

# NEW HOME CARE PROGRAM DELAYED BY ANOTHER YEAR



THE start of the new Support at Home Program (or In-Home Aged Care Program) will be put off for another year “in response to feedback and to allow time to further refine the design”.

The “feedback” would be from CHSP providers protesting that they have no information to go on to get ready for the merger between the Home Care Packages Program (HCPP) and the Commonwealth Home Support Program (CHSP).

The new system will start on 1 July 2025. For now, because there have been so many delays, it’s certainly possible that it will be pushed out by another year.

Looking at the Budget measures relating to HCPP and CHSP, the additional time is going to be used not so much for further refining the

new Support at Home Program as for starting the development of key components from scratch.

From 1 July 2023 to 30 June 2024, the Department of Health and Aged Care is going to design and build the computer systems necessary to enable the new Support at Home Program. Clearly this is a very vital component enabling providers to invoice the Department and for the Department to pay providers.

From 1 July 2023 to 30 June 2025, the Department will “establish a single aged care assessment system”. Again, the single aged care assessment system to which the Department’s October 2022 discussion paper refers turns out to be no more than a concept.

From 1 July 2024 (the date on which the whole Support at Home

Program was supposed to start), the Department is going to run a trial to test products and services for the equipment program. This equipment program may or may not have been designed, but it’s certainly not at the point where it can be tested.

An Aged Care Taskforce will be established to review aged care funding arrangements, including client contributions to the cost of the care they receive.

The Department is rightly criticised for not providing detail of what it was planning for its long-time-coming Support at Home Program. It now seems that the detail was simply not available even to itself. It seems that the Government does not know how it is going to squeeze the larger CHSP into the corset of the much smaller HCPP.

# Letters

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## Discrimination

I WILL firstly address the discrimination of single Age Pensioners who receive approximately \$500 less per fortnight than couples. Why?

Household costs are the same for one or two persons. Electricity for heating or cooling the home, council rates, food, water for the garden and doing the washing, and running a car.

The only difference really is food!

I do not know where to start to fight for equality as a single Age Pensioner. As a widow I am absolutely disadvantaged, as I have no partner,

I have a Home Care Package level 2.

I have been a recipient of the package for about six years and the recent deletions are extremely concerning.

Oral health, no longer claimable. I am number 91,000 on the public dentistry list for even a check-up.

Non-PBS Medications, no longer claimable. Antihistamines, vitamin D, magnesium capsules, all prescribed by Doctor according to blood tests and previously claimed are now no longer claimable.

Remedial massage as advised by GP is no longer claimable.

The list goes on.

At 80 years old, I am tired of having to

battle the Government for my rights as an aged human being.

I will make one more point which I feel is very important.

I was unable to acquire a COVID vaccine other than Astrazenica because of my age, in spite of allergies. It took three months of begging authorities during the pandemic for approval to receive an alternative vaccine.

I believe that I am no longer a valued Australian citizen and am discriminated against because of my age.

*Name supplied*

## Pension must equal minimum wage

THE Maritime Union of Australia (MUA) Veterans' Association is calling on the Government to scrap the current method of calculating their Age Pension rates and use the minimum wage rate, which currently stands at \$1,625 per fortnight.

Age pension rates would be adjusted at the same time as the minimum wage rate is adjusted, thus doing away with the current indexation percentage calculations. On the above rate, this would give a single Age Pensioner \$1625.20 per fortnight and would bring everyone over the poverty line to a level



COMBINED PENSIONERS &  
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- ☐ Please send me information about my nearest Branch.
- ☐ I do not wish to join CPSA but would like to subscribe to THE VOICE (1 year—\$32.00 incl. GST).
- ☐ I belong to an organisation and would like information about how we can become a Branch or an Affiliate of CPSA. (NB: Branches are covered by CPSA's \$20 million Public Liability Insurance.)
- ☐ Please add a \$5 / other: \_\_\_\_\_ donation to my membership so I can be a CPSA supporter. (All donations above \$2 are tax deductible.)
- ☐ Please send me information about making a bequest to CPSA in my will.
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Please send to: CPSA, Level 3, 17-21 Macquarie St, Parramatta NSW 2150



# CPSA News

of income that will allow fiscal security, independence, stability, and dignity.

Now the MUA Vets do not expect this to happen in one fell swoop. We envisage the pension rate to be increased to reach the minimum wage rate in six stages. Based on the current rate, this would equate to a six \$94 fortnightly increases.

Once the minimum wage rate of the day is reached, the Age Pension rate starts to be increased in accordance with the minimum wage rate adjustments.

*Fred Krausert  
National Secretary  
MUA Veterans' Association*

## Zoom's out!

HOW many older people have Zoom? Neither I nor any of my siblings do, and none of us have a smart phone. Only I have a mobile and then only to ring out for real emergencies. I do not take any incoming calls but have an ordinary phone at home and in my hospital office. At 87, I still see many older people every week as a regular volunteer at the hospital. Hardly any would have access to Zoom! Just a comment. Polite, I hope!

