

# fsu@work

.st george fsu member magazine

ANOTHER CHANCE  
TO WIN A FABULOUS  
FIJI HOLIDAY

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July 2003



It's all about teamwork



### Cry for freedom

After working hard all day, the Bank wants you to spin a sales pitch or two at your next dinner party, BBQ or kids netball game.

They can't give you more staff, but they can give you a ticket to freedom! How about freedom from understaffing, unpaid overtime, weekend

### Statement with Tony Beck

work and worrying about unfair targets?

Let's use our certified agreement to make the bank provide more staff and adequate relief - and freedom from stress!

### 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

FSU3 National Secretary

Front cover: FSU members from Group Cards Services in Adelaide - Back row L-R: Sue Craig, Julie Warner, Stephen Szymanskiy, Nikki Allen, Wendy Jeanes, Debbie Milne. Front row L-R: Niki Pavlidis, Narelle Rowland, Lee Jones, Giulianna Torresin - a great team!

Photographer: Tony Lewis

Photographer: Tony Lewis



Lee Jones insures his workplace.

### Express Lane

### REP RUNS INDUCTION MEETING

**A recent Bank SA induction ceremony was conducted by FSU representative, Lee Jones. This was an opportunity, both for Lee as well as for the new employees attending, to experience the process with a bit of a twist.**

As Lee viewed it, 'it was a great opportunity - both to meet with the new employees, as a fellow employee and as a Union rep to help them to realise the importance of being a Union member. I explained to them that just like we insure our homes and cars, being part of the Union is a sort of insurance of our workplace.'

The twist, in this case, was being a fellow employee, which went down quite well. From the two inductions that he conducted, Lee was able to discuss the advantages of being a Union member. He was able to refer to the recent EB process, and was particularly pleased to be able to report on how being part of the Union actually helped to improve the working terms and conditions at Bank SA.

On the whole, Lee rated it as a positive experience. And judging from the reactions he received, the Union would certainly agree.

### UNION DAY OF ACTION AGAINST WAR IN IRAQ

**On 14 March 2003, union reps at St. George Direct in Parramatta voiced their support for**

**peace and justice. Union reps and members organised and held a "purple ribbon day" in conjunction with the NSW Labor Council's "Union Day of Action Against the War".**

With the purple ribbon adopted as the symbol of the anti-war movement, reps distributed the purple ribbons to anyone who wished to show their opposition to the war on Iraq and had other information on hand about how to get more involved.

FSU Rep, Anzel Phillips, felt it was important that her workplace not ignore what was happening in the rest of Australia and, in fact, the world. "I felt that the anti-war opinion was being ignored. And at a grassroots level it was important to express our opposition to this war and to express our support for normal people in Iraq who would be affected by it."

FSU members joined with public transport workers wearing purple badges, construction workers holding stop-work meetings, schools conducting peace assemblies and nurses holding services at hospitals, all combining to bring the message of peace to their workplaces.

### ABC STAFF HANDLING CASH

**St George management has notified the FSU that they want to discuss ATM deposit clearing in all Automated Banking Centres. When this was raised last year, we had numerous calls from members concerned about their safety if these changes were implemented.**

A trial of this process has been in place since last year in two city locations. ABC's were not designed as cash handling facilities. They do not have the usual security arrangements necessary to protect staff dealing with cash. The feedback from staff at ABC's that have trialled the process is that the Bank has failed to address a number of serious security risks involved.

The Union and reps have since met with the Bank and outlined members' concerns. As a result of the meeting, some headway has been made. Proper risk assessments of trial branches will now be a prerequisite before implementing any more trials. The Bank has also made the commitment to collect feedback from the trial branch staff, a further opportunity for ABC's to voice their concerns directly to the bank. Also risk assessment of any other proposed site will have to occur prior to more trials.

# STAFFSMART LOOKS STUPID

St. George is currently trialling a new model of service for its Branch network known as Integrated Sales and Service Branches (ISS Branches). The prototype is to be rolled out into the entire network beginning in July.

