

## Moving into a Care Home – a guide for people who are funding their own care - May 2011

If you need to go into a care home, and you have capital (savings and assets) worth more than £23,250, it is likely that you will be expected to pay for your own stay without financial help from Blackpool Social Services. We can still offer advice and assist you to make private care arrangements, but you will be responsible for paying for the care provided.

Social services financial capital limits are reviewed by the Government each year and may change. You may become eligible for financial help from social services **if at any time your capital and savings fall below the upper financial limit. (Currently (2011-2012) £23,250).**

If you think you may qualify for help and would like further information please contact Social Services Direct who will be able to advise you. Our contact details are at the back of this Information Pack.

This pack gives you some information about paying for your own care in a care home and what you need to think about when you are choosing a home.

If you are considering paying for your own care please make sure that you take advice. You may wish to ask a relative, friend or an advocate to help and advise you or take professional legal advice when making decisions, which affect your future and finances. You can also get advice in several other ways; we have listed some examples of organisations that offer advice at the end of the pack.



## Index

To help you find your way around this information pack we have included the index below, however, please take time to read all the information.

<b>Do I need to move into a care home, or is there another way of getting care without moving?</b> .....	3
<b>How much will I pay?</b> .....	5
<b>Can I claim Social Security benefits to help with my care costs?</b> .....	7
<b>How Do I Go About Finding A Suitable Care Home?</b> .....	10
<b>Quality in Care</b> .....	13
<b>Where can I get help and advice?</b> .....	15
<b>Making a complaint</b> .....	18
<b>Checklist</b> .....	19

## **Do I need to move into a care home, or is there another way of getting care without moving?**

Blackpool Social Services is keen to help people stay in their own homes and to remain as active and independent as possible. If you meet our eligibility criteria we may provide you with various types of help including;

- Care at home
- Help with meals
- Day care support
- Respite care
- Special equipment & adaptations
- Assistive technology e.g. panic alarm

If you don't meet our eligibility criteria we can still offer advice and help you to arrange care privately, but you will be responsible for paying for the care provided.

If you want further information on any of these services please contact Social Services Direct who will be able to advise you. Their contact details are at the back of this Factsheet.

## **I have decided I need residential care, what's my next step?**

Anyone thinking about moving into residential or nursing care, either temporarily or permanently, can ask Social Services to carry out an assessment of their needs, including people who intend to pay for their own care. The assessment will determine what kind of care you need, help to make sure that you get the right type of care or nursing to meet your needs and that you don't pay more than you need to. You will be involved in working out how your care needs can be met.

### ***What you need to think about before an assessment***

Make a list of the things that you can and cannot do, who is helping you at the moment, what they do for you and anything else that is worrying you. If you write it down you can make sure that you cover everything. You can have someone with you during the assessment if you choose. This can be either a friend or relative.

### ***Who does the assessment?***

Your assessment will be done by someone from Social Services who is experienced in understanding care needs and how they can be met.

### ***Where will the assessment be done?***

Usually your assessment will be done in your own home. However, you can choose to come to the Social Services offices if you prefer.

### ***What are we trying to find out?***

We are trying to find out the appropriate level of support that you need.

- If you need regular help and support to remain safe and independent in your own home, a range of care at home services may be appropriate.
- If you consistently need a very high level of support with daily activities and possibly at night, residential care may be appropriate.
- If you consistently need 24 hour registered nursing care to meet specific nursing needs, residential nursing care may be appropriate.

If you are moving into a residential care home and think it is likely that you may need 24 hour registered nursing care in the near future you may wish to consider choosing a care home, which offers both residential and nursing care in order to avoid having to move to a nursing home if/or when your needs change. **You should not need to pay for nursing care if you do not require 24 hour registered nursing care.**

### ***Sharing Information about you***

During your assessment we will make a note of information about you such as your name, address, date of birth, next of kin and details about any disabilities or illnesses. We will keep your information safe and secure.

We often need to share information about you with others involved in your care, such as a hospital consultant, district nurse, health professional or other council department. We will assume that we have your consent to do this unless you tell us not to.

Once we have identified the best type of care for you we can give you information on local care homes and help you to arrange a contract with the home you choose.

Some care homes charge self-funding residents more than those assisted by the local authority. You can ask us to arrange a contract for you at our price but a care home is not required to accept this arrangement.