*Dr J.R. Bunyan*

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

## Back to school

TALK about the banks going digital, did you know that Maccas now only lets you order food on a big screen? No more people serving customers.

It's confusing this screen. I was there for a breakfast meal. Big picture of a egg and bacon roll, cup of coffee and hash brown up on the wall in lights. Here's me looking for 'breakfast meal' on this screen, but it wasn't there!

So, I thought I would ask this schoolboy I saw loitering about. Turns out he is the manager, but he's very polite and helps me out.

First touch the screen for a bacon and egg muffin, then touch 'add

to order', touch screen for a coffee, touch 'add to order' and lastly touch screen for hash brown.

But there was nowhere on the screen that said 'pay', so that you can wave your debit card about.

So, I call back the manager, and I don't know what he did but I could finally pay.

I said to him, do you run any courses on these things, teach you how to order food at Maccas?

No, he said.

I said, how about TAFE?

I don't think so, he said, and he may be right, because TAFE isn't what it used to be either.

*Derek Cromwell*

## Garden Of Remembrance Robert (Bob) Jay OAM

Many in CPSA are greatly saddened to learn of the passing of CPSA Secretary, Robert (Bob) Jay OAM, in April 2023.

In recognition of his dedicated service to others, as part of the 2022 Queen's Birthday Honours, Bob received the Medal of the Order of Australia, OAM on 13 June 2022. His citation read "For service to aged persons, and to education". These simple words describe a lifetime of service to others.

Bob started his career in education as a teacher in 1961. In 1976 he was appointed as the Deputy School Principal at the Barraba Central School, and from 1981-1983, at the RAAF School in Penang, Malaysia.

In 1984, Bob was appointed as the Principal at Bombala High School and in 1990 as the Principal at Wingham High School, finally retiring in 1999.

But not one to rest, in 2000 Bob started his service with CPSA. He became a founding member of CPSA's Manning Valley Branch. In 2003 he was elected to the CPSA Executive. In 2005 Bob was elected as CPSA Secretary, a position he held until his passing.

In 2005, Bob was elected as the Secretary of Morisset CPSA Branch. Bob held this position until 2021 when he was no longer well enough to attend meetings.

CPSA members well remember his passion and eloquence at the Annual Conferences. Bob took every opportunity to promote CPSA's vision for a fair and just society. He believed in a society where people have adequate living standards and equitable access to the services they need, and where people's rights, needs, concerns and aspirations are respected and valued. Bob, CPSA thanks you for your dedication, support, commitment and friendship over the years. You are missed terribly.

## Rest In Peace



Budget of compassion is only halfway there

THE May Budget presented last night tries very hard to tick all the boxes for cost-of-living-relief but it doesn't quite get there. Increases to JobSeeker and Rent Assistance certainly help but these forms of assistance have been so neglected that piecemeal increases just won't suffice.

Here's a rundown of the measures that directly affect older Australians.

The across-the-board increase to the JobSeeker Payment is better than nothing, even \$20 a week. CPSA notes that the Government's own Social Inclusion Committee said the JobSeeker Payment should be 90 per cent of the Age Pension. This is a reasonable ask.

The good intentions of this Government are also on show with a 15 per cent increase in Commonwealth Rent Assistance. Unfortunately, it will make little difference to those on social security payments renting in the private market.

There's "up to \$3 billion of electricity bill relief for eligible households and small businesses", Government information says. The Government says that from July 2023 "this plan will deliver up to \$500 in electricity bill relief for

eligible households and up to \$650 for eligible small businesses". What the criteria are is not clear, except that Commonwealth concession card holders will qualify.

\$3.5 billion has been set aside to stop the decline in general practitioners' bulk billing. The change will apply to children and Commonwealth concession cardholders, whose GPs will receive a \$20.65 bonus if they work in the city and \$39.65 bonus in the country's most rural areas if they bulk-bill. Medicare rebates rise by 4 per cent

as a result of indexation.

The price of 320 common medicines for millions of Australians will be halved, by doubling the medicine you can receive from one to two months' supply. This will save a lot of people a lot of money.

Finally, Work Bonus has been extended until 31 December 2023, which means that pensioners can earn an additional \$4,000 from paid work between 30 June and 31 December 2023 without their pension payments being reduced.



