

TRADING THE REGIONAL SENIORS TRAVEL CARD FOR A 4 CENT DISCOUNT?

AN ABC report features criticism of a deal between the NSW Government and service station chain United Petroleum to give seniors a 4c a litre discount on their fuel.

The ABC points out that this deal was done after the suspension of applications for the \$250 annual NSW Seniors Regional Travel Card.

While the actual ABC report does not claim the United Petroleum deal replaces the Regional Seniors Travel Card, it does include comments from NSW Nationals leader Dugald Saunders who said the seniors travel card represented a far better deal than the 4c United Petroleum discount for seniors.

He reportedly described the United offer as “laughable”.

“Mathematically if you had a car with a 60-litre tank you’d get \$2.40 saving if you filled your car from empty. So you’d have to do that 105 times per year twice a week to save more than the \$250 you get from the regional travel card”.

Note that Mr Saunders does not claim the seniors travel card is to be replaced by the United Petroleum deal. All he is saying is that the seniors travel card is better than the deal.

Mr Saunders reportedly called on the government to re-commit to the regional travel card.

CPSA had already told the NSW Government to do the same thing.

However, reports suggesting or insinuating the suspended card is being replaced with a 4-cents-a-litre



discount are premature.

Yes, the deal followed the suspension of the card, but that’s all for the moment.

Also, United Service stations are located both in metropolitan and regional areas of NSW. The seniors travel card is only available in regional areas.

In other words, the announcement of the United Petroleum deal by the NSW Minister for Seniors seems to be a simple good-news publicity effort on her part.

The smartest thing to do for both metropolitan and regional seniors is to sign up for the United Petroleum deal and get 4 cents off every litre of car fuel they buy. Nothing “laughable” about that.

Obviously, make sure that the actual litre price you pay is the lowest

on offer where you are. There’s no point getting a discount if you’re still paying more than you need to.

In order to receive the discount, NSW seniors card and senior savers card members must sign up for a United digital or plastic fuel discount card online.

Meanwhile, the Seniors Regional Travel Card continues to be suspended pending review in the lead-up to the NSW Budget to be handed down on 19 September.

CPSA has written to the NSW Government stressing how important the card is to older people in the regions. If the NSW Regional Seniors Travel Card is important to you and people you know, now is the time to write to the NSW Treasurer Daniel Mookhey, 52 Martin Place, Sydney NSW 2000.

CPSA News

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CPSA Constitution and Annual Report

Please ring Head Office on 1800 451
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Payroll tax for GPs: guess who's paying?

A NEW tax ruling on GP payroll tax by
Revenue NSW published on 11 August
2023 but effective from 1 July 2018 was
set to be the end of many medical centres.

However, the NSW Government
realising the impact on GP availability
in NSW, have given medical centres a
reprieve. The NSW Government has
announced a pause on GP payroll tax
audits for 12 months.

A pause on tax penalties and interest
accrued on outstanding payroll tax
debts incurred before and at the
commencement of the 12-month period
will also be introduced.

This will most likely prevent the
closure of medical centres in NSW but
won't mean medical centres are not
going to have to pay payroll tax for their
GPs from now on.

The GP payroll tax will still wipe out
bulkbilling and increase gap fees.

The Revenue NSW ruling says that

CPSA Funding

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Membership is open to all who support the aims and objectives of CPSA

- I'd like to **renew** my membership or join CPSA as a Member and enclose my individual Membership fee of **\$15** (Includes a free annual subscription to THE VOICE, valued at \$32). I agree to be bound by the CPSA Constitution and uphold the Objectives and Policies of CPSA. I support the CPSA Objectives. I have not previously been expelled from CPSA or, if I have been expelled, I have attached a copy of my CPSA Executive exemption.
- 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).
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- Please add a \$5 / other: _____ donation to my membership so I can be a CPSA supporter.
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Name: _____

Address: _____

State: _____ Postcode: _____

Phone: _____ Mobile: _____

Email: _____

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

independent GPs and other health professionals working as contractors from medical centres are subject to payroll tax.

GPs estimate that the new payroll tax ruling will add \$20 per GP visit to the cost incurred by medical centres.

Professor Hespe, the chair of the Royal Australian College of GPs NSW, who runs a practice in Glebe in Sydney's inner west, is reported in the Sydney Morning Herald as saying her practice has already started paying payroll tax for GP contractors. Professor Hespe's practice has increased its fees by \$20 a visit.

"This is the nail in the coffin," she said. "It will make accessing primary care inaccessible to many people on a standard wage, let alone those who are really poor."

Many pensioners will also find it hard to pay for GP visits if the ruling stands.

