

fsu@work

.bankwest fsu member magazine

ANOTHER CHANCE
TO WIN A FABULOUS
FIJI HOLIDAY

See page 8



In this Issue: AGM promise - Page 3 Mayday for retrenched - Page 4 Save Medicare - Page 8

July 2003

Jewel in
the clan?

Bankwest





Jewel in the clan

Change is never easy. And a change of ownership is the most profound change. As HBOS shapes up to become the sole owner, employees deserve reassurance and recognition from the highest levels.

Reassurance that there will be no more staff cuts. You've already suffered enough and you deserve an unreserved pledge from the new owners that jobs are safe.

There should be more recognition of the fantastic work you do. BankWest is a star in the HBOS network, and can rightly claim to be a world class regional bank.

About one dollar per month

FSU dues will increase by about one dollar a month in July. This increase of 4% will enable the union to maintain services in the face of increasing costs.

Following the success of last year's winter recruitment drive, we are again offering movie tickets and a chance to holiday in Fiji as an extra incentive to join. Between 1 July and 30 September 2003, every new member (and the member who helps them join) will receive a movie ticket and go in the draw for the fabulous Fiji prize.

CEO pay myth exploded

Recent research by Sydney University has exploded the myth that high executive remuneration means improved corporate performance. The study found that the more a CEO earned the worse the company performed! In our sector the average CEO is now earning 188 times more than a customer service officer (up from 22 times a decade ago). The FSU thinks the Government should demand more stringent disclosure and shareholder approval of executive pay and option schemes.

Tony Beck

FSU National Secretary

Front cover artwork by Louise Coutts.

Photo: Supplied by FSU



Express Lane

BARBARA BROADENS HER HORIZONS

Congratulations to Barbara Whitney (above centre) of Bassendean Branch who successfully completed FSU Reps training last month.

Each year the Union schedules a series of training days where Reps from various financial institutions attend FSU's Perth office on two separate days. Paid Industrial Leave is granted by BankWest.

We asked Barbara why she felt it was important for her to attend the training:

'I have only recently taken on the role of Rep in my workplace and while I had some understanding of my rights as a BankWest employee, I really did not know where I would find out about my entitlements.

'With all the constant changes happening in the Bank, I felt it was important that at least one person in every workplace was fully informed of members' rights. I knew there was an Award and an Enterprise Agreement but had no idea where they were located or how to read them in context with each other. Without this knowledge I certainly didn't have the confidence to help other members deal with their queries.

'Some people questioned the need for me to be absent from the workplace for two days, as we are always short staffed and this would place a bigger burden on everyone. Our Organiser explained how I would be able to bring the knowledge gained back to the workplace to the benefit of my workmates. Once explained, everyone agreed it was worth it.

'Training has made me more confident about looking through the Award and EA and I encourage all Reps to register for one of the next courses. I will definitely be registering for the Advanced Reps training'.

Here is a list of training dates for 2003:

- Introductory Reps Day One 22 July or 7 October
- Introductory Reps Day Two 26 August or 28 October
- Advanced Reps (one day) 12 November

To register, phone Kirsty Styles (Industrial Assistant) at the FSU office on (08) 9220 3100.

THE OLD FASHIONED WAY

Sue Wise of Bunbury, WA enjoys her cosy and friendly working environment two hours out of Perth. While the town does lend itself to some tourism, most of Sue's customers are locals, the majority of whom she knows by first name. But the affability doesn't stop there.

Every few months the crew at the Bunbury branch enjoy a meal together at local restaurants. But working out of city can have some disadvantages too. Bosses don't visit often and when they do staff's questions are usually met with wishy-washy answers. But as Sue says, 'maybe that isn't such a bad thing, as it means there is no culling... not yet anyway!'

On the issue of targets, Sue says: 'Like everywhere, targets are always a problem. Some people are more comfortable than others with the sales aspect of the job, but if you're not, it's a case of "we don't care how you feel, just do it".'

'We just plod along down here, and from time to time something out of the ordinary happens. The most recent being the Big Brother craze, being Sarah-Marie's hometown. Bunbury was dotted with pink bunny ears!'

