award could mess up people's care arrangements.

The media has honed in on a determination by the Fair Work Commission that from 1 July this year, workers cannot be rostered on for one-hour shifts. Instead, the minimum duration of a shift will be two hours.

A shift is a service. If you receive a service in the morning and one in the evening, your worker does two shifts.

A typical home care service on a given day is for a worker to visit for an hour in the morning and for an hour in the evening.

So, what happens after 1 July when a minimum shift is two hours?

Will you still get two hours a day, but either in the morning or in the evening, or will you get four hours a day, two hours in the morning plus two hours in the evening?

The answer is: neither will happen. Nothing will change.

What has not received much attention in the media is that the Fair Work Commission also introduced a 'broken shift allowance'.

In other words, the Commission makes provision for the fact that a lot of services are one-hour services. Where a single-break broken shift is worked, the worker receives $17.35 as a broken shift allowance.

In the case of multiple-break shifts, the worker receives $23.20 for each break.

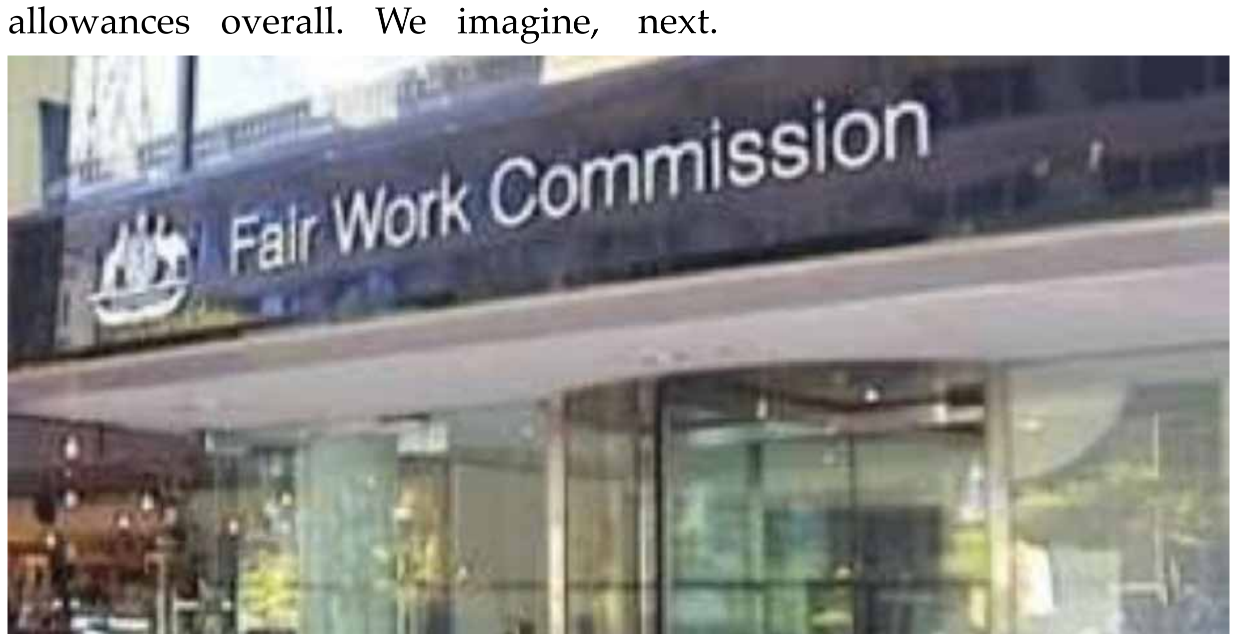
Will this cost your home care package?

It will be up to the care provider (and in their interest) to minimise what they pay in broken shift allowances overall. We imagine, this overall amount would be charged proportionally to home care packages of people receiving one-hour services.

But, while the cost of your service goes up, it is not doubled because you now have four hours instead of two.

CPSA is calling on the Government to increase the value of home care packages and block funding for other home care to ensure service levels don't drop.

The broken shift allowance represents a nice and well-deserved pay rise for part-time care workers as these workers do not get paid for traveling from your place to the next.



Superannuation withdrawals: 1 July relief on way

SOMETIMES people complain about the compulsory withdrawal rates that go with superannuation pension accounts.

That's a superannuation pension or just withdrawals from an account-based superannuation pension account.

Compulsory withdrawal rates start at 4 per cent at age 65, reach 7 per cent at age 80 and 14 per cent for anyone who makes it to age 95.