You could say that medical centres should simply pay payroll tax on behalf of 'independent' GPs who work as contractors for them alongside GPs who are salaried employees of the medical centre.

Because isn't this simply a tax loophole that has turned out to be

an illegal tax dodge?

The problem for medical centres is that their contracts with 'independent' GPs do not provide for this. In other words, they can't simply reduce what they pay GPs per visit to pay \$20 per visit in payroll tax. Or rather, they can, but this would really eat into the medical centre's profit.

Conclusion: medical centres will increase the per-visit gap fee (the money they ask patients to pay over and above the Medicare rebate) by \$20.

Bulkbilling? So twentieth century!

It's the patients who will be footing the bill for a primary medical care model that increasingly depends on medical centres, which are commercial businesses, just like any shop. And medical centres won't be making a distinction between patients who can and can't afford to pay \$20 extra per visit.

Essentially, medical centres (and GPs, too, but indirectly) took a gamble by not paying payroll tax when it was introduced on 1 July 2018.

They will now have to pay \$20 more unless they can find a GP who runs their own practice.

The Revenue NSW ruling

For couples, the basic pension will go up to \$1,512.10. The pension supplement will be \$120.82, and the energy supplement will remain the same at \$21.20. The total pension for couples will be \$1,654.12, which is \$50.12 more than the current rate.

The PBLCI was introduced in 2009 and reflects prices for things people on a pension or other government benefit are more likely to spend their money on. For example, it does not include the cost of buying a new home.

Changes to the cost of groceries and healthcare will make the PBLCI

obviously applies in NSW only, but CPSA News understands a similar ruling has been issued in Victoria.

The ACT, South Australia and Queensland have made similar moves but are not pursuing back payroll taxes, a cue that should be taken by NSW.

Western Australia, Tasmania and the Northern Territory exempt all GPs from payroll tax.

GPs working independently from their own practice are not subject to payroll tax anywhere in Australia.

Again, it shows that the federal government not regulating medical fees, charged by GPs and other health professional, works to the detriment of patients.

GPs work hard and should be paid well. Medical centres represent an excellent way of GPs pooling resources to manage their administration and appointments.

All this is fine, but by allowing medical centres to charge what the market will bear, a certain part of the market is going to miss out.

The federal Government should take on the medical profession in Australia and regulate the profession's ability to charge fees as it sees fit.

Pension to rise by 3.25% on 20 September

THE Pensioner and Beneficiary Living Cost Index (PBLCI) for the 6 months leading up to June has been published by the Australian Bureau of Statistics, and it is sitting at 3.25 per cent.

The June 2023 Consumer Price Index (CPI) increase was 2.2 per cent.

Services Australia compares the CPI and the PBLCI, then applies whichever is higher to figure out how much the basic pension will go up – so, on September 20 you can expect the basic pension to be 3.25 per cent higher.

For singles, the basic pension will go up to \$1,003.01. The pension supplement will be \$80.14, and the energy supplement will remain at \$14.10. This means that the total single pension will be \$1,097.25, an increase of \$33.25.

go up more than they do for CPI, as pensioners spend more of their money on these things – but CPI goes up more when education costs rise.

Jobseeker will be increased by 2.2 per cent, in line with CPI. There will also be an extra \$40 a fortnight added on top of this, as announced in the 2023-24 Federal Budget.

A single person over 60 (who has been on an income payment for more than 9 months continuously) will currently receive a maximum payment of \$745.10. This will go up to \$801.50 – an extra \$56 a fortnight.



CPSA News

How to cancel bank/utility accounts for a deceased person

A RECENT ABC story highlighted how difficult it can be to cancel utility accounts belonging to a person who has died. The story focused on Telstra accounts but is relevant to all communication, bank and utility accounts.

It can be very upsetting to receive account statements and other correspondence addressed to someone who has died, especially if that person was your spouse. It becomes even more upsetting and frustrating if this continues even after you have notified the companies sending out this mail.

What usually turns out to be the sticking point is that privacy requirements mean that companies in the absence of a death certificate or other proof are unable to cancel an account. It's not that they don't believe the person contacting them, it's that they have to follow the rules, which ask for proof in the form of a death certificate, a medical certificate, grant of probate, letters of administration, a funeral bill or a death notice. You will also need proof of your identity and your relationship to the deceased. Not simple and hard to deal with in many cases.

Telstra has apologised to surviving family and friends after the ABC story. It has also set up a special helpline (1800 775 932) for bereaved family and friends.

The ABC reports that ACMA (the Australian Communications Media Authority) is investigating Telstra about its systems and processes for updating records.