SATISFIED CUSTOMER

Former BankWest member Kay Phipps took the time out to thank the FSU in her notice of resignation for their support.

'I would like to thank Di Marshall and Lynnaire Stacey for the support and help I have received during the course of this saga', she wrote. 'It has been a very difficult time for me and I am grateful that the Union was able to assist me so ably. The decision to settle the claim and leave the finance industry was not made lightly but it is time to consider my long-term health. I can no longer work effectively with the injuries I have in an environment where data entry is such a large component.

'Your willingness to attend meetings with me, answer questions and offer advice has been invaluable. I am telling anyone who will listen that they really need to protect themselves with Union membership these days - you never know when you'll need it!'

CAN BANKWEST STAY TRUE TO ITS WORD?

At the BankWest AGM held in May of this year FSU official, Tony Logan asked the following of the chairman:

'Mr Chairman, I am here representing over 50% of the BankWest workforce. The Bank has gone through a number of restructures and changes over the past year.

'Branch managers, with hundreds of years combined experience were made redundant or moved elsewhere within the Bank and were replaced by what are known as retail managers who had no prior banking experience. This restructure further exacerbated a problem that was a major stumbling block during EBA negotiations, which was a lack of staff and unrealistic sales targets. In fact many branches refused to open for business until sufficient staff were on hand to serve customers. Staffing and targets remain a major issue today.

'The most recent restructure has resulted in 200 people losing their jobs, and we understand through persistent rumors from a wide source of our membership, that a 2nd round of job losses will occur by early 2004.

Is this true: Are BankWest staff looking at a 2nd round of job losses in the next 6 to 12 month time frame?

The Chairman's unambiguous response was:

'No - there are no plans for further staff reductions. This was a direct result of the poor result for 2002'.

Since the AGM we have all become aware that HBOS proposes to purchase the remaining 43% of BankWest.

After such a dramatic change of circumstances, the FSU wonders how much faith can now be placed in the chairman's response.

Given the possible change in ownership, the FSU would like the management of HBOS to be just as unambiguous about the future for BankWest staff. The FSU seeks a direct and firm public commitment from HBOS in relation to the continued job security of BankWest staff.

Artwork: Kelsey Simon



ARE YOU PROTECTING YOURSELF?

During workplace visits FSU is frequently shocked to hear stories of BankWest employees, out of necessity, breaching the bank's security guidelines.

The examples given to the Union are frighteningly simple and appear to be occurring with line management's complicit approval. The Union has raised this serious issue with BankWest and has been told there is a review of the security guidelines, to be completed by the end of June.

What do you do in the meantime?

It is important that you follow the Bank's current security guidelines:

- ❖ If the guidelines require two people to access documents or cash (dual control) then that is what you should do.
- ❖ If the guidelines state that keys and combinations are to be kept under your personal control, then that is what you should do.

Remember: It is not in your best interest to "ignore, waive or bend" the Bank's guidelines because of staffing issues or to placate your customers. Doing so will leave you vulnerable to accusations of breaching procedures and send the message to the Bank that there are no staffing problems.

SACKED BY SMS

Hundreds of British insurance workers have been sacked by text message to their mobile phone. In scenes reminiscent of our HIH, the British Amulet Group went into receivership and was unable to pay wages. The 'you're sacked' text message told 500 employees that their final salaries could not be paid and not to come to work. The message did contain a rather limp apology from management - 'I would have preferred to do this on a face-to-face basis. On the time scale available, this has not proved possible.'

The SMS sparked a wave of outrage, disgruntled employees and executives ransacked three of the company's offices. Since then, the British Trade Union Council has organised a more unified approach for employee entitlements through the courts!

If you find yourself, because of staffing issues, unable to comply with the guidelines you should advise your Manager, Area Manager or People Consultant, in writing of the problem. If the problem is not addressed by the Bank you should contact the FSU.

MAYDAY FOR THE RETRENCHED

Being retrenched is a black day for most. But poor communication and lack of information can make things even worse, as was found when a few recently retrenched members joined FSU@Work for a coffee and chat on a bleak May day. This is some of what they said.

In March, BankWest announced that up to 200 jobs were to be axed as part of a review of costs and business efficiencies.