The idea is that superannuation is for the sole purpose of providing income in retirement. Compulsory rates are set with the aim of making you sure you use all your super for that purpose.

Ideally, the federal Treasury would like you to spend your last cent in super at the same time as you breathe your last breath.

Whenever there is an economic scare, the Government halves these compulsory withdrawal rates. The current pandemic is such a scare.

So, withdrawal rates start at 2 per cent and go up to 7 per cent at the moment.

However, even when these withdrawal rates are halved as they are now, retirees are often forced to take more money out of their super than they need. They usually feel they have no option but to put this 'excess' money in a term deposit.

And we all know what term deposit rates are like.

Over the years, this can add up. So, wouldn't it be nice if you could just leave that money in your super, where it will get a much higher return?

From 1 July this year you can until you turn 75.

Or rather, you still have to take money out at half your compulsory withdrawal rate, but anything you don't need you can put right back in.

The thing that has made this possible is the abolition of the 'work test', which applies to anyone over 67 and under 75.

If you try to put money from your compulsory withdrawal back into your super before 1 July, your super fund will stop you, citing the dreaded work test.

To meet the work test, you have to be in paid employment. Only 40 hours in a single 30-day period in a year, so you don't have to work much. It can be difficult to arrange, though.

But from 1 July this year, the work test will no longer apply.

From 1 July, surplus compulsory withdrawals can be paid back into super again, as long as it's no more than $110,000 annually, which for most people won't be a problem – they wish!

Using bring-forward arrangements, you can put in three years' worth of annual contributions ($330,000) in one go.

If you don't make surplus compulsory withdrawals from your super, the abolition of the work test means you can put things like a big win in Lotto or an inheritance into your super.

But once you turn 75, the music stops.

From age 75, you are unable to make further contributions, except in two cases.

First, if you're working and your employer pays compulsory contributions into your super.

Second, where you are making 'downsizer contributions'.

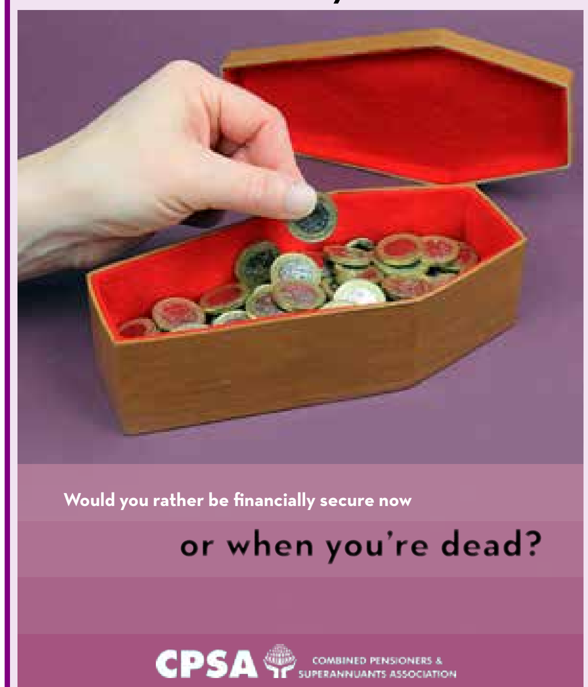
Downsizer contributions consist of money from the proceeds of the family home to a maximum of $300,000 per person, so $600,000 all up for couples. You must have lived in the home for ten years or more.

Not only can you make these contributions after you have turned 75, the minimum age at which you can make them will be reduced from 65 to 60 on 1 July this year.

Also note that there is an overall cap on what you can put into a super pension account, $1.7 million to be exact. For most people that would not be a problem.

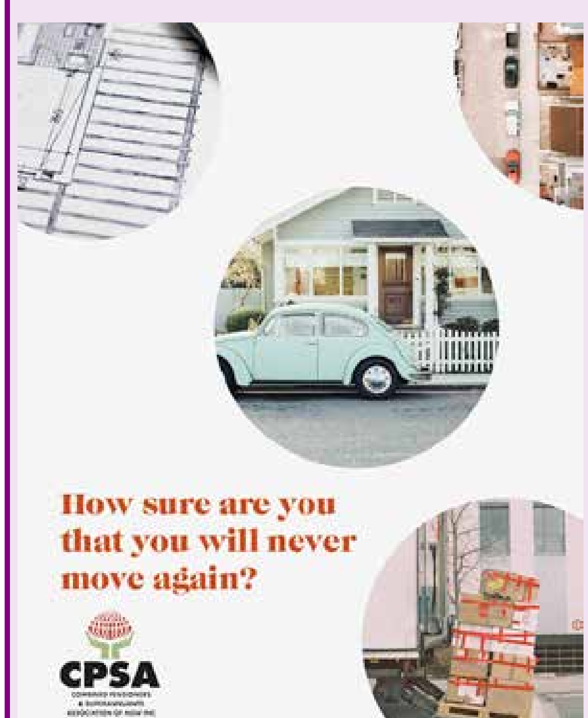
Would you rather be financially secure now or when you're dead?