ACMA would do well not to confine its inquiry to Telstra. While the ABC story focussed on Telstra accounts, the problem is relevant to all communication, bank and utility accounts. Telstra just happens to be the company traditionally (and loyally) older Australians have had their telephone accounts with, so the problem has manifested itself most prominently there.

If you want to cancel accounts held by a person who has died, the ADNS (Australian Death Notification Service) may offer a solution.

The ADNS is a free federal government service. It allows you to cancel multiple accounts held by a deceased person, maybe all of them. A long list of banks, telecoms (including Telstra), councils and so on participate in the ADNS. You notify all these organisations by notifying the ADNS. The ADNS insists on a death certificate as proof. Other proof is not accepted.

Usage of the ADNS is currently limited. The ABC reports that in the last three years, around 85,000 notifications were received. There were 171,469 registered deaths in 2021 alone, so less than 17 per cent of deaths are reported to the ADNS.

This would be due in part to the fact the ADNS is not widely publicised. Not many people know about it.

The other reason is likely to be that the ADNS operates exclusively online. The age bracket of the generation in which natural deaths are currently most common would be upwards from 75, where computer literacy is relatively low.

The ADNS does not offer a phone option and certainly doesn't run shopfronts. Perhaps this is something that warrants an investigation, too. It would certainly be possible to offer a service for people not online through Centrelink offices, for example.



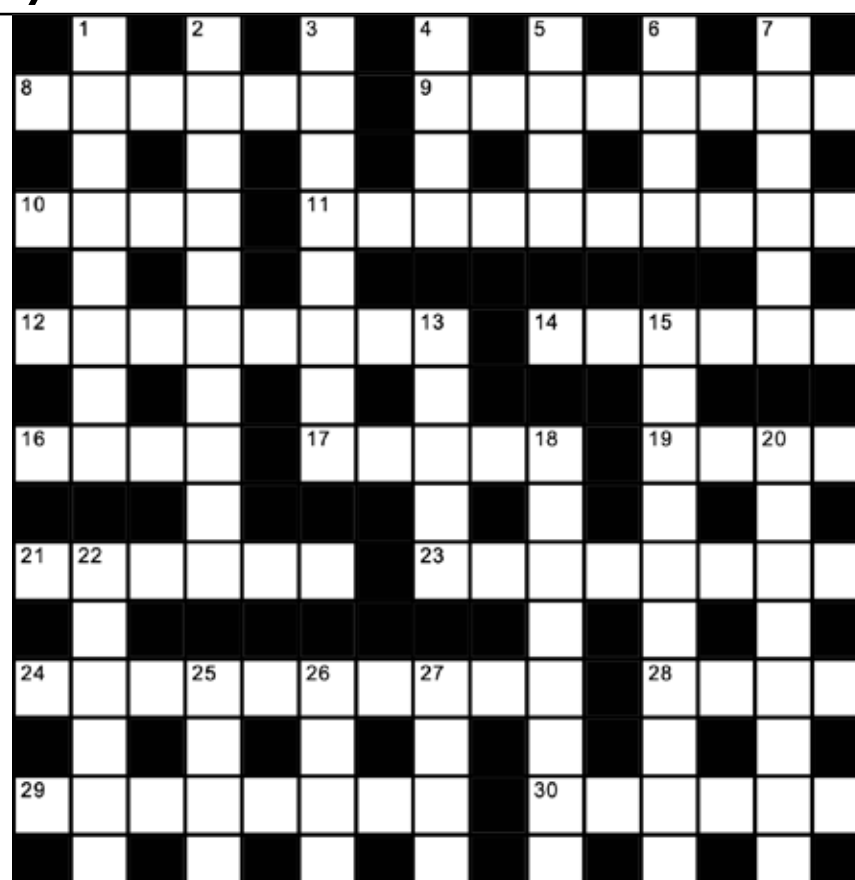
Crossword by Luke Koller

Across

- 8 Mend
- 9 Pain in the head
- 10 Very dry
- 11 Makes tender
- 12 Large room for dancing
- 14 Not outside
- 16 Edge of road
- 17 Weapon used by 21 across
- 19 TV Award
- 21 A buccaneer
- 23 Outbreak of an infectious disease
- 24 Protects a wall from splashes
- 28 A ballerinas costume
- 29 A fleet of small craft
- 30 A piece of table linen

Down

- 1 Become smaller
- 2 Elaborate candlestick
- 3 Small caves
- 4 Part of the lower jaw
- 5 A ceremonial staff
- 6 Car for hire
- 7 Armour carried on the arm
- 13 Large northern deer
- 15 Generalisation about members of a group
- 18 The act of consuming liquids
- 20 State or assert
- 22 Kind of antelope
- 25 Social insects
- 26 One of two equal parts
- 27 Just open



Solution on back page

Double-filled PBS prescriptions are here

IT has been hard to miss the stoush between the powerful Pharmacy Guild and the federal government over about 300 PBS-listed medicines. Changes mean that many will save on prescriptions.