### **How much will I pay?**

If you are moving into residential care **permanently** and have capital (including property) or savings over **£23,250** you will have to pay the **full** cost of your care. However, you may be able to get temporary financial help, which must be paid back later when your property is sold, or when you have made arrangements to pay the full fees.

The cost of residential care varies from home to home depending on the facilities they have and the services they provide. It is important to choose a home whose fees you will continue to be able to afford.

**Please Note: People intending to arrange and pay for their own admission to residential or nursing care, should consider whether they are able to fund their own care permanently. If your capital and savings drop below £23,250 you may ask Social Services to carry out a social care assessment as described above. However, Social Services will only offer support to meet your assessed 'eligible needs' up to the council's residential care or nursing rates and you may be assessed as not needing the same level of care that you previously paid for.**

### **NHS Nursing Care Payments**

If you are receiving 24 hour registered nursing care to meet specific nursing needs, you may be able to get help with part of

your care costs through your local NHS Primary Care Trust (PCT). They will make a 'determination' of your nursing needs and decide if you qualify to receive payments.

Typically, people with a need for registered nursing care will receive some of the following:

- Supervision and monitoring of their nursing needs
- Identification and tackling of potential health problems
- Referral to other healthcare professionals (GPs, therapists etc.)
- Monitoring and support for self-medication
- Drug therapies and medication as necessary

Payments are normally made directly to the care home and may mean that you have to pay less from your own money. If you think you may qualify for financial help with nursing costs, you can ask for a 'determination' of your nursing needs by contacting, your local NHS Primary Care Trust. Contact details are at the back of this Factsheet.

If you ask Social Services for an assessment of your needs we will work with the PCT to establish whether you are eligible for NHS payments.

### **NHS Continuing Care**

If your overall care needs are mainly health related you may be able to get your care costs paid by your local NHS Primary Care Trust (PCT). Contact details are at the back of this Factsheet.

The PCT will consider:

- The type of condition or treatment required and its quality and quantity.
- Symptoms that interact, making them difficult to manage or control.
- One or more needs which are so severe that they require regular nursing intervention.
- Unexpected changes in conditions that are difficult to manage and present a risk.

If you ask Social Services for an assessment of your needs we will work with the PCT to establish whether you are eligible for NHS payments. Contact details are at the back of this Factsheet.

### ***Information about Costs***

Any care home should be able to explain to you in writing what you are paying for.

### **Can I claim Social Security benefits to help with my care costs?**

Yes. If you are paying for your own care, you may be entitled to Attendance Allowance, Disability Living Allowance, Pension Credit or Income Support in addition to the State Retirement Pension or Incapacity benefit.

### ***Attendance Allowance (AA)***

If you are aged 65 or over, you may be entitled to Attendance Allowance to help you to pay for the care that you need.

### ***Disability Living Allowance (DLA)***

If you are under 65 years of age, you may be entitled to Disability Living Allowance to help you to pay for the care that you need and/or help with mobility costs.

You can claim AA or DLA by ringing the free telephone number 0800 88 22 00.

## **What if my AA or DLA has been suspended because I have been in hospital or in residential care?**

Once you are paying for your own care, without financial help from Adult Social Care and Health, you can ask for your AA or DLA to be reinstated. You need to write to:

**Disability Benefits Unit  
Warbreck House  
Warbreck Hill  
Blackpool  
FY2 0YE**

Your letter should include your name, address and National Insurance number. You may choose to use the following words:

**“I am writing to request that you reinstate my Attendance Allowance/Disability Living Allowance with effect from (insert date) because from this date I am self-funding my stay in residential care. I have entered into my own contract with the care home, without financial involvement from the Local Authority.”**

### ***Can I get a higher rate of AA or DLA?***

#### ***Attendance Allowance***

There are two rates of AA, lower and higher. If you want to apply for the higher rate of AA, you should write to the above address stating that you now have night-time care/supervision needs and request a ‘supersession’ to the higher rate.

#### ***Disability Living Allowance***

There are three rates for the care component of Disability Living Allowance – Low, Middle and High.

- To meet the requirement for the middle rate you must require frequent attention or continual supervision in the day.
- To meet the requirement for high rate, you must have night time care/supervision needs as well.

### ***Pension Credit***

If you are over 60 years of age, you may be entitled to receive Pension Credit on top of your Retirement Pension and other income.