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.

Is the outcome of this umpteenth financial advice review going to be affordable advice?

JUST the other day, CPSA received a call from a retiree in his late seventies who said they had most of their money in super but also a significant amount outside super. His wife and he considered their money outside super a "liability".

They were not getting any interest to speak of, while their super savings were getting a decent return.

Their money outside super represented unspent money from mandatory withdrawals from their super account.

Being older than 75, they won't be able to put this money back into their super come 1 July this year.

Even though this couple obviously won't go hungry, their anxiety was real. It could be resolved by some fairly simple financial advice, which is effectively not available.

Their super fund can't help because its financial advisers can only advise about the couple's super, not about what's outside super.

If this couple wanted financial advice, they would first have to overcome their lack of trust in financial advisers and then pay thousands of dollars for a weighty tome bristling with intimidating graphs and language.

Somewhere among all that unintelligible information would be a recommendation to put their money outside super in a managed fund.

Financial advice, or rather the financial advice industry, has been the subject of many reviews, scandals and reforms over the past couple of decades.

And we're not done yet.

The federal Treasury has put out an issues paper for its Quality of Advice Review, to which CPSA is preparing a submission.

Going by the questions for stakeholders, which the issues paper lists, this review might be the first review to look at what people actually need rather than how financial advice and advisers should be regulated.

There are questions about when people need financial advice but are not seeking it and why.

This is good.

But most of the questions are still about the regulation of financial advice, the cost of that regulation and how those costs might be reduced.

It's not about the customer who is always right and who continues to stay away.

Automation of financial advice (interacting with an online algorithm) is hopefully mentioned as a way to reduce cost, although it would be a big ask for the self-funded retiree couple to accept advice from an app.

The issues paper mentions a survey carried out by ASIC which indicated people are prepared to pay between $340 and $500 for advice, while currently between $1,500 and $2,900 is charged. The issues paper seems to imply that people want something for free.

But they really want a professional to spend a couple of hours at most to review their mostly simple financial affairs and tell them how they can safely invest their money. If charged at an hourly rate, $500 seems reasonable.

Perhaps the Treasury's review should could be renamed: the quantity of financial advice. Provide less of it, and the cost of giving it will come down.

Cashless Welfare Card update

DURING campaigning for the federal election last month, the issue of the Cashless Welfare Card has again risen its head.

CPSA is opposed to anybody being put on the Cashless Welfare Card who does not want to be put on it.

The Cashless Welfare Card is compulsory in four so-called trial areas.

Anyone on a social security payment living in a Cashless Welfare Card trial area has no choice. Most of their Centrelink payment is put on the Cashless Welfare Card. This Card cannot be used for alcohol purchases and gambling. It also restricts the number of places where people can buy goods and services. In three of the four trial areas, people on a social security payment who are of pension age are exempt.

This exemption does not relate to the Age Pension but to the pension age. So, anybody of pension age on a Disability Support Pension or a Carer Payment is also exempt in these three trial areas.

But in the fourth trial area no one is exempt.

In late 2020, CPSA became concerned generally about statements by the Social Services Minister. These statements indicated she wanted a national roll-out of the cashless welfare card to cover all Centrelink payment recipients.

In other words, there would be no more trial areas. The roll-out would be everywhere in Australia.

CPSA is primarily a seniors organisation. So, CPSA's question was whether people of Age Pension age on a social security payment would be exempt in this national roll-out.

Chances were that they would be exempt. Only a government with an electoral death wish would make millions of Age Pensioners drink just fruit juice and play cards for matchsticks. Through sheer numbers, Age Pensioners have

more political pull than any other category of payment recipients.

CPSA wrote to the Social Services Minister, asking her for a statement to put the matter of the pension age exemption beyond doubt.