From 1 September, patients are able to buy a two-months' supply of prescription medicines rather than the one-month supply available now. This will be subject to conditions.

The benefit to patients is obvious. The patient co-payment of \$30 (\$7.30 for concession card holders) will cover two lots of medicines rather than one from 1 September.

Effectively, this halves the co-payment for these medicines. General patients will be able to save up to \$180 a year per medicine if prescribed for 60 days, and concession card holders up to \$43.80 a year per medicine.

Note that this new rule does not apply to all PBS-listed medicines

and not to all patients. There is a list of about 300 medicines to which the new rules apply.

Patients are eligible if they need medicines for stable, chronic health conditions. Find a list of affected medications here.

The rule does not cover the same medicines if they are prescribed for non-stable, non-chronic conditions, which need to be regularly assessed by a GP.

Government investment in pharmacies

The Australian Medical Association and the Royal Australian College of General Practitioners support the new rule.

Pharmacists are not that happy, and their representative body, the Pharmacy Guild, is predicting that many of its members will go to the wall.

The federal Health Minister disputes this and points out that it is investing in pharmacy programs.

Pharmacies will be the beneficiaries of a \$1.3 billion program to improve

access to medicines, for example.

Pharmacies also stand to receive \$114 million to administer eligible National Immunisation Program vaccines. Think COVID and influenza and remember how hard it is to get a GP appointment.

Then there is \$79.5 million to double the Regional Pharmacy Maintenance Allowance to ensure the ongoing viability of pharmacies due to reduced dispensing income from the new two-month rule.

Claims by the Pharmacy Guild that pharmacies will lose out to an extent under the new two-month rule may be true.

However, why should patients unnecessarily have to fork out two lots of PBS co-payments just to line the pockets of pharmacies?

Remember, the new rule does not apply to every prescription drug, only 300 in certain circumstances. The Pharmacy Guild is engaging in a campaign to benefit its members, not the customers of its members.

NSW fights battery fires!

ELECTRIC bikes, scooters and discarded batteries have a nasty way of bursting into flames. NSW is campaigning against battery fires.

Firefighters are responding to an average of more than three battery fires a week from in-home charging issues or incorrect disposal.

A smoke alarm saved three men from an e-bike fire in their Guildford home last month. The bike's lithium battery pack caught fire in a bedroom as one of the residents slept. The flames spread to the bed and clothing.

In Merewether, a man jumped from a window to escape a blaze, thought to have been started by an e-scooter last month. He was asleep when the fire broke out in his lounge room.

Also last month, a fire believed to have been sparked by an

electric scooter damaged a unit at Wentworthville, in Sydney's west. Three people inside the unit managed to escape before the flames took hold.

Fire and Rescue NSW data shows there has been an almost 20 per cent increase in battery-related fire or explosion incidents, when comparing the first half of this year with the first half of last year.

In the first six months of 2023 there were 114 lithium battery related fires, with key items of concern being power packs and chargers, micro-mobility devices like e-bikes and e-scooters and portable power banks.

Local councils and waste contractors have seen a significant rise in the number of truck and rubbish fires caused by batteries, which if damaged can explode and spark fires which are difficult to put out.

Batteries which are thrown into rubbish bins instead of being disposed of safely also contribute to an increase in recyclable materials winding up in landfill.

There are several recycling options available to consumers. Batteries can be taken to a Community Recycling Centre or dropped off at a dedicated recycling point available at many large retailers like Aldi, Coles, Woolworths, Bunnings and Officeworks.

Products with batteries embedded in them, like mobile phones, laptops and power tools should be disposed of at an e-waste recycling facility or e-waste drop-off event.

"The good news is we can recycle 95 per cent of batteries. But at the moment, only 10 per cent are being recycled", said NSW environment minister Penny Sharpe.

"It's time to take charge of battery waste. Households need to give them a new life by taking them to your closest collection site or using your council's e-waste services. It's better for the environment and also much safer."

"Batteries are starting to feature more prominently in fire statistics, with lithium power packs and charger fires an increasing concern for fire crews", said NSW emergency services minister Jihad Dib.



CPSA News

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 deadline for the receipt of agenda items and policy motions expired 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.

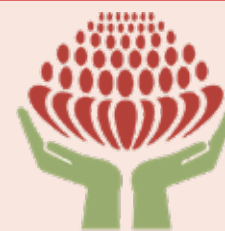
CPSA ANNUAL GENERAL MEETING

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 deadline for the receipt of agenda items from Branches, including constitutional amendments, expired 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

Complaints about financial and telecommunications matters

The Australian Financial Complaints Authority takes complaints of a financial nature, including banking, credit and loans, super funds, insurance and financial advice. Complaints can be made online or by calling 1800 931 678.