If you do not already receive Pension Credit, you can make a claim using the free telephone number **0800 99 12 34**.

### ***Income Support***

This can be paid if you are under 60 and have savings under £16,000 and your weekly income is less than the levels set by government.

(Please note - If you meet the criteria for Income Support, you should double check whether you can get help from Adult Social Care and Health to pay for your care).

### **Making the most of your capital**

It is always worthwhile seeking professional advice about investing any large amounts of money that you have, for example from the sale of your property, which you may need to meet the cost of long term care.

You may wish to discuss this with an Independent Financial Adviser (IFA), with your bank, or with Help the Aged Care Fees Advice on **0500 76 74 76**.

## **How Do I Go About Finding A Suitable Care Home?**

A list of residential care and nursing homes that Blackpool Council contract with in the Blackpool, Fylde and Wyre area is available from the council website: [www.blackpool.gov.uk](http://www.blackpool.gov.uk) , by telephoning the Contracts Team **Tel: 01253 476387** or by speaking to a member of Blackpool Social Services staff.

To access a list of accredited residential care and nursing homes outside Blackpool you can either ask the relevant local authority's Social Services office or contact:

The Care Quality Commission (CQC) on  
Tel: 03000 616161 or email: [enquiries@cqc.org.uk](mailto:enquiries@cqc.org.uk)

## **What do I need to consider when I am looking for a Care Home?**

The following questions are general suggestions of what to look for when choosing a Care Home. There will be other things important to you. Do ask about them - this is the way to find out and help you make the right choice. If possible, visit more than one home.

### **Location:**

Can your relatives and friends easily visit the home?

Does the location suit your needs?

Is the home close to local facilities, such as shops, parks, post office?

Does it feel homely and welcoming?

Do you like the look of the home?

Is there a lift?

Can you move about easily in the home?

Is it too luxurious or too basic?

Is it too big or too small?

Can you use the garden or other private outdoor area?

Is it clean?

## **Personal Needs**

Can you have a single room or can you share if you wish?  
Can you bring your own possessions and furniture into the home?  
Can you use your room at any time of the day?  
Will your valuables be kept safe?  
Can you have your own telephone?  
Can you lock your bedroom?  
Can you have a television in your room?

## **Personal Care**

Does the person in charge make you feel at home?  
Do the staff seem friendly and talk to you?  
Do the staff talk to the resident and how do they talk to them?  
How would you be addressed and how do you address staff?  
What personal care is provided?  
How often can you have a bath?  
Can you choose a bath or a shower?  
Is there specialist equipment such as hoists and assisted baths?  
How far is it from your bedroom to the nearest bathroom and/or toilet?  
Are peoples' clothes cleaned and ironed?  
Will your own doctor be prepared to visit you in the home?  
What happens about hospital outpatients, dental and opticians' appointments?  
How much independence will you have?

## **Life within the home**

Do residents seem happy?  
Do residents hold meetings?  
What are the meals like?  
Are special diets catered for?  
Is there a choice of food?  
Can you make drinks or snacks for yourself?  
What is the daily routine, for example, will you be able to go to bed and get up when you want?  
Can you make private telephone calls?  
Are there any restrictions about making and taking calls?  
When can people visit?  
Can visitors stay overnight?  
What restrictions apply to smoking?

Are there 'No Smoking' areas?

Would you handle your own money and if not, what arrangements are made?

Is alcohol served or permitted?

Are there any house rules or restrictions, for example, on going out, time or return from visits?

Can you bring your pet with you?

## **Recreation**

Will you be encouraged to follow your hobbies/interests?

Are outings and holidays arranged? Are there any extra costs?

Are religious leaders and other members of the community encouraged to visit regularly?

Is a library provided?

Are escorts available if needed?

Points to note

Can you spend time in the home before admission?

How long is this trial period?

Are there any extra charges, such as laundry, continence aids, hairdressing, chiropody?

What happens if you become more dependent, for example, frail, ill, incontinent, lose your sight or cannot walk unaided?

How will the home cope if you become more dependent, especially if you are in an upstairs room?

What would happen if the home felt it could no longer cope with your care needs?

What happens to your room if you are away for a short time on holiday or in hospital?

How can you make a complaint?

Are your needs regularly reviewed?

Does the home cater just for residents or does it offer services to other people? (some homes offer day care to non-residents).

Can you get a written record about the standards of care available?

