

NHFA News Release

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For immediate release Wednesday 9th July 2003

NHFA Calls for Better Practice when Placing Self-Funding Older People In Care Homes

The very sad case of 102 year old widow Winifred Humphrey dying 17 days after being evicted from her care home compounds the need for the Government to look at levels of local authority funding for care home places. This is the second reported incident, some may remember the shocking reported case of 88 year old Violet Townsend who died after being moved to a cheaper care home. How many cases have not been reported? This brings to the forefront the need for better practice when placing older people into care homes who are going to be self-funding.

The need for care often arises when least expected. Moving a loved one into an unknown environment, worrying about costs and not fully understanding what the State provides can be distressing and frustrating for all involved. Many older people after being in a care home for a short while find themselves running out of money but wishing to remain in accommodation which is more expensive than the Local Authority is prepared to pay for. Families find themselves in the precarious situation of having taken responsibility for care home contracts for full fees being unable to fulfill the commitment. The result is distress and disharmony between social services, the care provider and the family. At the centre of all this is the vulnerable older person ending their days in a situation that can hardly be described as dignified.

This need not be the case.

The NHFA believes best practice when considering care plans for self-funding care home residents should include:

- Reference to the Community Care (Residential Accommodation) Act 1998 to include a Sec 47 assessment of need. This will avoid individuals choosing accommodation that may not be suitable for their assessed needs if they had to fall back on social services funding.

- Make sure they claim all their welfare benefit entitlements. Like Attendance Allowance or the ability to claim additional income support if the Local Authority is not involved in the funding whilst their property is being sold.
- Most importantly, considering their ability to meet the cost of their chosen care, not just in the immediate future but over the long term. Ensuring the individual or someone close is capable of making an informed choice of suitable accommodation and its affordability over the long term.
- These issues should be addressed at the outset, making families aware of the consequences of running out of money. Whether the Local Authority would be prepared to take up the contract. In particular the future possibility of requiring third party contributions. Families should be advised to discuss the consequences of no longer being able to afford a full fee with their chosen care provider and local social services.

Paying for care is one of the most daunting issues for older people and their families. Often they are not financially aware but expected to handle large sums of money.

[Could you expect to check into an hotel without leaving an imprint of your credit card?](#) If older people received appropriate financial advice from an adviser who understood their special circumstances at the outset it is unlikely that many of them would be in the position of running out of money or future problems could be identified and addressed. There are very efficient plans for providing care home residents with a guaranteed increasing income to meet care costs for life.

The careful planning and structuring of a care home residents' affairs will benefit all involved:

Older people benefit by receiving their chosen care without feeling a burden on the local authority or the family.

The family as a whole benefit because any financial and legal worries are taken care of. They have peace of mind that their relative can afford their care and will not run out of money.

The care provider is happy in the knowledge that he will continue to receive a full fee for the duration of the resident's stay, which must inevitably enable standards to be maintained and reduce the chance of forced closure.

Social services benefit because their limited funding will never be called on and can be utilised to provide placements for the most needy of cases.

The Health Authority – Timely assessment and discharge facilitated by extra funds will alleviate unnecessary bed-blocking.

The NHFA believes financial security is an essential ingredient in providing older people with a feeling of independence, dignity and well-being.

NHFA advice is free and available to all regardless of means and can be accessed through a *freephone* Care Advice Line **0800 99 88 33**, web site, **www.nhfa.co.uk**

Further information can be obtained from NHFA, St Leonards House, Mill Street, Eynsham, Oxford, OX29 4JX. Telephone 01865 733000 Email enquiries@nhfa.co.uk

Ends

Notes for Editors:

The Nursing Home Fees Agency (NHFA) independent of all care providers, financial institutions and authorities provides free advice and information on obtaining and paying for long term care. NHFA advice is available to all regardless of means and encompasses the many financial and legal issues older people and their families should consider when the need for care arises.

Combines specialist financial advice with the complexities of our care system including local authority assessment and charging procedures, health authority responsibilities, DWP welfare benefits and legal matters i.e. enduring power of attorney.

Free Publications include Long Term Care Guides and an extensive range of 'Infosheets' on common problems including 'Treatment of Couples', 'Treatment of Property', 'Deprivation of Assets', 'The Legal Framework', 'Local Authority Charging Procedures', 'NHS Nursing Care Contribution', 'Immediate Need Care Fee Payment Plans', 'Issues Surrounding Choice' and 'Inheritance Tax Planning'.

The aim of the NHFA is to enable older people meet the cost of chosen care for life whilst also preserving their original capital and with that their independence, dignity and right of choice.