The Telecommunication Industry Ombudsman takes complaints about internet, home phone and mobile phone issues, including faults, dropouts and poor coverage, billing and the NBN. Complaints can be made online or by calling 1800 062 058.

Before these two bodies can take up your complaint, you will need to make an earnest effort to resolve your complaint with the company or person with whom you have an issue.



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ALL CPSA MEMBERS ARE WELCOME TO ATTEND

Tuesday 24 & Wednesday 25 October

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For more information contact CPSA Head Office: 1800 451 488 or 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.

LATE APPLICATIONS WILL BE CONSIDERED

Allergic to antibiotics or fibbing?

WHEN hospitalised, one-in-four people in Australia say they have a penicillin allergy, but nine-in-ten who say this are wrong.

The consequences can be grave, because penicillin is used in first-line antibiotics, the most commonly used antibiotics.

Saying you have a penicillin allergy means the hospital will not give first-line antibiotics to you.

Patients with reported penicillin allergies are given second- and third-line antibiotics, which contribute to antimicrobial resistance. This means every time you use them, your resistance to future infections is reduced.

Penicillin allergy, real or imagined, leads to poorer outcomes in hospital: longer stays, higher chances of infection with antibiotic-resistant 'superbugs', and higher mortality.

Studies show that most people with a self-reported penicillin allergy are not allergic. When they are tested for penicillin allergy, they have no reaction.

"When you go to the trouble of skin testing and challenging people, around 90 per cent don't actually have a penicillin allergy. One problem is it's so much work to do all of that safely," says Dr Winnie Tong, allergy researcher at UNSW Medicine & Health and clinical immunologist at St Vincent's Hospital Sydney.

Why do so many Australians believe that they have a penicillin allergy? According to Dr Tong, it often begins in childhood.

"Many patients say their parents told them. For example, one person has a reaction and the parents are concerned others in the family could be allergic, even though penicillin allergy is not inherited," Dr Tong says.

Some people have experienced a reaction to penicillin as children, been labelled as allergic, and then avoided it ever since.

However, if more than a decade has passed since that initial reaction,



80 per cent of people will no longer have the allergy over time.

There are several other reasons why someone could be incorrectly labelled as allergic to penicillin.

Some people experience drug side effects which are mistaken as an allergic reaction.

"Medicine is a risk averse system. It's very easy to label someone as allergic and tell them to avoid penicillins for the rest of their life. But it's very difficult then to safely say to someone, you can take away that label, and you can have penicillins," Dr Tong says.

Taking away the label (de-labeling) usually occurs in a hospital setting with a specialist immunologist, along with doctors and nurses to monitor the patient in case of a reaction. This means that the process is expensive and patient capacity is limited. For example, Dr Tong's wait time is between six to twelve months depending on the patient's condition.

Also, once a patient completes allergy testing and their penicillin allergy label is removed, patients can still be concerned about their penicillin allergy status.

"The problem is you do all this testing and the patient still won't take penicillin. Maybe they didn't understand the results, or their GP didn't get the results letter," Dr Tong says.

Dr Tong did some interesting research with seven hospitals across Sydney that were involved in allergy testing.

After undergoing testing and receiving results, more than half the patients did not understand whether they were allergic to penicillin or not. Because of this, many patients who turned out not to be allergic were still refusing penicillin antibiotics.

Obviously, the whole point of testing is to not only find patients who wrongly claimed to be penicillin allergic but also to convince those patients it was safe to take penicillin antibiotics.

This prompted researchers to develop standardised methods for communicating with patients. These include verbal discussion of results on the day of testing, results letters and updating of electronic medical records. This time, 92 per cent of patients understood their allergy status.

It is important to find out if you are allergic to penicillin because bacterial infections are all fought with antibiotics.

Apart from being effective, penicillin-based antibiotics are less likely to reduce your resistance to future infections.

If you think you are allergic to penicillin, it's very well possible that you are not. Talk to your GP about getting tested.

Review of embedded networks

THE Independent Pricing and Regulatory Tribunal (IPART) has been asked by the NSW Government to make recommendations on new rules around maximum prices for customers in embedded networks. This plan was announced in February 2023 and public consultation began this week.

If this is something that you care about, now is your chance to have your say.