## Quality in Care

It is important that you should feel comfortable once you have moved into a home. A high quality service should:

- never tolerate any form of abuse – physical, sexual, mental or financial
- support people with the same respect they would want for themselves or a member of their family
- treat you as an individual by offering a personalised service geared to your needs
- enable you to maintain the maximum possible level of independence choice and control
- listen and support you to express your needs and wants
- respect your right to privacy
- ensure you feel able to complain without fear of retribution
- engage with your family members and carers as care partners
- assist you to maintain confidence and a positive self-esteem
- act to alleviate loneliness and isolation.

If you, or your relatives and friends, have any concerns about the way you are being treated, and your concerns are not been dealt with by the home, you can contact Social Services Direct for advice and help through the Safeguarding Adults Policy. Contact them on tel: (01253) 477592, email: [social.servicesdirect@blackpool.gov.uk](mailto:social.servicesdirect@blackpool.gov.uk), fax: (01253) 477827

If you are not happy at the home you have chosen you can move elsewhere. Contact Social Services Direct if you need help.

## Information about the home you choose

Care Home providers are required to give people personalised information about the fees and terms and conditions of their stay, to include accommodation, food, personal care and, if appropriate, nursing care. The information should include the method of payment of fees, by whom the fees are payable and how often the fees will increase. This information should be provided at the latest by the day the person moves into the care home, but ideally earlier. This requirement came into force in September 2006 in the Care Homes Regulations.

Service users should have an up to date statement of purpose for the home setting out

- The aims, objectives, philosophy of care, services and facilities
- The terms and conditions of the home, which should include:
  - the room to be occupied
  - overall care and services (including food) covered by the fee
  - fees payable and by whom (service user, council or health authority relative or another)
  - additional services (including food and equipment ) to be paid for over and above those included in the fees
  - rights and obligations of the service user and registered provider and who is liable if there is a breach of contract
  - terms and conditions of occupancy, including period of notice
- service users should be given a Service users Guide which includes:
  - a brief description of the services provided
  - a description of the individual and communal space provided
  - relevant qualifications and experience of the registered provider, manager and staff
  - the number of spaces provided and any special needs or interests catered for
  - a copy of the most recent inspection report
  - a copy of the complaints procedure
  - service users views of the home

## Where can I get help and advice?

You may wish to ask a relative, friend or an advocate to help and advise you when making decisions, which affect your future and finances.

At any time you may ask Social Services:

- For advice and help, especially if you are unhappy or have concerns about the care you are receiving.
- To assess or review your care needs.
- To work out whether you are entitled to financial help to pay for your care.

If you want to find out more about Adult Social Care and Housing please contact Social Services Direct.

Monday - Thursday 9am - 5pm

Friday 9am - 4.30pm

tel: (01253) 477592

email: [social.servicesdirect@blackpool.gov.uk](mailto:social.servicesdirect@blackpool.gov.uk)

fax: (01253) 477827

The team will be able to answer many enquiries at once.

However, if you have a complex enquiry we may need to visit you at home to assess your needs.

**Remember - care assessments and any advice you need from Blackpool Social Services are free! You may become eligible for financial help from social services if at any time your capital and savings fall below the upper financial limit. (Currently £23,250)**

Other organizations which may be able to help and advise you are:

<b>Organisation</b>	<b>Address</b>	<b>Tel/E-mail</b>
Age Care Fees Advice Line		0500 767 476
Age Concern	3 Cookson Street Blackpool FY1 3EF  <a href="http://www.ageconcernblackpool.com">www.ageconcernblackpool.com</a>	01253 622812 Fax 01253 751252 E-mail: <a href="mailto:ruth.lambert@ageconcernblackpool.co.uk">ruth.lambert@ageconcernblackpool.co.uk</a>
Bettercaring	Cairns House, 10 Station Road, Teddington, TW11 9AA.  <a href="http://www.bettercaring.co.uk">www.bettercaring.co.uk</a>	0845 644 1701
Blackpool Advice Services	South King Street, Blackpool. FY1 3EF  <a href="http://www.blackpool.gov.uk">www.blackpool.gov.uk</a>	01253 477477 <a href="mailto:welfare@blackpoolcab.gov.uk">welfare@blackpoolcab.gov.uk</a>
Blackpool Advocacy Service	Myriad House 6A Sky Ways Amy Johnson Way Blackpool FY4 2RP	01253 405959  <a href="mailto:admin@blackpooladvocacy.co.uk">mailto:admin@blackpooladvocacy.co.uk</a>
Care Aware helpline	08705	134 925
Citizen's Advice Bureau	6-10 Whitegate Drive Blackpool FY3 9AQ  <a href="http://www.adviceguide.org.uk">www.adviceguide.org.uk</a>	0870 126 4090 <a href="mailto:advice@blackpoolcab.org.uk">advice@blackpoolcab.org.uk</a>
Council for Social Care Inspection	 <a href="http://www.csci.org.uk">www.csci.org.uk</a>	0845 015 0120
Elderly Accommodation Counsel	3rd Floor, 89 Albert Embankment, London, SE1 7TP.  <a href="http://www.housingcare.org">www.housingcare.org</a>	020 7820 1343