The Bank commenced a series of briefing sessions with employees detailing the changes and walked through the re-deployment/redundancy process. BankWest assured the FSU the process would be fair and take into account employee's preferences while reserving the Bank's right to choose the best employee for the job.

Member feedback

Member feedback was fast and furious. People were confused - what were their rights? Despite attending the briefing sessions, members still did not have a clear picture of what was happening and where they stood. FSU attended meetings where they witnessed the confusion and in some cases deep shock.

Over coffee and a chat at the Barrack Street Jetty, the retrenched members got to have the last word. This is some of what members said -

'We felt abandoned and left to deal with the Restructure on our own'.

'We felt that no support was given to attain our preferences'.

'No contact was made by Management to some employees on their departure from the Bank'.

'Managers in the Gold Team were shocked at the Bank's decision to decimate their area'.

Photographer: Mark Coddington, Sama Photo Agency



Why are these people smiling? Read all about it.

From L-R: Philip Williams, Shane Abbott, Sandy Mazzucchelli and Dianne Marshall.

'Payout figures were not issued early enough - some people got their details on the final day for submitting preferences'.

'Calls for information to People Solutions often were not returned'.

'Decisions made by the Bank reflected a lack of research into our personal preferences. For example, redeploying parents with childcare responsibilities to positions which would not allow the parent enough time to collect their children from childcare before the closing time'.

'Positions for redeployment were being offered that clearly did not match skill sets and did not take into account the employee's current grade'.

'There is a general feeling of not being valued by BankWest. After all our commitment to them, we were shocked that the same commitment was not being shown to us'.

'We received different information from different levels of the Bank's management'.

'Messages from the People Consultants, Retail Managers, Area Managers and Department Managers were often conflicting'.

'There were instances where positions were being appointed even before the closing date for applications'.

'Some Managers felt they were having to cloud the truth in speaking to junior staff in order to sell the Bank's message'.

'Morale is at an all time low'.

The members generally said they had enjoyed working for BankWest in the past and had 'some really good years and met great people'. However some were not sorry to leave the Bank, particularly when they see the stress and frustration many of their friends and colleagues are expected to deal with on a daily basis.

While the reactions varied, one conclusion was unanimous: 'We hope BankWest learns from this and is more up-front in future communications with staff'.

BULLYING AT BANKWEST AND BEYOND

Did a bigger kid ever bully you when you were at school? Was your lunch stolen or did you ever get threatened that your head would be shoved in a toilet? It wasn't funny then and it is not funny now. Bullying isn't limited to ten year olds and grown-up workplace bullying is all too common.

At BankWest, unrealistic targets have prompted a new wave of workplace bully tactics. The FSU has received alarming reports of staff who have been summoned into an office to be blasted about their targets. They have been subjected to extreme language that can only be described as unprofessional and unacceptable.

Targets and how they are communicated to employees, is clearly detailed in Clause 8 Performance Management of the BankWest Certified Agreement 2002, which states:

'At the beginning of each performance management period when the performance plan is established, the employee's manager will clearly communicate with the employee the objectives, measures, targets and behaviours set for their performance appraisal assessment, including what factors are considered in their determination.'

Take the bully test

FSU@Work put together this quiz to help you assess if you are working with a workplace bully.

1. Are unreasonable targets placed on you at work?
3 - often 2 - sometimes 1 - rarely 0 - never
2. Are you pressured to work extra hours or during breaks?
3 - often 2 - sometimes 1 - rarely 0 - never
3. Do you experience intrusive surveillance or monitoring?
3 - often 2 - sometimes 1 - rarely 0 - never
4. Do you face shouting or abusive language?
3 - often 2 - sometimes 1 - rarely 0 - never

5. Have you had an open or implied threat of the sack or demotion?
3 - often 2 - sometimes 1 - rarely 0 - never

What's your bully score?

Calculate your score by adding up the points indicated for each answer.

11 or more: You work with bullies. Bullying is an occupational health and safety issue. Under OHS law, employers have the legal duty to protect the health and safety of workers. Raise the issue with your manager (through workplace health & safety representatives, or the union) immediately or contact FSU for advice.