Her response was a long time coming, but eventually it did come. Her letter unequivocally states that the Government "has no intention of extending [the Cashless Welfare Card] to Age Pensioners".

Clearly, the Minister has committed the Government to not putting Age Pensioners as a group on the Cashless Welfare Card. This is good news for Age Pensioners (except those in the trial area of Cape York). But it does nothing for all those other people in receipt of a social security payment.

CPSA made statements about the Cashless Welfare Card exemption before it received a response from the Social Services Minister. At that point, CPSA said that an exemption for Age Pensioners might not exist.

These statements were now being used on social media and elsewhere to incite fear among Age Pensioners. But after receiving the Minister's response, CPSA accepted that people of pension age would not be put on the Card compulsorily.

CPSA again wants to reassure Age Pensioners that they can set aside any fears that they as a group will be put on the Cashless Welfare Card.

This will not happen.

No one should be on the Cashless Welfare Card unless they choose to.

The emergency ambulance is here for you, now what?

IMAGINE that you've just experienced a medical emergency. You've managed to stop panicking long enough to call 000 and an ambulance is on its way.

Once it arrives the paramedics start treating you, but first they want your medical history. Do you have any health conditions? Are you on any medications? Do you have any special requirements?

As if the situation isn't stressful enough, you now have to recall all this information while trying to stay calm and hoping you haven't missed anything.

It would be so much easier if they already knew this and all you had to do was focus on recovering.

Well, lucky for you NSW and QLD have a program that can allow just that.

NSW Ambulance offers Authorised Care Plans for those that have complex needs that mean they need to be treated differently.

The plan notifies paramedics of any existing disabilities or medical conditions the patient has and authorises them to provide care outside the usual scope of practice.

For example, if you require specific medication different to what would normally be used or if you needed to be taken to a specific specialist service rather than just the nearest Emergency Department, they would be allowed to do so.

So how do you go about getting one?

Depending on the needs of you or the person you're caring for, both Authorised Adult General Care Plans and Authorised Adult Palliative Care Plans are available on the NSW Ambulance website or if you prefer to receive a copy of these forms in the post, ring CPSA on 1800 451 488.

First, sit with your treating medical practitioner to fill out the form.

They will email or fax the completed form to NSW Ambulance.

Within four to six weeks the plan will be reviewed and endorsed.

The approved plan is then sent back to you and your medical practitioner with an attached covering letter.

Then just keep your copy on hand somewhere easy to see in case anything ever happens so paramedics can give you appropriate tailored care.

These plans are valid for twelve months before they need to be resubmitted.

The only thing to note is that paramedics only have access to a limited number of medications (list available on the form). If you need anything outside of this, it will need to be available at your home with easy access for paramedics.

The Queensland QAS Ambulance Management Plan works in a similar way, but no other states seem to have a comparable service.

CPSA Notices

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 2020/21 Annual Report to be posted to you. Alternatively, copies can be obtained online at www.cpsa.org.au/about-combined-pensioners-and-superannuants-association/

Donations

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

Peter Jordan	$35
Sue Molesworth	$50
New Millenium Seniors (Mt Druitt) Inc	$100
Penrith Seniors & Pensioners Club Inc	$84
Jack Walker	$35

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

Cancellation of CPSA Annual Conference

CPSA Executive considers that in view of the continuing risks arising from COVID-19, it is not practically possible or safe to hold the Annual Conference this year.

CPSA Annual General Meeting

The Association's 2022 Annual General Meeting will be held at 11.00 am (Sydney time) on **Wednesday 26 October 2022** at Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills.

A formal notice for the 2021 Annual General Meeting will be circulated to each Association General Meeting Delegate and each Branch, each Area Council and each Affiliate at least 21 days in advance of the meeting.

The closing date for the receipt of agenda items, including constitutional amendments, is 4:00 pm (Sydney time) on **26 August 2022**.

Nominations to the CPSA Executive

Under the CPSA Constitution the terms of all CPSA Executive Members will expire at the end of the 2022 Annual General Meeting.

In view of the COVID-19 situation the CPSA Executive has resolved that the election of CPSA Executive Members (if required) will be conducted by postal ballot pursuant to the Associations Incorporation Regulations. To ensure that any postal ballot can be conducted efficiently Branches should notify Head Office of the persons appointed as their Delegates no later than 4.00pm (Sydney time) on **Friday 23 September 2022**.

The CPSA Returning Officer hereby calls for nominations of candidates for election to the CPSA Executive.