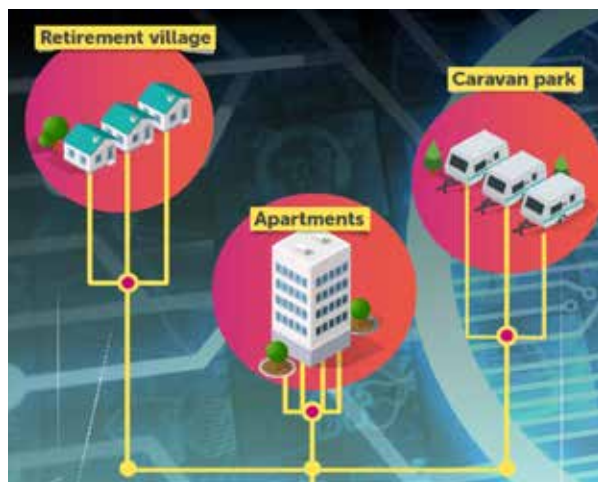
An embedded network is a site where utilities like gas, electricity or water are supplied by a reseller instead of being sold directly by mainstream providers (such as AGL or Energy Australia).

This arrangement is common in residential land lease communities, as well as in some retirement villages, newer apartment complexes and shopping centres. It's estimated that around 1 in 10 people in Australia are in embedded networks, as are many small businesses.

Third-party resellers that supply utilities to embedded networks are called 'exempt sellers'. They are subject to different rules than mainstream providers, and there are currently not many limits on how much an exempt seller can charge for utilities. As a result, many users are charged far more than is reasonable.

It can also be difficult, even impossible, for embedded network customers to shop around for a different provider. Rebates and hardship assistance programs are also inaccessible.

Elsewhere in Australia, Victoria has banned new embedded networks for power in residential apartments unless strict requirements are met to ensure that these systems are beneficial to residents.



IPART has been asked to respond to a range of specific questions, as well as to provide any other information that they find relevant to the review.

Electricity:

Should the default market offer that is set by the Australian Energy Regulator continue to be the benchmark for the maximum price of electricity in embedded networks?

As embedded networks are difficult to leave, the market is not competitive. Whilst exempt sellers must allow customers to change energy providers if they want, it is often more trouble than it's worth, so there's no push for providers to offer less than the maximum rate. IPART has been asked to recommend whether there is a way to determine the maximum rate for electricity in embedded networks that is fairer to consumers.

Gas:

How should maximum prices be set?

Embedded gas networks are not covered by most of the legislation that applies to mainstream gas providers, and there are far fewer protections in place for consumers. Users may be unable to shop around for a better offer, meaning that gas can be expensive in these systems. IPART are looking at how to ensure that the cost of gas in embedded networks is appropriate.

Hot and cold water:

How should maximum prices be set?

Should new embedded networks for hot and cold water be banned?

Private parties who sell hot and cold water to embedded network users do not need to be licensed, and there is no requirement for water meters to meet a basic standard. Consumer protections are extremely limited. Most complaints from embedded network users are related to water bills, which vary hugely and can be extraordinarily expensive compared to the average market rate. Embedded network users paying for water may not have access to the Ombudsman for dispute resolution and water can be disconnected if there are billing disputes.

IPART is also going to make suggestions about how to make sure these proposed rules are being followed and what should be done if they are not. In making suggestions, IPART has to consider a number of factors. These include current legislation, differences between types of embedded networks, as well as short- and long-term impacts on all parties.

This review is a part of a NSW action plan to make new regulations related to embedded networks, such as ensuring that prospective tenants and homebuyers are fully informed. Other planned reforms include making sure embedded network users have equal access to rebates and other financial support schemes, as well as ensuring that consumers are not locked into long-term contracts.

There has been a lot of discussion around embedded networks, and we all know that the current system is unfair. It's time to do something about it, and this is one way to get involved.

As a part of the review, IPART is undertaking a survey of customers in embedded networks. It's an online survey, which can be accessed on the IPART website: ipart.nsw.gov.au.

This survey is asking for responses detailing specific issues and benefits related to being a part of an embedded network. They also want to know if you have ever tried to 'leave' an embedded network by finding an alternative provider, what your views are on pricing limits, and several other relevant questions.

Please note that the IPART survey also asks for copies of utility bills – however, if you wish to, you can skip any question that you do not wish to answer whilst still providing a valuable perspective.

CPSA is making a submission to the IPART review. If you have a story that you feel CPSA should take into consideration, please get in touch, especially if you are unable to go online for the IPART survey.

IPART will open submissions to their draft report in November this year, and their final recommendations are due in March 2024.

Supermarket tricks: spot marketing traps and save

“EVER walk into the supermarket to buy milk – and come out with a trolley full of stuff you didn’t even know you needed?”, asks Professor Nitika Garg from the University of NSW’s School of Marketing in a recent media release.