Crossword by Luke Koller

**Across**

8 A recommendation

9 A card game played by one person

10 An emblem of peace

11 The ceremony of installing a new monarch

12 A collection of star systems

14 Partner

16 Shop for small goods

17 Handwear

19 Receive money

21 A son of a sovereign

23 Unnecessary

24 In an obedient manner

28 A unit of area

29 Neck jewellery

30 Female relatives

**Down**

1 Argue in favour of

2 The act of liberating

3 Activities of educating

4 Give heart or courage to

5 Make senseless

6 Become soft or liquid

7 The opposite side

13 A piece of cutlery

15 Loaded past capacity

18 All people

20 Held back or set aside

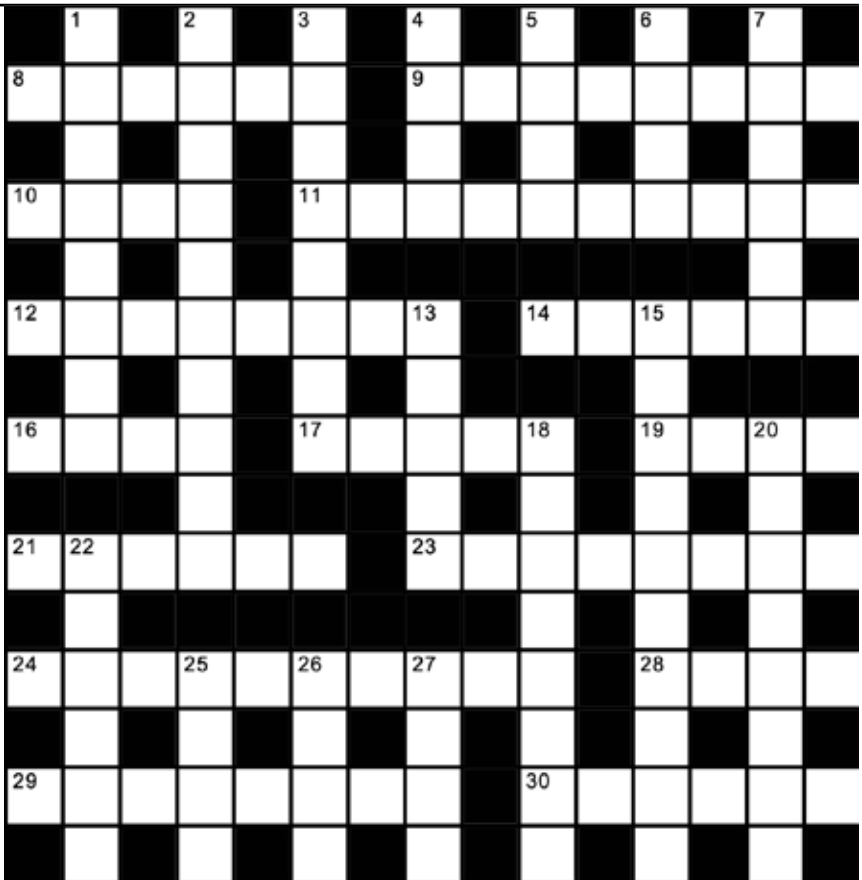
22 Red gemstones

25 Nobleman

26 Type of cheese

27 Woody plant

**Solution on back page**





## As a couple, are you prepared for the death of who dies first?

DEATH is what ends the most marriages, not divorce. Older couples would therefore be well-advised to prepare for the administrative side of one of them passing. The emotional side is hard enough. At least the administrative side is something for which you can prepare, and this may make the emotional side a little bit easier, too.

Most people know about the importance of wills, enduring powers of attorney and guardianship arrangements as they enter old age. Many will also have made very practical provisions by holding bank and utility accounts jointly, so that these accounts can continue to operate upon the death of a partner.

One type of account which can't be held jointly, though, is a superannuation account. Superannuation accounts are always held individually by members of the fund. The problem is that a fund's trustee decides who will become beneficiaries upon the death of a member. This authority is usually exercised in accordance with the wishes of the deceased fund member.

Those wishes would typically be expressed in a will. Also, the superannuation system features what is known as a 'binding death nomination'. This is a document that says who should receive a deceased member's superannuation savings. It will also be taken into consideration by a fund's trustee. It's a good idea for couples to both sign a binding death nomination.

For reasons unknown, many utilities these days don't offer joint accounts any longer. This is especially true of telecommunications companies, but energy companies similarly don't offer joint accounts. For couples this means that one partner will be the account holder.

To complicate things further, you can nominate an 'authorised contact', who has the same authority as the account holder. The catch is that

this is usually for a limited period. Telstra, for example, requires you to renew your authorised contact every two years. Utilities claim it is a security measure to make sure your contacts are up to date, because you can authorise anyone, including people who may not be in your life permanently, like care workers, for example.

You don't necessarily have to keep track of your authorisations, because utilities send out reminders before the term expires.

But after all that, there is still a hurdle to take for the surviving partner. It's best described as: going through the process. A will and a binding death nomination, no matter how legally compliant, straightforward and clear in their intention to leave the deceased's estate to their surviving partner will take time and will require the surviving partner to produce many documents so that the deceased's estate may be released to them.

If, as is increasingly common, a couple's income is mainly sourced from superannuation savings, it is important to realise that these may not be accessible for months after a partner's death.

You can have a joint bank account, but if the balance is not topped up through the usual superannuation pension payments, it will soon run dry. Because those superannuation pension payments will simply stop without notification until the fund's trustee has made up their mind.

