

Advice if you are considering long-term care in County Durham

Factsheet



What is long term care?

One in four of us may need long-term care or support, but few of us like to think about it until it happens. Care can involve help in your own home as well as residential or nursing care homes. You may be considering long-term care because you:

- Are an older person considering getting help with care and support for yourself
- Have a need to fund care immediately
- Are a family member, a carer or have Power of Attorney of somebody needing to fund their care
- Have a child, over 18 or approaching adulthood with disabilities and want to ensure they have financial security after you die
- Have a disability and want to plan your financial future to make the best use of compensation payments, or if you think your ability to work and support yourself financially may lessen over time

Finding care and support

If you live in County Durham and think you need care and support, your first step should be to visit our Locate website www.durhamlocate.org.uk

Locate hosts a range of information and advice, including organisations to help you live as independently as you can.

If you find using the internet difficult, ask a friend or relative who you are happy to share your information with, to help you. You can use computers for free at your local library (booking advisable). If you don't have anyone who can help or can't access a computer, please contact Social Care Direct on 03000 26 79 79 who can assess your care and support needs over the telephone.

Assessing your care and support needs

You can complete some simple questions in Locate's 'My needs' about yourself and your situation which will help Locate guide you to useful information for help and support. Depending on your responses you may be given the opportunity to answer some further questions to assess your needs.

Payment for care and support

Social care, unlike health care, is not free to everyone. There is usually a cost for care and support services. Some people may be eligible for financial support from the council. Many people find it useful to get advice from an independent financial adviser or an independent organisation. Locate can help you search for local independent financial advisers.

If you need 'nursing care' you may be entitled to funding from the NHS for all or part of the cost. To find out if this is the case, you will need an assessment by a social worker and registered nurse.

What to do if you need care and support immediately or in the near future:

Always check first with the council about any support they can give. The council will assess your care and support needs and those of your carers.

If your circumstances meet the conditions for support and you wish the council to pay towards the cost of services, they will then assess your income assets and capital (such as savings). If your income assets and capital are below certain levels then the council may pay some or all of your long term care costs. If you are not happy with the decision they make you can appeal this. Information about how to appeal is available from Social Care Direct (03000 26 79 79).

The council will also be able to help you with information about the choices you have for meeting your care needs and how to arrange care. Many people wrongly assume that they will need residential care when there may be options which will enable them to stay at home.

Your council and your GP or other NHS services can also offer some people help to try to regain their ability to manage more independently through the use of equipment or adaptations to your home, or through programmes of rehabilitation. You may find it helpful to ask your social worker or care coordinator about this.

Always check to see what benefits you are entitled to. Not all benefits are means tested and you may qualify for Personal Independence Payment if you are under 65 or Attendance Allowance if you are over 65. Attendance Allowance cannot normally be paid if the council or the NHS are funding your care in a care home.

If you don't qualify for financial help from the council, you will normally have to pay the cost of care from your own income and savings. If you move into residential care, the value of your home (if you own one), may be taken into account and a legal charge would be put on the property until it is sold. The sale of the property can be deferred if you don't wish to sell it immediately. It is important to make sure you find out as much information as possible before making care funding decisions.

There is a range of information to help you understand the way in which care can be funded and the other issues to consider in relation to your individual situation. You may also wish to take specialist financial advice before making any decisions.

Information which you may find helpful:

You can find out more information for immediate or future needs from The Money Advice Service. The Money Advice Service offers impartial information and guidance about your money to help you work out what's right for you. Search for 'long term care' at www.moneyadviceservice.org.uk to find information on what options may be available and what you should think about before making a decision.

There are many other sources of financial information. You should satisfy yourself that the information you get meets your needs. If you access information from banks, from insurers or other similar organisations, they may be giving you information to persuade you to buy their products. They should tell you if they are giving you information just about their own products and no others.

Financial advisers

It is sensible to get independent financial advice if you have savings, property or a payment you want to invest.

When you choose a financial adviser, there are a number of things to consider as you will be trusting them to give you advice about one of the most important decisions you may ever make.

We hope this checklist will help you.

1. You should find out if the financial adviser you choose is qualified and accredited to give you advice.

Later Life Advisers specialise in the financial needs of older people. Those advisers who have taken steps to become independently accredited can offer added reassurance that they offer the practical help and guidance needed to make the right decisions at the right time.

(The Later Life Adviser Accreditation Scheme has been developed by the standard setting body the Financial Services Skills Council (FSSC) in collaboration with the specialist financial services consultancy SVARfair).

2. Ask how the advice will be paid for and how independent it is.

There are three main ways of paying for advice:

- a. **Fees** – where you pay the adviser a fee, either at an hourly rate or at a set fee.
- b. **Commission** – where you pay indirectly through commission, which is deducted by the product provider from the product(s) you invest in. As well as the initial commission charged when the product is taken out, there may also be annual commissions (known as trail commission) paid in small ongoing amounts in the years after you buy the investment/product.
- c. **Fees and commission** – by paying a combination of fees and commission.

Not all financial advisers offer all three payment options. Make sure the adviser offers the payment option that you want. Ask the adviser to explain what you're paying for, how much it will cost and how you will pay for it.

If you want to pay by commission, ask your adviser how this will be calculated and whether this has any effect on the advice you will be given. Make sure you understand and are comfortable with the payment arrangements before proceeding. If you're getting investment advice, ask your adviser if the costs include a review of your investments from time to time or if you must pay for that service separately.

You can access general information about paying for care and information about accredited financial advisers in your area through the Society of Later Life Advisers (SOLLA), www.societyoflaterlifeadvisers.co.uk

SOLLA was founded in 2008 as a not-for-profit organisation. It helps consumers to find accredited advisers who advise in the Later Life market. The advisers you will find through this route will either work on a fee or a commission basis. All SOLLA advisers are members of the Later Life Accreditation Scheme.

Younger disabled people

Independent information and advice in relation to finances for younger people with disabilities and for parents with adult disabled children is generally more difficult to find but advisers who understand paying for care will be able to help and some SOLLA advisers specialise in this area.

Other sources of information and advice in relation to care/care costs for older people

Independent Age provides independent information and advice for older people and their families about care and support issues – ring Independent Age on 0800 319 8789 or visit www.independentage.org

Age UK provides independent information and advice on finding and paying for care – ring Age UK Advice line on 0800 169 2081 or visit www.ageuk.org.uk



Need
help finding
the right
care and
support?

locate

Care and support in County Durham

This free online resource provides a wealth of information and services making it easier for you to make plans now and in the future.

www.durhamlocate.org.uk

Please ask us if you would like this document summarised in another language or format.

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