Official nomination forms duly completed and signed by the nominator, seconder and candidate plus the candidates CV with referees must be received by CPSA's Returning Officer, no later than Midday (Sydney time) on **13 September 2022**.

Nomination forms are being distributed to Branch/Area Council Secretaries. Additional copies are available from Head Office. Call 1800 451 488.

Bob Jay
CPSA Secretary

NSW Rebates and Concessions

There are more than 70 NSW rebates and concessions.

Visit a Service NSW Centre to get help claiming rebates and concessions, ring 13 77 88 or go online at service.nsw.gov.au to see which ones you might qualify for.

Call-out for Survey Participants

Researchers at the University of Sydney are interested in hearing about how you make decisions for breast, cervical, prostate and/or bowel cancer screening. This will involve completing a short online or paper-based survey (5 mins) and a one-off telephone interview (30-45 mins). Participation is voluntary.

WISER HEALTHCARE

To find out more and be a part of the study, email or call the researcher, Jenna Smith (jenna.smith@sydney.edu.au; 02 8627 0095).

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)
NSW GOVERNMENT

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

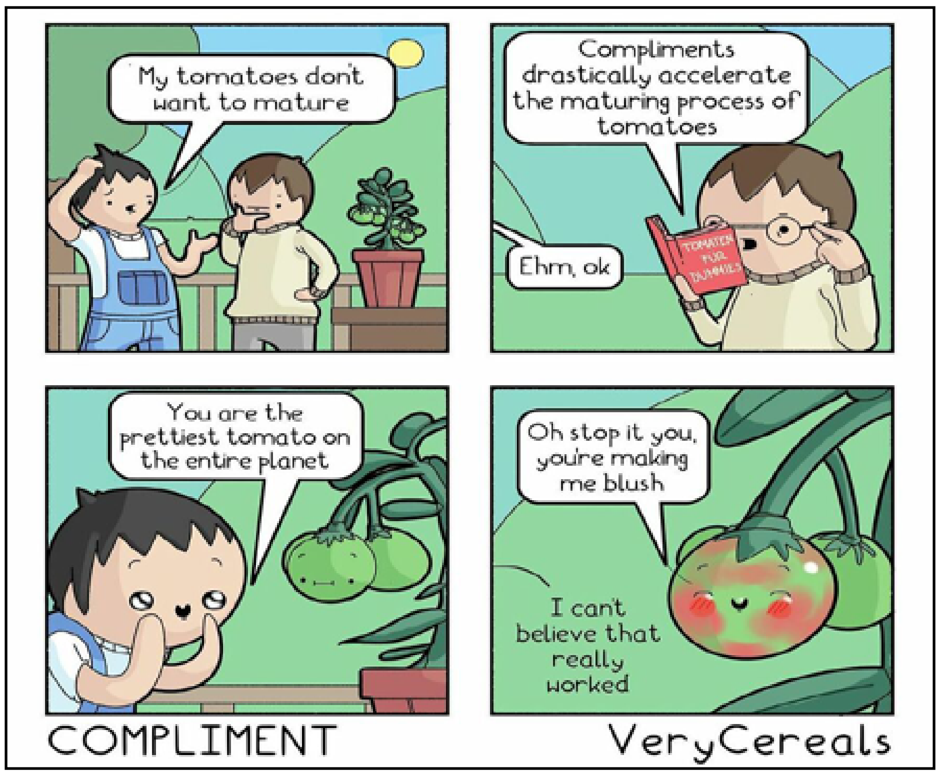
NSW Ombudsman's Office
1800 451 524

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

	1 R		2 E		3 E		4 B		5 C		6 C		7 P	
8 K	E	L	V	I	N		9 U	P	L	O	A	D	E	D
	G		A		G		M		U		R		N	
10 D	U	L	L		11 A	P	P	R	E	N	T	I	C	E
	L		U		G								I	
12 P	A	R	A	S	I	T	13 E		14 U	N	15 W	E	L	L
	T		T		N		V				A			
16 S	E	M	I		17 G	L	A	S	18 S		19 T	A	20 K	E
			N				D		C		C		I	
21 B	22 A	N	G	L	E		23 E	L	E	P	H	A	N	T
	P								P		S		D	
24 S	P	A	25 C	E	26 C	R	27 A	F	T		28 T	A	N	K
	L		H		A		C		I		R		E	
29 J	E	W	E	L	L	E	R		30 C	O	A	R	S	E
	S		F		M		E		S		P		S	