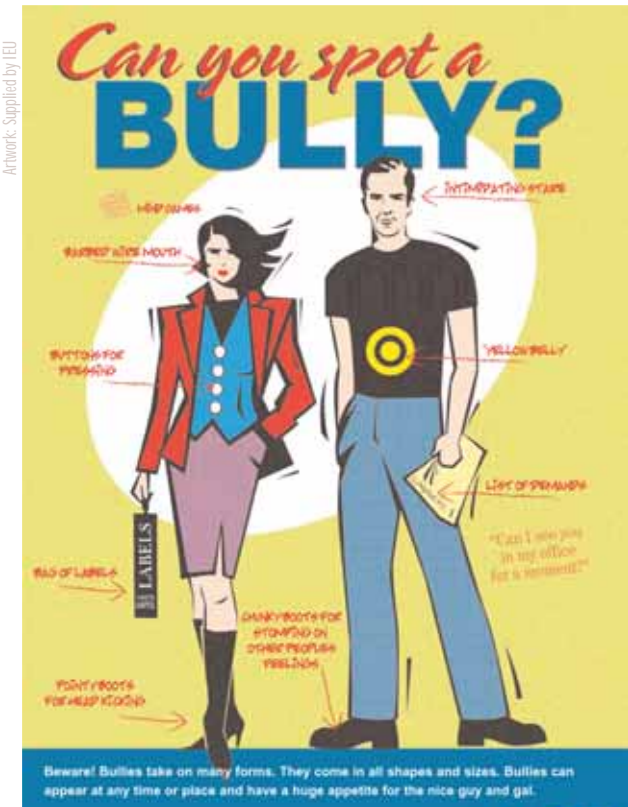
7 - 10: Whether it's occasional or frequent, you face workplace bullying and need to tell someone about it as soon as possible. When it does occur you are probably noticing it is affecting your health and productivity at work.

3 - 6: There is a problem from time to time - but it is still unacceptable. Keep records of incidents, witnesses and dates, so they are not forgotten or misrepresented. Get the issues out in the open by talking to fellow workers and don't sweep it under the carpet.

0-2: You are probably working in a bully free zone. But should your situation change, do not take the matter lightly, and speak out.

What can you do?

No matter how difficult the situation is, you can't ignore it. Keep a record of what happens to you and when, try to get a witness to support your claims, let your employer know and contact the union.



BEYOND BANKWEST - THE FACTS

As part of the ACTU National Health and Safety Campaign some unions have surveyed workers about bullying. Early results from a range of industries including the finance sector show that:

- ❖ 52% report an unhappy and oppressive workplace, and 53% report intimidating behaviour - shouting, ordering and belittling people.
- ❖ 33% say that people are afraid to speak up about those behaviours or about working conditions and health and safety.
- ❖ Around a third report pressure of impossible targets and demands to perform tasks for which they have not been adequately trained.
- ❖ Almost 70% identify a manager or supervisor as the bully. Less than 20% report bullying by fellow workers or by clients or customers.
- ❖ 60% say that workplace bullying is affecting their home and social life, and 33% say that they have taken time off work due to the bullying.

Ambition



A RESUMÉ THAT WORKS

Your résumé is your key marketing tool in any search for a new job. Here are a few tips from the FSU Career Centre to help you put together a résumé that really works.

The key purpose of a résumé is to get you an interview. It should only include the sort of information that will inspire the reader to interview you.

It's acceptable not to include details regarding your age/date of birth, marital status, family or gender.

Always tailor your résumé to the position for which you are applying. Pay attention to any information you have about the job, such as the advertisement and the position description.

The person looking at your résumé is likely to look at it for less than one minute. Present it, so someone skimming over it will know a lot about you within seconds. Dot points will hold the reader's attention better than long paragraphs. Ideally it shouldn't be more than three or four pages long.

When listing your employment history, list your key achievements rather than your duties. Show the reader what you did, rather than what you were meant to do.

At the end of your résumé should be the names of at least two referees. If you haven't lined them up yet, you can simply state that "Referee details will be provided upon request."

It's difficult to create a good résumé in a very short time. Job opportunities in the finance industry can appear and disappear very quickly. It's worth having an up-to-date résumé on your computer even if you're not actively looking for a new job.