So, one of the most important things couples can do to prepare is to make sure that there is an account holding enough money to see the surviving party through to the completion of the formal distribution of their partner's estate. This could be done by using a couple of bank accounts, a joint bank account or by making sure that there is enough money in both partners' superannuation accounts if there are two accounts and contributions can be made into them.

Finally, the surviving partner needs to be ready to deal with Centrelink if they are on a pension. Both the income test and the assets test are different once you cease to be in a partnered relationship. It may pay to seek some advice on what would happen to your Centrelink payment after the death of your partner.





## Things you didn't know about the \$250,000 bank guarantee

EVERYBODY knows that bank accounts in Australia are covered up to \$250,000 in case a bank goes bust. But, like most things, it's a little bit more complicated than it looks.

A reader sent us an inquiry about the \$250,000 bank guarantee, asking if the joint account she had with her husband was covered for a maximum of \$250,000 or for double, \$500,000?

This is how it works.

For joint accounts, the \$250,000 guarantee is for each account holder. For example, if you as a couple have \$300,000 in a joint account, each partner would receive \$150,000 in case the bank went bust. If the partners each had another account with, say, \$50,000 in it, each would

receive \$200,000.

The official name of the government-backed \$250,000 guarantee is the Financial Claims Scheme (FCS). Apart from bank accounts, it also covers insurance policies (generally up to \$5,000 a claim).

The \$250,000 guarantee covers banks, building societies and credit unions.

It's important to realise that the guarantee is for the maximum amount you have in all your accounts at a single bank. This also covers term deposits, which you might not think of as an account.

An account holder doesn't need to be a life-and-blood person. It can also be an entity, such as a company or a self-managed superannuation fund. Incidentally, the \$250,000 guarantee does not apply to each

trustee or member individually, as it does in a joint bank account held by people.

Also very important to realise is that it's not actually accounts you hold with an individual bank which qualify you for the \$250,000 guarantee. It's the banking licence that counts.

For example, the Commonwealth Bank owns BankWest under a single banking licence, and Westpac does the same with St George Bank. So, if you hold accounts with two banks which operate under a single licence, you are not covered up to a maximum of \$500,000, but just \$250,000.

The Financial Claims Scheme also applies to insurance (but not life insurance or private health insurance) written by an insurer on APRA's list of insurers.

## CPSA ANNUAL CONFERENCE 2023

CPSA's 2023 Annual Conference will be held in Sydney on Tuesday 24 and Wednesday 25 October. This year you can also attend Annual Conference from your home, on your laptop, tablet or phone.

Conference offers CPSA Members and Affiliates the chance to be involved in policy development, to hear from guest speakers and to meet other Members.

CPSA Members who have not been elected by their Branch or Affiliate to be an Association General Meeting Delegate, including those who do not belong to a CPSA Branch, can register as an Observer. Registration is free. In addition, CPSA will provide free train travel for attendees from the country. Reimbursement for out-of-Sydney Delegates' accommodation is up to \$200 per night for up to three nights. Conference will be held at the same venue as last year's Annual General Meeting: Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills. The venue is close to Central Station. For further information, call CPSA Head Office on 1800 451 488. The closing date for the receipt of agenda items and policy motions is 4:00 pm on Friday 25 August 2023. A formal notice for the 2023 Annual Conference will be circulated to each Association General Meeting Delegate, each Branch and each Affiliate at least 21 days in advance of Conference.

## CPSA ANNUAL GENERAL MEETING

The Association's 2023 Annual General Meeting will be held at 12.45 pm on Tuesday 24 October 2023 at Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills. Participants can also attend CPSA's Annual General Meeting remotely using a laptop, tablet or phone.

A formal notice for the 2023 Annual General Meeting will be circulated to each Association General Meeting Delegate, each Branch and each Affiliate at least 21 days in advance of the meeting.

The closing date for the receipt of agenda items from Branches, including constitutional amendments, is 4:00 pm on Friday 25 August 2023.

Barbara O'Brien OAM  
CPSA Secretary



## Nominations for election to the CPSA Executive

Under the CPSA Constitution the terms of four Elected CPSA Executive Members will expire at the end of the 2023 Conference. [As there may be up to 12 Elected CPSA Members there will be 8 vacancies to fill at the election.]

The CPSA Returning Officer hereby calls for nominations of candidates for election as Elected CPSA Executive Members. Official nomination forms duly completed and signed by the nominator, seconder and candidate plus the candidate's CV (which must also set out the names and contact details of two referees) must be received by CPSA Returning Officer, no later than 12.45pm (Sydney time) on 8 September 2023. Nomination forms are being distributed to Branch Secretaries. Additional copies are available from Head Office. Call 1800 451 488.

John Hollis  
CPSA Returning Officer



**ALL CPSA MEMBERS ARE WELCOME TO ATTEND**

**Tuesday 24 & Wednesday 25 October**

**Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills**



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**For more information contact CPSA Head Office: 1800 451 488 or [cpsa@cpsa.org.au](mailto:cpsa@cpsa.org.au)**

In line with CPSA's constitution, Branches and Affiliates should meet and appoint their Association General Meeting Delegates and give notice of the persons so appointed to CPSA Head Office prior to the Conference and AGM. Members who are appointed as Delegates are welcome to attend as Observers. Delegates are entitled to vote and speak at Conference and the AGM but Observers are not entitled to vote and speak at an AGM.