The prototype requires customer service officers (CSOs) to perform a wide range of new tasks whilst customer service managers (CSMs) have been required to provide CSOs with less assistance.

While you'd think that the Bank would learn to avoid certain pitfalls, unfortunately they have failed to do so in this case. The new targets for CSOs have not been mutually agreed; inclusion of increases in CSOs functions in St George's STAFFSMART model is ambiguous; and the Bank has to date failed to develop a revised job description and grade that accurately reflects tasks performed by CSOs in the ISS Branches.

As a result of these failures, staff are being given unreasonable timeframes to complete a series of new, and more complicated tasks, in an environment of fewer full time employees. Staff are also performing tasks outside of their current job descriptions.

New tasks CSOs are being asked to perform include cold calling customers, making appointments with customers to attend the Branch for a 'financial health check' and customer profiling when someone opens a new account. Some staff have been asked to perform somewhat bizarre tasks such as mystery shopping other Banks and leaving the Branch to 'cruise' the local area for potential business opportunities, including taking photos.

So in an attempt to unravel this whole situation, FSU members have formed an ISS Committee that will meet with St George representatives to have their concerns resolved prior to roll out of ISS in the network. The goal is to set in place a system of mutually agreed targets for CSOs, inclusion of new tasks of CSOs and CSMs in STAFFSMART model and a revised job description and grading for CSOs.

Photo: Supplied by FSU



'Give peace a chance' say St George Direct members on purple ribbon day.

## HOW TO SURVIVE A PERFORMANCE ASSESSMENT

**Did you ever wish that a lot of things in life came with helpful hints and guides? Think of all the things that would be explained! And while we can't exactly help you unravel some of life's deeper and darker secrets, we certainly can give you a bit of a guide to deal with performance assessments.**

For example, did you know that when you're being assessed against your targets that there are a number of factors that must be taken into account? Factors such as staffing numbers in the workplace, including whether or not you've been getting relief or have had a vacancy in your branch.

Market factors, including negative media about financial planners and the poor performance of shares. Whether or not the bank provided you with the appropriate level of training, your experience and the number of approved absences that you took from normal duties?

Basically all these things that might have made your job difficult beyond your control have to be taken into account.

### **If you disagree, don't sign anything!**

If you do not agree with your assessment - DO NOT SIGN YOUR ASSESSMENT REPORT! It's your right to raise the issue with your manager at the time with clear reasons as to why you do not agree. Those reasons can be any of the ones listed previously or even that your targets were not realistic or achievable.

Be certain to follow this up in writing with your manager. The written word is always more difficult to deny!

And the one thing, the most important thing, to remember: if at any point in time you are not satisfied with the response that the bank has given you, or you wish to seek further assistance or advice, then always contact the FSU office for more information about what to do next.

# FROM BURNLEY TO BANGALORE?

**FSU@Work investigates the export of jobs offshore and discovers that IT workers are most at risk.**

GE Consumer Finance captured headlines in 1999 when it shed 150 Australian jobs and began answering calls for ColesMyer and Shell from an Indian call centre.

Acutely aware of community antipathy to calls being diverted, companies like GE disguise the location of call centres with costly accent training. Indian operators are schooled in Australian phone accents and manners - they are even given 'Aussie' working names. To help make the customers 'feel at home', some Indian operators are brought to Australia for initial training and visits to the footy, beaches and BBQs.

To defuse community scrutiny, companies also maintain local call centres, enabling calls to be answered in Australia or overseas 'depending on demand.' The public will never know if that means 1% or 99% diversion overseas. GE retained a call centre in Burnley (inner Melbourne) but remains tight lipped about the number of calls that it sends overseas. Their public relations agency confirmed that some calls do go overseas, but only when calls could not be answered locally.

Industry observers say that diversion to overseas call centres has proved more costly than first promised. Belinda Tkalcevic, the ACTU's call centre watchdog, estimates that less than 1% of calls are diverted off-shore. 'It's not as easy as the call centre cowboys promised,' she said. Figures collected by the ACTU even show that overheads in rival cities like Hong Kong and Singapore are higher than Sydney or Melbourne.