If you need help with your résumé take advantage of the FSU's Resume Service by calling FSU Member Benefits on 1300 366 378 or visit the online Careers Centre at www.fsunion.org.au.

JOB SEARCH

Location [v]
Work Type [v]
Industry [v]
GO!

Quick job search.

So if you're looking for the right job, visit www.fsunion.org.au

Photo: Supplied by Wonderland Sydney



25% discount at Wonderland Sydney for all FSU members.

Express Lane



A LAND OF WONDER AT 25% OFF

Wonderland Sydney now offers all FSU members a 25% discount off the normal admission charge, simply upon production of a current FSU membership card. This offer applies to the FSU member and up to three accompanying guests.

Wonderland Sydney was the winner of the NSW Major Tourist Attraction Award for 2002. When you visit Wonderland Sydney you can ride on some of the biggest and fastest rides in the southern hemisphere. Wonderland also has more than 600 animals in their Australian Wildlife Park.

Wonderland Sydney is open every day from 10.00 am to 5.00 pm except Christmas Day. It is situated in Eastern Creek, about 45 minutes from the CBD where connecting buses depart regularly from major city hotels.

For further information call (02) 9830 9100 or visit www.wonderland.com.au.

HEALTH INSURANCE TO YOUR ADVANTAGE

The FSU continues to offer members the benefits of discounted group rates for private health insurance.

Subscribing members now have access to a new range of health insurance products through Member Advantage/IOR Health, which is underwritten by the Hospital Contributions Fund of Australia Limited [HCF], one of Australia's largest health insurers.

Advantages of insuring through FSU Member Advantage Health include:

- ❖ discounted group rates

Photographer: Kyla-Lane Hunt



Liz Pearson (Left) and Rachel Hanton (Right) (National Bank, Victoria) gladly admit to being career-minded. Both also recognise the crucial value of professional education in the development of their careers - not just in terms of enhancing their knowledge and skills, but also in adding to their formal qualifications.

Rachel was looking for a management qualification but work and social commitments ruled out any possibility of attending classes, so she enrolled in the FSU Diploma of Management, available by distance education. She completed the course late last year, and is now applying the lessons learned to her new role as Sales Support Manager.

But now Rachel is hooked, and is contemplating further study. 'Although I've taken a year off study to concentrate on my new position', she explains, 'next year I'll be looking at a Business degree, or perhaps a Graduate Diploma.'

Liz, a Personal Banker in the same region, has also contracted the study bug. She too has a particular interest in management, but as the course Rachel completed is no longer available, Liz has enrolled in the APESMA/FSU Diploma of Business (Frontline Management). "I realised that if I want to develop my career", she says, "and have some free time available, it makes sense to devote that time to work-related study."

FSU members now have access to a wide range of career-related courses. For further information, contact Terry King, Coordinator, FSU Education Programs on (03) 9261 5325 or by email at terry.king@fsunion.org.au.

- ❖ no excess for accidents or same day admissions*
- ❖ waiver of normal two month waiting period**
- ❖ 30 days free trial
- ❖ family cover that includes contributors' children up to 22 years of age
- ❖ two options to cover medical gap
- ❖ combine product options to suit your own needs.

1300 853 362, email info@member-advantage.com or visit the website at www.member-advantage.com/fsu

* IOR will waive the excess for all same day procedures or for hospital treatments which are the result of an accident. The excess is waived if treatment is within 12 months of the accident.

** Waiver applies to all hospital and extras benefits required except those to which longer waiting periods apply.

CBA STUFFS UP PAY

The Commonwealth Bank admitted to FSU that the implementation of its multi-million dollar on-line HR system, PeopleSoft, was 'stuffed up'!

It was hardly news to thousands of Bank employees who have not been paid correctly since its introduction in October 2002!

From the first pay run onwards, FSU was inundated with complaints from members who

- ❖ were not being paid at all,
- ❖ were not being paid for overtime and leave entitlements
- ❖ had third party deduction i.e. mortgages ignored and
- ❖ were over and under taxed.

Problems were exacerbated because the new system introduced a totally on-line system, replacing the familiar paper payslips. More than 10,000 CBA staff signed a FSU petition stating their preference for paper pay slips.

