

fsu@work

.suncorp/gio fsu member magazine

ANOTHER CHANCE
TO WIN A FABULOUS
FIJI HOLIDAY

See page 8



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July 2003



Country Reps
shine at Suncorp



Statement with Tony Beck

Devil in the detail

Contracts being offered by Suncorp ought to carry a warning - Extreme Danger: Working Conditions at Risk.

With each Suncorp contract, the company tries to erode employee conditions more and more. Retrenchment and redundancy provisions are inferior to industry standard.

FSU Reps don't have the rights they need to pass on important information to members. Employees are short changed in numerous other ways.

Our message to Suncorp is clear. FSU members will use all the powers of the law to see that every Suncorp employee is treated fairly.

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: Toowoomba Suncorp FSU Reps help link members in their area to the Union: Sandra Moat, Audrey Leggett, Lyn Ingleton, Wendy Stonehouse.

Photographer: Urs Bucher

Express Lane



UNION SHOPPER: SUNCORP EMPLOYEES SAVE

Sandgate Branch FSU Rep, Lynne Peacock avoided the hassle of buying a new car and made big savings by using one of the FSU's many services - The Union Shopper.

"I recently bought my Kia Rio through the Union Shopper. I gave them the price I was quoted on road through the dealer in my area and, by the end of the same day, the Union Shopper got back to me with a price almost \$1,000 better. With the savings, I was able to have the car windows tinted, the paint and vinyl protection package, rust proofing and keyless entry fitted.

The car was delivered to Brisbane from the North Coast by truck and the whole transaction was handled in the Union Shopper Office - no pushy salesman. I was really impressed with the speed of the transaction and the savings I made."

The Union Shopper also gets FSU members discounts on white goods, holidays, computer packages, furniture and all other needs. FSU members can take advantage of Union Shopper and the many other benefits of being a Union member by calling 1300 366 378.

LETTERS OF OFFER - WHAT TO LOOK FOR

As your FSU Rep Adam Bevan says, "it is important to make sure that your rights are protected in the short and long term at Suncorp."

For example - current Letters of Offer contain the amount of retrenchment entitlements you would receive if you were retrenched.

Normally, before you are retrenched your position has to be redundant. It is important to be aware that redundancy provisions are not spelt out in the current offers. They don't appear in the Certified Agreement either, but only exist in Suncorp policy.

The same could be said for clear rules around redeployment and

making sure that any sick leave you have accrued is taken care of by any new employer.

'Hours of Work - another issue,' says Jo Zananiri, FSU Workplace Rep at 66 Clarence Street. 'Currently you can only work weekends if you volunteer to do so. Under the Suncorp Agreement the Company has the ability to work employees Monday to Sunday', Jo stresses.

'There is also an important chunk of rights missing for Workplace Reps. There are no on-going clearly spelt out provisions that deal with the training of Reps and the rights of the Reps in the workplace. These rights are essential to ensure fairness and a fair go. We need to make sure we hang on to them to protect our conditions at work'.

REPS ON A ROLL IN QUEENSLAND

FSU workplace reps in Suncorp from all over Queensland are gearing up for FSU Reps training later this year and are considering holding an FSU reps conference early next year to discuss how conditions in Suncorp can be improved.

Reps have been talking to Suncorp staff about becoming members of the Union, having Union meetings about issues affecting employees and promoting the Union throughout Suncorp. They have a very clear reason for being reps and that is - to make the conditions in Suncorp better!

The FSU office is also putting its time and energy to help the staff of Suncorp gain better conditions by :

- ❖ Holding regular meetings with reps (the number of reps is steadily growing as Suncorp staff recognise the importance of having Union representation in the workplace).
- ❖ Discussing with reps and members the issues that affect you in your workplace.
- ❖ Constant visiting of Suncorp workplaces to give advice and support to Suncorp FSU members.
- ❖ Constant visiting of Suncorp workplaces to speak with staff about the FSU.
- ❖ Providing Suncorp staff in all workplaces information about their rights and entitlements.

By working together, FSU reps and officials believe that we can effectively change the working conditions in Suncorp.