If your answer to that question is ‘Yes!’, you are obviously not on a full rate Age Pension without much or anything in the way of extra income. But alright, Professor Garg is really asking whether you sometimes buy more at the supermarket than you had planned. Most people would admit they had.

In her media release, Professor Garg explains some of the tricks supermarkets play on their customers to seduce them into buying more stuff than they need.

Professor Garg has some good comments – tips really – on how to avoid being tricked into buying more than you need when you do your groceries.

“With the cost-of-living crisis soaring, it would be in the interest of consumers to shop at different stores to get the best deals, if they have the time”, Professor Garg says.

“You could go to one shop to get your meat and then another to get your veggies because you as a consumer have taken the time to research and know where the best and cheapest products are”.

But supermarkets know that only a few customers will do this. And among those few customers, some might not keep it up.

This is where the trickery starts.

“Supermarkets give consumers ‘cues’, which might make it look like a product is on a deal”, says Professor Garg.

Supermarkets will lure you into their shop with an attractive deal and bet on you doing the rest of your shop there.

“What all supermarkets are guilty of is advertising some products which are desirable to the consumer and where they are competitive, and most supermarkets won’t make any profit on the item – these are known as loss leaders”, Professor Garg says.

“If you’re going in and you’re saying oh, they’re selling bananas at \$1.99 per kg and Coles is selling it at \$4.00 per kg, suddenly that’s a great deal. But the thing is, how many of us are going to get the bananas from one store and then get the other things from Coles?”

At the front of the shop, you will find the loss-leader products, but staple foods such as milk and bread far away from each other, usually at the back of the shop. So, the customer is manipulated into the supermarket and made to walk all the way through it.

While you as a customer go on your supermarket walk-about, you will most likely hear relaxed, slow-paced music. This is not a coincidence. Supermarkets choose calming music to create an atmosphere which encourages customers to stay longer and buy more.

These are commonly identified by bright red labels on items and typically present a capped price until

a specified date. You may be misled into believing that purchasing the item before the deadline offers greater cost-effectiveness due to the deal.

But the price of the locked-in deals is often the same as the original price of the item, so do the math before buying.

The ‘buy two, get one free’ deals and similar schemes may initially appear as an excellent opportunity to save money if it’s an item you buy regularly.

But if these three items have a short expiry date, make sure it’s realistic that you will use all three items by the use-by date.

Then there’s the ‘buy two for \$10.00’ deal. Sometimes this offers a discount but sometimes it doesn’t, in which case the so-called deal is not a deal at all but an attempt to make you buy two items at their regular price.

Finally, unit pricing is actually not a marketing trick but an anti-marketing trick. By law, where groceries are sold by weight, length or number, the price label must also show the price by the relevant standard unit of measurement.

The consumer protection regulator ACCC list the following examples on its website. Price labelling for meat must show the price per kilogram as well as the check-out price. Laundry detergent must show the price per litre. Avocados price labelling must include the price per avocado.

Make sure that you compare the unit prices rather than just the check-out prices to beat supermarket tricks aimed at getting you to spend more.



CPSA Information Directory

INCOME SECURITY

Centrelink
Age Pension **13 23 00**
DSP/Carer benefits **13 27 17**
Family Assistance **13 61 50**
Financial Info Service **13 23 00**

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

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



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

1800 422 737

**NSW Ageing and
Disability Abuse
Helpline**



1800 628 221
(Mon-Fri 9-4)