To ensure adequate notice is given to the caterers as well as NSW Transport for the booking of rail warrants, and to also ensure that attendees receive their meeting papers at least three weeks prior to the AGM, Delegates and Observers are requested to be registered by Friday 22 September.



## Why a Victorian bank came to NSW and why it is now leaving

TWENTY-FIVE years ago, the small regional Victorian Bendigo Bank found a clever way of becoming a much bigger bank. It started up what it called community banking.

Community banking is where the local community funds the cost of establishing a bank branch and pays the staff, while the bank operates its systems in these branches. Revenue from the branch is split between the bank and the branch shareholders, community members.

It worked for Bendigo Bank, which now operates a total of 430 branches in the whole of Australia: 300 of these are community banking branches. Two-hundred or so branches are located regionally.

Community banking has been a cheap way for Bendigo Bank to grow and get access to billions in low-cost deposits, something a small bank normally can't achieve.

According to The Australian newspaper, during hearings and in submissions to the Senate's Rural and Regional Affairs and Transport References Committee so far, no one has been able to come up with better solutions than what is already in place, namely, Australia Post being paid by the major banks (except ANZ) and regional banks to offer basic banking services.

## Is both-eyes-same-day cataract surgery coming to Australia?

IT is not generally recommended to have cataracts in both eyes treated at the same time in Australia, but this may change with a recent study pointing to significant potential benefits. Finland, Spain and Canada are well-advanced in the adoption of treating both eyes in the same procedure, will Australia follow suit?

For and against of both-eyes-same-day surgery

Having both eyes treated in one procedure has a number of potential benefits. It would mean faster patient recovery (from an overall six

An alternative suggested is what's called a universal guarantee, which is an expensive, tax-payer funded way of getting a commercial business to provide services which are not commercially viable.

CPSA in its submission has pointed to a New Zealand program where banks pool resources and jointly operate a branch.

All the major banks are closing branches, either brutally or with some finesse. Westpac, for example, is in the process of combining one hundred of its St George and Bank of Melbourne branches with Westpac branches. The objective is to save money, but at least it leaves one branch in any given area where previously two operated.

And what about Bendigo Bank, which became a mid-size bank thanks to community bank branches?

In the last financial year, Bendigo closed nineteen branches, and the majority of these were community banking branches.

The Australian reports that at a Senate Committee hearing, Bendigo's consumer banking boss Richard Fennell said that banking was changing. Some branches, he said, were seldom used.

"[Bendigo Bank's] distribution strategy remains commercially driven by our customers' needs and preferences. When these change, so must our approach to delivering our

weeks to four weeks).

It would also prevent a disbalance from developing when one eye has already been operated on while the other hasn't been.

Potential cost benefits are obvious. Patients would need less care. Surgery time and theatre time would be reduced.

In a health system where demand outstrips supply of ophthalmology services, the introduction of both-eyes-same-day surgery has the potential to increase system capacity: more people can get treatment than before.

Waiting times for cataract surgery in Australia are long. NSW has the longest median wait time in Australia at 278 days. The national

banking services", said Mr Fennell.

"Whether we like it or not, the clear and growing preference of the vast majority of our customers is to transact online. And we must be able to respond to those needs with competitive digital offerings".

After four years of operations, Bendigo's main digital offering, its online-only bank Up, has 600,000 customers. Bendigo's 25-year-old Community Bank network has 900,000.

It is clear that bank branches are increasingly becoming unviable commercially. But at the same time, banks aren't mourning the demise of their branches. Mortgage brokers have taken over the face-to-face mortgage operations on behalf of banks.

The danger is that government policy makers see the push for the retention of bank branches as driven by older people and count on time and attrition to solve the issue. The thing is that it's a problem that's not going to go away. Small businesses operating with cash and a myriad other people besides older people depend on cash, which will be around for much longer yet.



average is 158 days. These wait times include patients with private health insurance and without, so the average time for people without private health cover would be significantly longer.

Each year in Australia, more than 250,000 people undergo cataract surgery to replace the clear eye lens with an artificial one. Most people who need cataract surgery suffer from cataracts in both eyes.

There also are potential disadvantages associated with both-eyes-same-day cataract surgery.

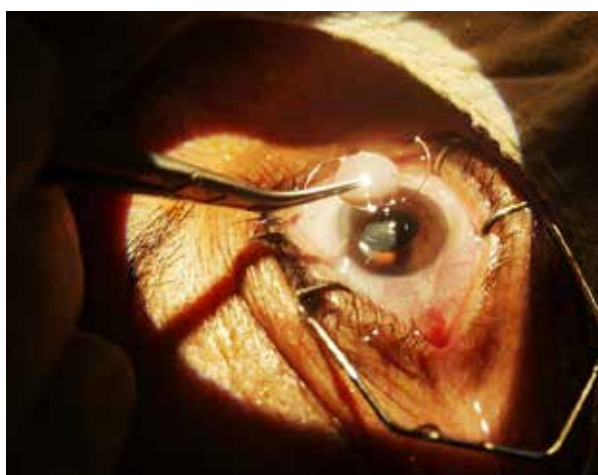
Obviously, during recovery patients' vision will be severely impaired.