S.O.S AS SUNCORP LOOMS

As more members discover that issues can be raised after a Letter of Offer has been signed, FSU is representing more GIO staff in the transfer process.

To start the ball rolling, GIO staff need to sign a Bargaining Authority - which is available from your workplace rep or by contacting your union organiser.

As FSU member, Clare Andrews says: 'It is important to remember that the Integration Agreement does not spell out all of our terms and conditions of employment. It sets up a process for how we become a Suncorp employee/s.

'This process can involve negotiation between employee and Suncorp to make sure we won't be worse off after we transfer.

'We can raise issues after we have signed - and that's what we are doing with a number of my colleagues in Insurance Payments.

'We want to make sure that everything is spelt out and that important conditions including hours of work, redundancy and Repts rights are protected, now and in the future', Clare stressed.

'Ultimately, if we can't get a fair outcome - we'll be asking the Industrial Relations Commission to rule on our issues'.

And for those GIO staff being offered TEC contracts? The rules say you can't be worse off on transfer. Previously Level 4 GIO employees on a contract had redundancy protection flowing from the AMP-GIO Agreement. Current Suncorp contracts reviewed by FSU don't appear to offer these protections. Talk to your Rep to get more information.

Save your endangered conditions

Summary of conditions some GIO staff want to take with them to Suncorp.

1. Current hours of work provisions, including voluntary week-end work.
2. Current security of employment conditions, including rules on what happens when you lose your job.
3. GIO Award.
4. Repts rights.
5. Current GIO Disputes Procedure - to make sure problems get dealt with quickly.

Photographer: Urs Buchler



FSU members are working together to raise concerns about loss of conditions in the integration (from left) Craig Fisk, Robin Hogbin, Niki Burns, Adam Bevan and Beryl Bongers.

CLICK ON TO THE WEB FOR THE LATEST

FSU members can get the latest industrial report at the FSU web page.

Industrial issues are often complex and the industrial report has been designed to give you more of the detail about what's going on.

Last month we spoke about Letters of Offer and how transformation impacts upon this process. There was also a detailed section on recent Commission proceedings.

In July FSU hopes to bring members up to date information on what's happening for GIO staff shifting to Suncorp, more about your entitlements at work and the Suncorp staff experience- north of the border, in Queensland.

We would like to hear from you concerning any questions about your entitlements you would like to see dealt with in this report.

Access the report at www.fsunion.org.au and select the Suncorp employer page.

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!



RUDE SHOCK FOR SACKED STAFF

Customer Service Representatives were the face of GIO through rain, hail and all sorts of catastrophes, yet GIO tried to short-change their retrenchment pay. That was until the FSU made sure years of service were properly rewarded.

Many GIO staff will remember last year as one of great upheaval with more jobs being cut and long term employees being retrenched.

Among staff affected were a hard working band of Customer Service Representatives (CSR's). These CSR's worked in GIO's branch network throughout Australia and were the 'Face' of GIO for many years.

Often these staff were part-time and were given so called 'standard contract hours'.

However, the reality was that many additional hours of work were paid at ordinary rates of pay, not overtime.

But when it came time for these CSR's to receive their retrenchment payments - a rude shock awaited them. Their retrenchment payments were to be based on their 'standard contract hours', not the actual hours that they worked.

At the end of the day, this would mean a lesser retrenchment payment would be received.

As CSR, Pam Billet reports:

'Late last year CSR's became aware that Suncorp/GIO would only be paying us on the standard hours we worked'.

'In my case I was employed by GIO Australia Limited from November, 1987 to October, 2002'.

'Throughout my entire employment I was required to work additional ordinary hours to the set hours I was originally given'.

'In 1988 my supervisor took an extended holiday overseas and I filled in full time for her. I did the same again in 1989 as she had to be hospitalised for two months. The Auburn Branch was opened on Saturdays for four months during 1988 and I was rostered on again to do additional ordinary hours'.

'Another example, in 1990 a hail storm hit the Auburn local area and as a result I was required to work additional hours to allow GIO to cope with the extra workload'.

'This sort of thing went on right up to the time I was retrenched'.

'I maintained a practice of keeping a daily diary and recording of all the standard hours I worked then, plus the additional hours I worked'.