Mystery shopping - rot to stop

FSU's Commonwealth Bank section declared that 2003 would be the year to 'stop the rot on mystery shop'!

Earlier this year, FSU prepared a submission to the Bank which detailed members' personal experiences of how this retail technique is being abused by CBA, and of the humiliation, intimidation and penalties which are occurring daily.

The next step was a public campaign which has been running since April to educate customers about how tellers are forced to follow a script - word for word - and try to sell them more of the Bank's portfolio of products.

'We have been campaigning to pressure the Bank to stop using the Mystery Shopping surveillance technique to monitor individual staff performance. We have visited several bank branches without notice, and have received tremendous support from customers and local media,' says FSU National Assistant Secretary Sharron Caddie. 'People are disgusted that the Bank treats its staff and customers with such little regard for their loyalty and familiarity'.

Bev is a winner

Bev Lowrie, BankWest Lending Services Centre, is the lucky winner of the Communications survey draw. Over 1000 responses were received from surveys sent to randomly selected members. Your feedback is being used to help improve FSU communication. Watch for future FSU communications surveys for your chance to participate.

STRENGTH YOU CAN COUNT ON



Every workplace can have an FSU Rep. Does yours?

FSU@Work reports on moves to build strength in your workplace.

Delegates at last year's FSU Conference said they wanted more information about what the union does. They wanted to know exactly how many members participated, how many disputes were resolved and how many members were helped, and so on.

Statistics are now flowing in from every branch. Data about workplace visits, communication, disputes, enterprise bargaining and recruitment are being all collected and recorded.

Building the network of workplace Reps is an essential theme. The Union already has 4000 workplace Reps - but more are wanted. Across the country, every Branch is directing more resources towards innovative ways to support Reps and build their role in the workplace.

WA Branch aims to have a Rep in every workplace and on every floor (or department) in head office areas. For existing reps, they plan more training and follow-up. 'We're also keen to increase contact between union staff and workplaces reps', said Lynnaire Stacey, WA Branch Secretary.

Meanwhile in SA/NT, the Branch is looking to involve members more in developing campaigns. 'We're forming more workplace sub-branches,' says Branch Secretary, Karen Brown. The Branch plans to conduct campaigns on workplace issues through the sub-branches.

In the Sunshine State, there is more emphasis on promoting 'wins' by members at the workplace. 'We aim to better spread the news about the members' wins in the workplace,' says Queensland Branch Secretary, Michael Clifford. The Branch is also directing more resources in recruiting new members in telephone banking.

In NSW/ACT, better communication is the theme with the monthly newsletter FSU Bites and the placement of union notice boards in every workplace. 'Union notice boards are very important,' says Geoff Derrick, NSW/ACT Branch, 'we are making sure that every workplace has one'. But that's not all, the Branch is telephoning members to invite their participation at the workplace.

In Victoria and Tasmania, Reps are the focus of many activities. 'It's all about recruiting more Reps and supporting them to achieve more wins in the workplace,' said John Wilson, VIC/TAS Branch Secretary. There's also more emphasis on training and support for Reps, as well as more 'goodies' like FSU Reps T-shirts and FSU lanyards to help raise the Union's profile.

Back by popular demand.



Photographer: Fiji Visitors Bureau - Suva

GO PLACES WITH THE FSU IN 2003

Join or recruit a friend before 30 September 2003 and win!

Everyone wins a cinema ticket and joins in the draw for a fabulous Fiji 6 day holiday package for two.

Imagine 6 fabulous days in Fiji

The grand prize includes: Adult economy class return airfare tickets from nearest capital city; 5 nights accommodation at the Shangri La Fijian resort; airport transfers; breakfast; and travel insurance.

Exclusions: Transport to and from departure point, visas, passports, taxes, meals other than breakfast and all other ancillary costs are the responsibility of the winner. The trip must be taken by 17 October 2004 and departure is subject to the availability of bookings and flights.

Each new member and a nominated member will receive a Village / Greater Union pass.

