



# Want to Be Certain You're Making the Right Care Choices?

HERE'S WHAT YOU NEED TO KNOW...

**When it comes to the point when you or a relative needs care it can become overwhelming. First, there's the question of what type of care would be most suitable. There's also so much to know about how to arrange care and how to pay for it.**

This guide will help you understand more about your options, the process of choosing and arranging care, and the thorny issue of how it all gets paid for. We cover all the main factors to consider and decisions that need to be made and point you to further information that should be helpful.

## What Care Do You Need?

The starting point is usually to have a care needs assessment. This is carried out by the social services team at your local council. It is often requested by your GP but you or your carer can also contact social services directly.

It might be that your savings and assets will be above the level where the local council will pay for all of your care. Even so, an assessment can be helpful. It can help you decide what type of care is best for you. It's also a formal record of your care needs, which will be helpful if your savings and assets later reduce to a level where the local authority has to cover the cost of your care.

Following the care needs assessment your council will work with you to put together a care support plan. There are three broad types of care: care homes, care at home and live-in care. Our **simple guide to care options** will help you decide what best meets your needs.



## Care Homes

Many care homes specialise in a particular type of care.

In addition to residential care for people who are finding it hard to manage living in their own home, there is also nursing care for people with more complex medical needs. Some homes specialise in dementia care and some offer respite or short-term residential care, which can be helpful when carers need a break or a holiday. Some homes and providers also specialise in end of life care.

## Care at Home & Live-in Care

There are more options to receive care in your own home than many people realise.

For many, it's a case of somebody visiting once or several times each day to help with routine tasks such as dressing, washing or housework. Sometimes respite care is provided for a short period to allow the carer to take a holiday. Short-term care can also be provided to help somebody get over an illness, fall or operation - this is known as reablement care.

Care at home can also include specialist care for dementia or palliative requirements, where people want to remain living at home for as long as possible. Care at home can also mean having a live-in carer who is available for 24-hour care.

Research also indicates that people tend to be happier and experience less falls when receiving care at home. 97% of a survey carried out by **Live-In Care Hub** some of the things they value and enjoy, despite being ill or in poor health, which highlights the significance of homecare in maintaining mental and/or physical wellbeing.



## How is Care Paid For?

The reality for many people in England is that they will have to pay for some or all of their care.

If you have a defined medical care need the NHS may pay for that part of your care. Unfortunately, there is no clear definition of medical care needs and you may have to argue your case with the NHS trust.

To decide who pays for your personal care needs the council will look at your finances including income, savings and other assets.

### Care Homes

If your care needs assessment comes to the conclusion that you need to move into a care home the council will carry out a means test.

This will look at your income and capital. The assessment will probably include the value of your home unless your spouse or partner is going to carry on living there. There are some other exceptions that are explained in this **Age UK guide**.

If you have assets worth more than £23,250 you will have to pay for all of your residential care. Below this level the council will pay some or all of the cost. If the value of your assets falls below this level while you are in care the council will start paying for some or all of your care.

If you want to move into a care home that costs more than the council is willing to pay it might be possible for you to fund the difference. Deferred payment options are usually available so that you don't have to sell your home to pay for your care until you decide it's the right time.



### Care at Home & Live-in Care

Care at home services are also means tested. In this case the assessment doesn't include the value of your home, but it will look at income and savings. If you have savings of more than £23,250\* you will have to pay for all of your care. If your income is taken into account, you must be left with a minimum weekly income of £189 per week after paying for your care. More information about paying for care at home can be found on the **Age UK website**.

A word of caution: giving away money or assets is not an effective way to avoid paying for care. The local authority will almost certainly decide that you did this deliberately to avoid care fees and charge you anyway.

*\*Figures are correct at time of article publication but may be subject to change over time.*



## Arranging Care

Once you have decided on the most appropriate type of care it's time to do the research on different care homes or home care providers.

Your local council will be able to give you a list of approved homes and providers in your area. You can find out more about each option by looking at their website and on the Care Quality Commission (CQC) website. The CQC is the body responsible for inspecting health and social care providers. It's always worth speaking to care providers yourself or visiting care homes to get a better idea of whether or not they are right for you.

If the council is funding some or all of your care, they will make arrangements with the care home or provider on your behalf.



## Advice and Support for Carers

Being an informal, unpaid carer can be highly demanding. It can take its toll mentally and physically.

If you need advice on how best to care for a relative or loved one contact your local social services department who will be able to point you towards information or organisations that can help.

**There is also plenty of excellent information published online by organisations such as Mind that will help you take better care of your wellbeing as well as the person you are caring for.**