'When I found out Suncorp didn't want to recognise these extra hours I took my case to the Union. A number of other CSR's in the same boat did the same thing'.

'We argued for months with Suncorp - and at first we didn't get anywhere'.

'FSU then took the case to the Industrial Relations Commission'.

'I was supposed to go to Court on 2 June, but at the last moment Suncorp decided it would settle my claim'.

'For reasons of confidentiality, I can't say how much - let's just say the outcome was very satisfactory', Pam exclaimed.

'I understand all the CSR's have been settled too. It's about time'.

'Times have definitely changed. You can't always rely on your employer doing the right thing for you - I've always been in the Union and it's paid off now'.

Not sure about your Entitlements? Check out the new Suncorp Staff Industrial Report.

Photographer: Urs Bucher



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.

SMALL PRINT HOLDS SINISTER SURPRISE

Contracts handed out by Suncorp possess a meanness that has surprised most employees. FSU@Work lifts the lid on the sinister side of Suncorp's small print.

It's hardly surprising that individual contracts contain clauses that disadvantage employees - that's why companies like Suncorp spend mega bucks on lawyers to draw them up!

Let's start with the Suncorp's sneaky post-employment restriction clause. It tries to prohibit GIO employees from working in a similar position for four months after they resign. For specialist underwriters and claims officers this could lock them out of another similar job and will force them into taking on a different position or a completely different industry. Also imagine trying to get a reference from your boss with a clause like this in your contract!

Stop Press: United member action in one business unit has seen the post-employment restriction clause being withdrawn.

Next under the microscope is Suncorp's position on retrenchment benefits. In the union negotiated AMP GIO Agreement, retrenchments allowed for Fixed Pay Package plus SGC (Super) component. Examination of the Suncorp small print reveals that only the FPP will be used in these calculations, with no mention of the superannuation component. According to members, the FPP fine print left a nasty taste because Suncorp had clearly and loudly promised to keep retrenchment packages the same.

Bonuses are with Santa Claus!

Speaking of clauses, GIO are still waiting for Santa Claus to bring their 2002 Christmas bonus! Prior to Christmas 2002, Suncorp explained that bonuses were not paid to employees because the staff agreement was held up in the Industrial courts. However, six months later (and now counting down to Christmas 2003) and despite contracts being rolled out, the mysterious bonuses have yet to materialise, for some staff Suncorp has avoided all mention of these bonuses and GIO FSU members are still wondering what plans Suncorp has for paying them out.

Artwork: Kelsey Simon



And to top it all off, examination of certain Suncorp TEC package contracts reveals that important conditions like overtime payments will be lost.

And now the good news

The certification of the Integration Agreement meant that GIO staff could become a Suncorp employee.

What conditions GIO staff will have on transfer to Suncorp is the next step - and is yet to be agreed.

That transfer process is subject to negotiation and provides all GIO staff to be represented by the FSU, if needed. All GIO staff have the clear right to raise issues of concern regarding their entitlements. These concerns can be raised through the Agreement's disputes procedure. These concerns must be responded to by Suncorp.

If GIO staff can't get a satisfactory outcome, the Industrial Relations Commission can determine the matter.

"Remember, Suncorp promised that you would be no worse off when you transferred. It's up to us to hold them to that important commitment and

not just go through the motions. If we don't put our hand up now - I'm sure we will suffer for it later," says FSU Rep Jo Zananiri.

"As FSU members we can achieve if we stick together and support each other through this process".

SENATE TO REINSTATE FAIR GO?

The ALP is proposing Senate legislation to restore the Industrial Relations Commission's power to require parties to bargain in good faith. Since the Howard Government stripped the Commission's arbitration powers, it has become common practice for employers to impose individual agreements, reduce entitlements and force non union arrangements rather than negotiate in good faith. If the government blocks these changes it will be a signal that employers can continue to disregard fair play in the workplace.

Members are urged to contact their Senator to express an opinion. Details of Senate email addresses are at www.fsunion.org.au.

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

Work Type

Industry

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: Kyle-Lane-Hunt

ADDICTED TO STUDY



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.



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.

