

The Cost of Care!



The Needs Assessment

Many of us are aware of the many ways we can be supported in our mature years! Along with the unknown dilemma of not knowing what and how we are going to get through this time, there is the extra concern for many of us, health permitting, how are we expected to fund the care we wish to receive individually or provide for our relatives. Social Care, medical professionals and family members all contribute to “The Needs Assessment”. This assessment should highlight the type of care needed, where and how it can be accessed.

Continuing NHS Health Care

Patients must have a critical, unstable and unpredictable health needs to qualify for free Nursing and Social Care. This includes those who have been admitted to hospital under section 3 of the Mental Health Act. The care provided can be given at the patients home, Nursing & Residential Homes as long as it has been agreed with the local authority.

Care in Your Home

Most care is provided by the local authority, either by direct payments or through a third party ie an agency, once the needs assessment referred to above has been carried out, and the potential service user is put into one of four bandings. In Surrey the local authority will consider clients who are considered “Critical or Substantial” that is, only into one of the two highest bands for access to care. They may still need to pay towards the cost (see 'The Financial Assessment' below). If a large piece of equipment is required or adaptations are recommended through the Occupational Therapy department then they may qualify for a disabled grant. Smaller items such as grab rails, frames etc are normally lent free.

Residential Care

If it isn't possible to remain at home an assessment for either a Nursing or a Residential Home is made. The manager of your chosen home must also decide if they can care for your relative before agreeing to a successful transfer date. Nursing homes have a higher staff ratio, qualified Nurses on duty throughout the 24 hour period compared to Residential homes. In most cases the types of disabilities they manage is greater which in turn means the level of care offered to their clients is more diverse. The clients can have a level of independence but most are totally reliant on staff for all their physical, mental and social well-being. Residential homes also provide a high standard of care although the expectation is that their clients tend to be more independent and do not need the care and supervision of qualified nurses.

The Financial Assessment

Which ever avenue you may choose the local authority will carry out a financial assessment or means test to work out how much of the care you will be asked to pay for.

Paying for Care at Home

To qualify for financial support the person receiving the care, must have less than £23,000 in savings and investments. This does not include their home. If you hold these jointly, you will be assessed as owing half their value. The cost of the care is assessed on a sliding scale depending on the assessment.

Paying for Residential Care

To qualify for financial help the person receiving the care must have less than £23,000 in savings and investments (including their home). If the home is still occupied by the spouse, civil partner, a relative who is aged 60 or over or who is incapacitated, a child under 16 for whom they are responsible, its value is excluded.

Benefits such as Attendance Allowance and Nursing Allowance are taken into consideration when the financial assessment is made. These will be deducted from the weekly bill in different ways. If “Self Funding” these benefits will continue to be paid directly into their personal bank account.

Do make sure you work with The Social Care Team either in the community or through the local hospital. A Named Care Manager will be assigned to assist individuals and relatives through this difficult time.

Please understand that this is very basic outline of a complicated area of social care. Each case should be individually assessed as the required levels, local availability to deliver the care and the Government's initiatives and rules all have a direct impact on the levels of cost we may have to expect.

If you would like more information just ring us at ESCSA on 01883 745057.

For those who have access there is a good clear article in the April “Which” magazine or www.which.co.uk; explaining “The Cost of Care” including ideas on how to fund it independently.

We would like to thank Which for allowing us to reproduce this article.