There is also a low risk of infection in both eyes.



In addition, when eyes are operated on in two procedures, the surgeon can take the results of the first operation into consideration when operating on the second eye. Both-eyes-same-day surgery doesn't give the surgeon that option.

A big trial in ten large hospitals in The Netherlands has attempted to find a definitive answer to the question whether the benefits of performing cataract surgery on both eyes in one procedure outweigh the risks.



## Is your next home address going to be in an office tower?

DURING the pandemic, lockdowns left many office towers vacant. Today office occupancy levels remain at unprecedented lows with work-from-home arrangements the norm across diverse industries.

There has been a global push to convert empty offices into apartments to address housing shortages and revitalise central business districts.

There are some significant advantages to office-to-apartment conversions. But they also come with design and equity challenges, according to Associate Professor Philip Oldfield from UNSW's School of Built Environment.

He estimates that 3 billion people worldwide will need access to adequate housing by 2030, with demand for 96,000 new homes every day. That's more than one new home per second.

In January 2023, the office vacancy rate across Australia was more than 13 per cent, the highest it's been since the mid-1990s.

While demand for basic office space is plummeting, premium office space is still in high demand

The recently completed study suggests that cataract surgery on both eyes in the same procedure can be effective, generally safe and certainly cheaper.

The study looked at adults who had cataracts in both eyes which needed surgery. Patients were screened for anything that might complicate recovery after surgery. In other words, the patients selected were, other than the fact they had cataracts, in reasonable to good health.

The people selected were then split into two groups. One group had both eyes done in one procedure, while the other group had their eyes done in two procedures, one eye at a time.

The most important thing the study looked for was how both groups would score on what ophthalmologists call the 'refractive outcome', that is, how people's sight

as employers seek to incentivise the return to the office, says Philip Oldfield.

"We're seeing a big shift away from generic open office floorspaces to offices with atria, to allow people to move between floors, with break-out spaces to work more flexibly, more collaboratively. They have to be attractive spaces, so people want to come in to work," he says.

Office buildings are typically big and open and deep. This means long thin apartments with limited access to natural light and restricted access to ventilation, both of which are important for comfort, health and wellbeing. Often this also means apartments with windowless bedrooms.

Many of the proposed design plans for office conversions circulating on social media

improved in four weeks after they had had surgery.

Also important was if one group had more complications than the other and how people felt about their experience.

And although the abstract for this study mentions them last, the study looked very closely at "cost-effectiveness and budget impact".

The results of the trial seem to have demonstrated that both-eyes-same-day surgery for otherwise healthy people is as safe and effective as spreading the surgery out over two procedures weeks apart.

Never in doubt, the results also demonstrated that the costs associated with both-eyes-same-day surgery are lower.

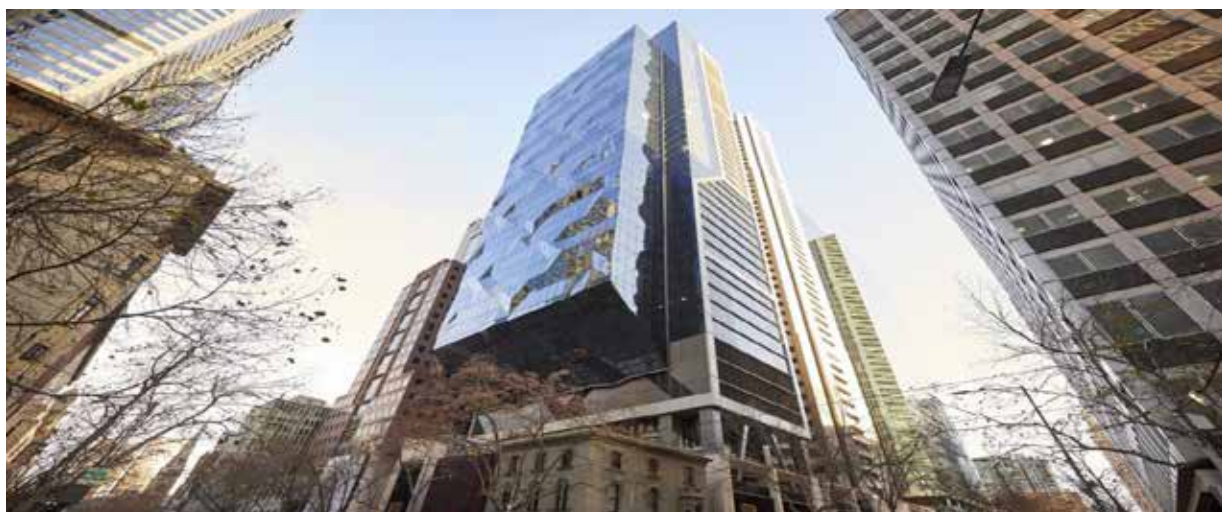
This means that one day soon Australia, too, will ponder whether or not to adopt both-eyes-same-day cataract surgery as the default option for otherwise healthy people.

compromise on quality of life.