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

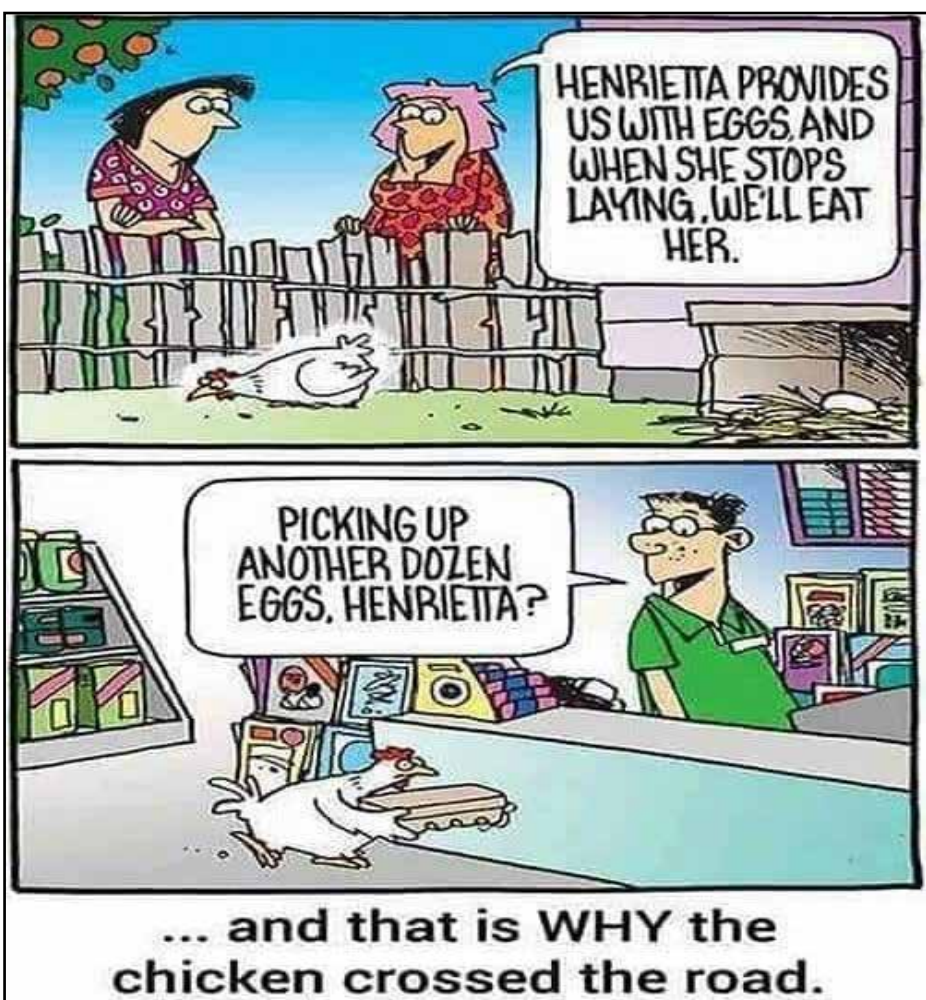
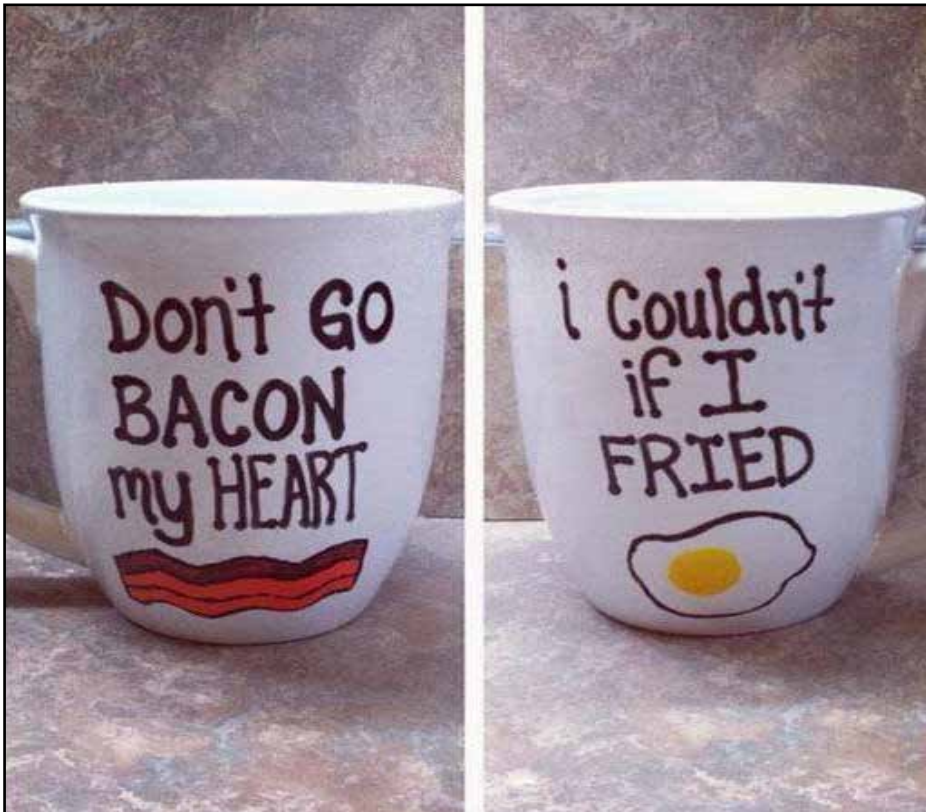
**Older Persons
Advocacy Network (OPAN)**
Individual advocacy for aged
care recipients
1800 700 600

Giggle Page

Me: What can I do to get healthier, doctor?
 Doctor: Use a bicycle and cut the carbs
 Me:



If money doesn't grow on trees, then why do banks have branches?



Crossword Solution

Crossword on Page 4

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