But that hasn't stopped most Australian banks investigating overseas options. ANZ insiders report intense pressure to transfer some customer contact to either India or Fiji. Other major banks have done their sums but deferred action - for the time being at least.

## UK is a different story

Exporting call centre work is big news in the UK. Just last month, Britain's unions joined forces to fight the trend fearing that 100,000 jobs could go within five years. BT's (British Telecom) plans to relocate thousands of jobs to India have attracted particular venom. UK Communication Workers Union spokesperson said BT wants to send thousands of UK jobs overseas because they could pay workers less.

With job growth like that its not surprising that Indian authorities predict 2 million more call centre jobs by 2008. They also predict dire shortages

Photographer: Greg Stitt



Indian call centre trainees as shown in the SBS documentary 'Diverted to Delhi'.

of qualified graduates with suitable English language skills. Paradoxically, Indian call centres face the same recruitment problems as ours - high staff turnover and flat pay structures. Competition for first jobs is intense, with only 4% of graduate applicants making the cut. Competitive starting salaries attract graduates to high status work in smart, air conditioned offices in downtown Bangalore, Mumbai and other cities. However, as in call centres world wide, most recruits stay for less than two years.

While foreign accents may be a barrier to call centre export, IT is an entirely different story. Again India features strongly in the growth of IT jobs, with a rapidly growing transfer of work from the US, UK and Europe. High levels of maths and computer education made India the Silicon Valley of South Asia during the tech boom. So many Indian firms are winning tenders for US back office projects, that the US Congress is considering a Bill to protect Americans from foreign competition. US figures say 170,000 computer system design jobs - 13 percent of the total - have gone elsewhere since Bush Junior was elected.

In Australia, more IT projects are being exported as corporate bean counters call for short term cost cuts. While we can't be sure of the exact numbers, there have been reports that Telstra and EDS are looking to export up to 30% of the IT projects.

## AXA PLANS MORE JOB EXPORTS

AXA has already exported 150 jobs to Bangalore - and more jobs are set to follow especially in IT. 'The export of work overseas has had a big impact on local staff' says FSU Vic/Tas Branch Organiser Brendan Byrne. 'The most simple files were sent overseas, leaving fewer local staff to cope with more complex, harder work. The result has been more pressure and stress.' AXA are also pressuring staff to change their working hours in order to provide assistance to Bangalore staff.

# NO SCREEN, NO SERVICE

St George Branches in the Sydney area have experienced a number of robberies in recent months. Faced with a faulty security screen, the staff at St George Campbelltown refused to open the Branch until it was fixed.

When a security screen at a Branch doesn't work it is a workplace hazard.

Ruth Smith, the FSU St George Campbelltown Rep said the standard practice of posting a security guard was not security enough.

'Although the Branch's management was against opening, staff were called in individually and asked to open the Branch. I'd call that intimidating behaviour.'

'We stood firm and the doors stayed closed.'

Miraculously, despite initial predictions by the Bank that it would take up to three days, it was surprisingly fixed overnight and ready for the next morning!