Location is also important. Housing solutions need to consider closeness to transport shops and other services, not to mention green space.

In Australia, there are insufficient underoccupied office buildings with designs that suit liveable apartments and are close to amenities. The office stock is too limited to have significant impact on Australia's housing and rental crisis.

"We can convert offices to residential where the offices are shallow. And where it makes sense in terms of location, access to amenities, quality of space. Absolutely. But as a strategy to create more accessible, equitable and resilient housing, its impact is going to be limited," says Philip Oldfield.





## Australia to appoint federal anti-scam cop in two years' time

THE days of someone in a pub trying to sell you the Harbour Bridge seem to be pretty much over. Scams have moved online.

Online includes mobile phones, where scammers seem to have free reign with automated calls threatening legal action and text messages urging to provide bank details or to click on a link, all with dire consequences for people who fall for it.

You used to be able to call the police on scammers who came to your door or accosted you in the street. But there's no such defence or deterrence against online scammers, who may be located on the other side of the globe.

It's therefore time government stepped in to protect citizens.

The 9 May Budget allocated \$58 million for funding over the next three years to the Australian Competition and Consumer Commission (ACCC) for a to-be-established National Anti-Scam Centre.

The ACCC is already active in the area, but it is anything but a tough cop. The ACCC Scamwatch website will take reports of real and suspected scams, but says that Scamwatch "is unable to help you recover money lost to a scam or assist in tracking down a scammer".

Scamwatch does provide links where scam victims can get "help", but essentially if you have been scammed, you're on your own.

Scamwatch is one of those well-intentioned but largely useless initiatives which make it seem government is doing something. Australian Security and Investment Commission (ASIC) data show that 96 per cent of scam victims don't get their money back.

The thing about the new National Anti-Scam Centre is that it will enforce a mandatory code of practice on banks, telecommunications companies and big social media platforms like Facebook to take down scammers' websites,



advertising and user accounts.

Under the code of practice, banks, telecommunications companies and big social media platforms will be liable to reimburse consumers who lose money to scams, except in cases of a consumer's gross negligence.

Banks are against it, and that may still throw a spanner into the works. But as the Australian Financial Review reports, the financial services minister Stephen Jones is adamant: "We'll consult the hell out of [the mandatory code] but once we reach a landing, it's got to stick, and it'll be enforceable".

"The code is essentially about providing a very clear set of expectations within the industry, about their obligations and what consumers can expect from their banks, [telecommunications companies] and social media platforms, setting out a clear set of expectations of what they are required to do in respect of the information they hold and consumers they look after".

Borrowing from a United Kingdom and Canadian initiative which has been successfully used for anti-terrorism, money laundering and cyber crime prevention, the National Anti-Scam Centre will establish a new \$44 million intelligence platform to disrupt scams.

At the same time, the Australian

Security and Investment Commission (ASIC) will be given authority to identify and take down websites that promote investment scams.

You can also expect fewer fraudulent texts on your mobile that look like they come from government agencies or banks or reputable companies. A registry operating to block those texts at source will be developed.

## 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 2021/22 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/)

## Donations

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

John Gould	\$35
Peter Jordan	\$35
Jack Walker	\$35
Mrs June Critchley	\$35
Sue Molesworth	\$50
Elizabeth Lawrence	\$50
Elsie Danson	\$35