The promotion is open to members of the Finance Sector Union of Australia (FSU) who 'recruit' a new member to the FSU between 1 July 2003 and 30 September 2003 and those new members recruited between 1 July 2003 and 30 September 2003. Employees and officials of the FSU and their immediate families are not eligible to enter. / The promotion commences on 1 July 2003 and entries close at 5 pm 30 September 2003. / The prize winner will be selected by drawing the names of eligible members of the FSU. The major draw for the major prize will take place on 13 October 2003 at 3 pm AEST at FSU, 321 Pitt Street, Sydney. The prize winner will be notified by mail and their name and address (city of residence) will be published in "The Australian" on Friday, 17 October 2003. The winners name and work location will also be published on the FSU website on 13 October 2003 and in the next edition of FSU@Work. / Total prize value is \$3578. / The trip must be taken by 17 October 2004 and departure is subject to the availability of bookings and flights. If the winner cannot use the prize by 17 October 2004, the winner will forfeit the prize and the Promoter will not be liable or responsible to the winner in any way. / No special entry form is required. All people commencing membership during the 'promotion period' will be automatically entered into the competition upon receipt of the membership application form. / The judge's decision in relation to any aspect of the promotion is final and binding on every person who enters. No correspondence will be entered into. All prizes must be taken as offered and are not transferable. The prizes are not redeemable for cash. / The collection, use and disclosure of personal information provided in connection with this promotion will be handled in accordance with the Privacy Act 1988 and the FSU Privacy Policy (a copy of which can be obtained by contacting the FSU). / The Promoter shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained, in connection with any prize offered, except for any liability which cannot be excluded by law. / In the event that the Australian Government issues a travel warning in relation to Fiji an alternative travel prize of the same value will be provided to the winner/ The Promoter is Finance Sector Union of Australia, ABN 27843406938 of 341 Queen St, Melbourne, Vic, 3000, Ph. No 03 9261 5300. / Authorised under NSW Permit No. TPL03/05217, A.C.T. Permit No. TP03/2299, N.T. Permit No NT03/1933, S.A. Permit No. T03/2182.

FAIR GO FOR MEDICARE

Australia's fair and efficient healthcare system may be destroyed under the Howard Government's ruthless plan to change Medicare.

The plan encourages doctors to charge co-payments for formerly bulk-billed services. That means more doctors will charge higher up-front fees.

Medicare has been a world-class health system that has served Australia well for 20 years. Australians already pay for it with taxes and the Medicare Levy. The Howard Government's plan would force people to pay three times:

1. through the general tax base;
2. through the Medicare levy;
3. through the direct cost of a doctor's visit.

Imagine paying three times just to see a doctor! Australians are already struggling with rising medical fees and higher pharmaceutical expenses. The ACTU says too many people are already under financial pressure, especially where a family member has a chronic illness.

The ACTU estimates that an average working family with two children and an average number of doctor's visits will face up to \$500 a year in extra costs.

"Working families on low-to-middle incomes and without a health care card will be hit hardest by the changes because there will be no incentive for GPs to bulk-bill," ACTU President Sharan Burrow said. "People who cannot afford to pay for health care will be forced to seek treatment in a public hospital."

"We have a nation bullied into private health insurance - taxpayers dollars spent to prop up the private insurance industry, neglect of Medicare and now a further step in the Americanisation of the health system," Ms Burrow said.

Health Insurance Commission data shows that since John Howard has been in power, bulk-billing has decreased significantly.

Year	Bulk-billed doctors visits
1996	80.6%
2003	69.6%

What's more alarming, is that in many outer suburbs, regional and rural areas, bulk-billing barely exists.

Australian Bureau of Statistics figures show a dramatic increase in health costs.

- ❖ Out-of-pocket costs for seeing a non-bulk-billing doctor have risen by 16.6% in the last two years.
- ❖ Health costs have increased by 7.2% in the 12 months to March 2003, far exceeding rises in other areas.

Despite spending far less than the US on health care (8.3% of GDP vs 13% of GDP) Australia has 30% more acute beds available per capita, a 36.5% lower infant mortality rate and life expectancy more than two years higher than the US. Unlike Australia, the US has over 40 million people without any form of health insurance.

All Australians deserve a fair go. Medicare should be saved from government vandalism in order to maintain the basic right to an affordable and accessible health care service.