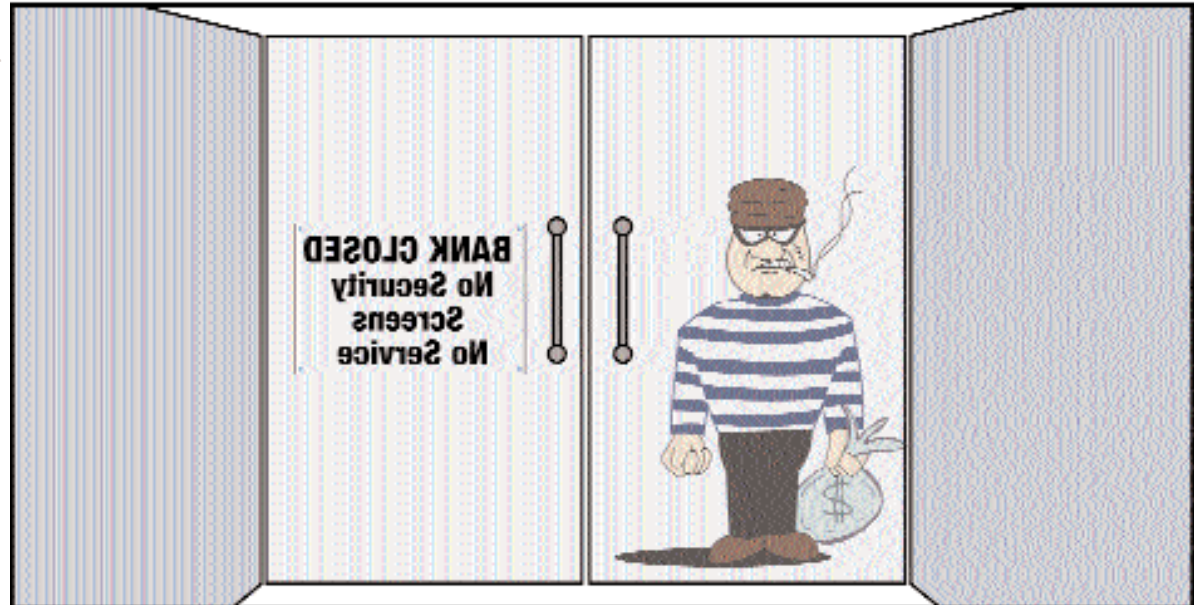
While that was an example of what you could do before an incident happens, here are a few pointers as to what you can do after the event.

Any FSU member who is exposed to a hold-up or similar traumatic incident needs special attention. Your health, safety and welfare are the employer's responsibility and they must have procedures.

Following a robbery or similar incident you have certain rights. These may vary from state to state but include;

1. Your employer must provide immediate assistance and counsellors. You also have the right to see your own Doctor or an independent counsellor/psychologist of your choice.
2. Workers' Compensation Rights. This will cover your wages for any absences and any medical or rehabilitation costs.

Artwork: Kelsey Simon



3. The right to a transfer, either to a different branch or a workplace that does not involve cash handling or customer contacts. This will be directed by your treating medical practitioner and will be completed in line with legislative requirements and your employer's procedures.
4. Rights under Criminal Injuries Compensation or Victims Compensation. These are Government funded schemes and are not available in every state.
5. Rights under Common Law. This may be available to members who have suffered a significant injury, either physical or psychological. This can be rather complex and are not available to every worker or in every state.

An FSU Official will visit a workplace to consult with and advise members. We will inspect the workplace and consult members and seek their input into security arrangements and procedures. The FSU is constantly seeking improved workplace security for members. If you need advice or assistance prior to our visit, call now.

## Other things to remember:

1. If your workplace is held-up, protect yourself and complete an accident/injury notification form.

2. The requirements and obligations for Workers' Compensation and Rehabilitation do vary from state to state. Contact the Union or your human resources for details and assistance.
3. Your employer must consult with you in relation to workplace safety.

## UNDERSTAFFING - IT'S A CRIME!

The Industrial Relations Court in NSW is set to announce the penalty for an employer who failed to ensure adequate staffing to protect employees' health and safety. The employer was found guilty of an offence under the Health & Safety Act.

The case sounds a warning to all employers who operate with too few employees. In any case where the employer has insufficient staff, it may be found that they are guilty of failing to ensure the health, safety and welfare of their employees. The law is very similar in each state, and a breach exposes the employer to potentially serious penalties.

## 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](http://www.fsunion.org.au).

JOB SEARCH

Location

Work Type

Industry

GO

## Quick job search.

So if you're looking for the right job, visit [www.fsunion.org.au](http://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](http://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: Kyia-Jane 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](mailto: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.

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\* 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.

### ADDICTED TO STUDY

## 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.



## 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.

Photographer: Fiji Visitors' Bureau - Siva

# 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.