# 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**

**National Debt Helpline**  
**1800 007 007**

## 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**



**myagedcare**

**1800 200 422**

**www.myagedcare.gov.au**



**Emotional, practical  
and financial support  
for carers**

**1800 422 737**

## 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



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**

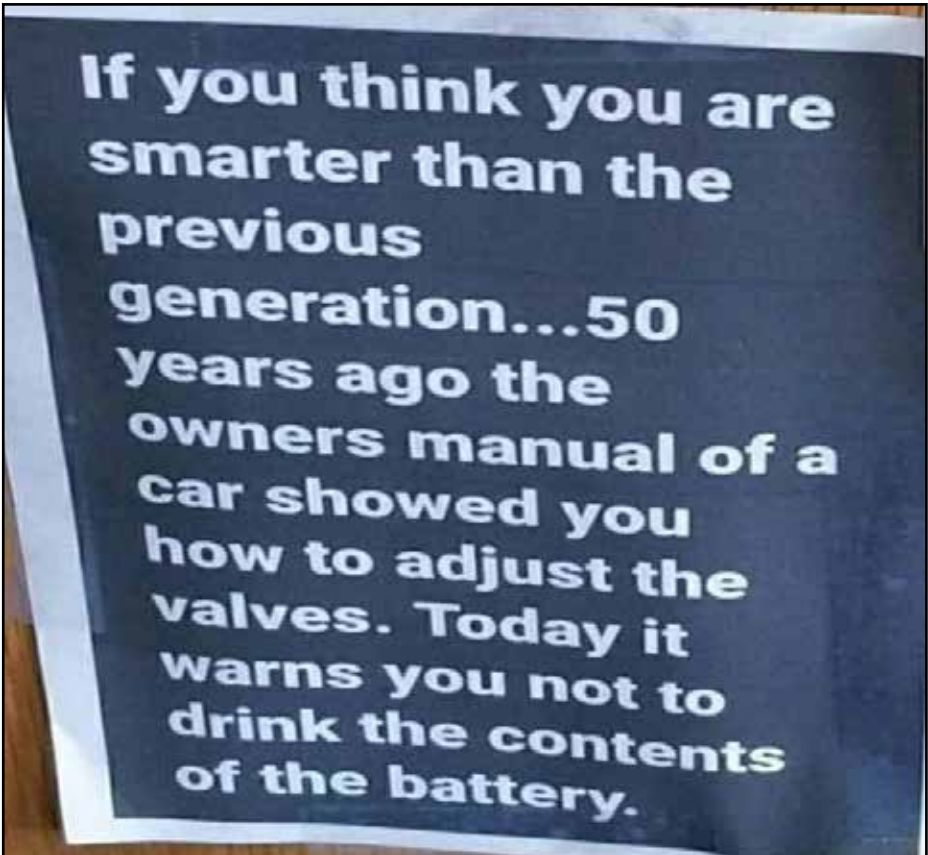
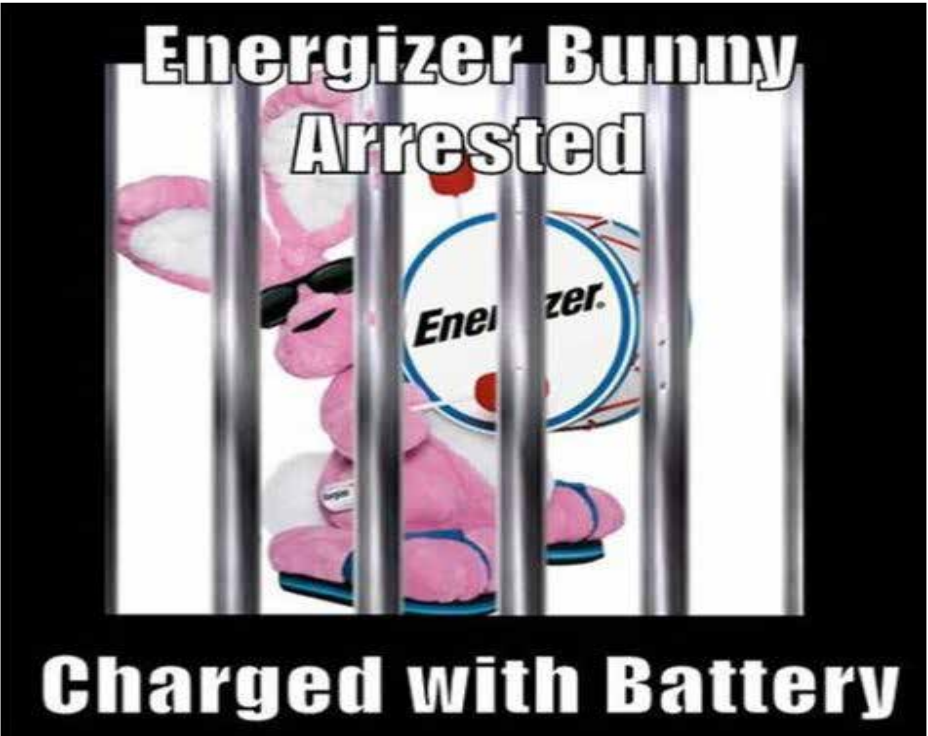
**NSW Trustee and Guardian**  
**1300 360 466**

**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	A	2	L	3	T	4	S	5	S	6	M	7	A				
8	A	D	V	I	C	E	9	P	A	T	I	E	N	C	E		
	V		B		A		U		U		L		R				
10	D	O	V	E		11	C	O	R	O	N	A	T	I	O	N	
	C		R		H									S			
12	G	A	L	A	X	I	E	13	S		14	S	P	O	U	S	E
	T		T		N		P					V					
16	D	E	L	I		17	G	L	O	V	E		19	E	A	R	N
			O					O		V			R		E		
21	P	R	I	N	C	E		23	N	E	E	D	L	E	S	S	
		U								R			O		E		
24	O	B	E	D	I	E	N	T	L	Y		28	A	C	R	E	
		I		U		D		R		O			D		V		
29	N	E	C	K	L	A	C	E		30	N	I	E	C	E	S	
	S		E		M		E			E			D		D		