Organisation	Address	Tel/E-mail
Help the Aged	Help the Aged, Information Department, 207-221 Pentonville Road, London, N1 9UZ.  <a href="http://www.helptheaged.org.uk">www.helptheaged.org.uk</a>	0808 800 6565. Fax: 020 7278 1116 Email: <a href="mailto:info@helptheaged.org.uk">info@helptheaged.org.uk</a>
The Relatives & Residents Association	24 The Ivories, 6-18 Northampton St, London, N1 2HY.  <a href="http://www.relres.org">www.relres.org</a>	020 7359 8136

### **Benefit Offices – Contact Numbers**

Disability Benefit Enquiry Line - 0800 882 200

Disability Living & Attendance Allowance – 0845 712 3456

Housing / Council Tax – 01253 478847

Inland Revenue – 0845 302 1478

Job Centre Plus (working age benefits) – 01253 615200

Pensions Credit – 0800 991 234

Pensions Service – 0845 606 0265

For more information about NHS continuing care or nursing care payments contact:

Blackpool Primary Care Trust

Seasiders' Way,

Blackpool.

Lancashire.

FY1 6JX

Tel: 01253 651200

[www.blackpoolpct.nhs.uk](http://www.blackpoolpct.nhs.uk)

## **Making a complaint**

All residential and nursing homes should have a complaints process, which they should give to you when you move in.

You can make a complaint if you are not satisfied with the service you have received or the way you have been treated. You can usually do this in writing or by speaking to a member of staff.

If you, or your relatives and friends, have any concerns about the way you are being treated, and your concerns are not been dealt with by the home, you can contact Social Services Direct for advice and help through the Safeguarding Adults Policy. Contact them on tel: (01253) 477592, email: [social.servicesdirect@blackpool.gov.uk](mailto:social.servicesdirect@blackpool.gov.uk), fax: (01253) 477827

If you need support in making a complaint contact: Customer Relations Team, Progress House, Clifton Road, Blackpool FY4 4US.

**Tel:01253 477700**

To ensure our services are accessible to all, documents prepared by Blackpool council are available in large print, Braille, on audiocassette or computer disc upon request. We can also provide help for sign language users and provide information in other languages. Please ask for details or Tel:01253 477477.

*The rules on funding your place in a residential or nursing care home are very complicated. If your circumstances are not covered here, please get further advice This information pack is a general guide. It is not an authoritative statement of the law and no responsibility will be accepted for actions consequent on its use. You may wish to seek independent legal and financial advice about the contents of this pack.*

## Moving into a Care Home

### Checklist

There is a lot to think about when you are considering moving into a care home. This checklist is to help you keep a record of the things that you have done.

<b>Have you .....</b>	<b>Date completed</b>	<b>Notes</b>
....checked that moving into a Residential or Nursing home is the right thing to do?		
....identified who is going to help you with the arrangements for the move?		
....checked that you have enough money to fund your care long term?		
...checked if you are eligible for any benefits?		
....got professional financial advice on investing your capital?		
....got a list of homes?		
... thought about what is important to you in your new home?		
....visited the home of your choice?		
....asked for copies of recent inspection reports for those homes that you are interested in?		
...asked your new home for written information on the care they provide and what it costs?		
... worked out that you will be able to afford the fees in the home of your choice?		

Have you .....	Date completed	Notes
... asked your new home for a copy of their statement of purpose?		
....asked your new home for a copy of their service users guide?		
... decided who you will contact if you are not happy, for any reason, at the home of your choice?		