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JRF 'Facing the Cost of Long-Term Care' - Comment

NHFA welcomes the recent report from the Joseph Rowntree Foundation (JRF) that calls for a review of the funding of care for older people. The JRF report concludes that the current system is not sustainable or fair and urgent work needs to be undertaken now to create a system of funding that is both fair and affordable for older people today and future generations.

Philip Spiers, Managing Director of NHFA says, " Although much of the what the JRF report says makes sense, from the front line of delivering advice on funding care today, it is clear that many of the contentious issues are money led. And, until the Government allocates more resources to a system under severe financial strain or, as the recent OFT report recommends, people seek appropriate advice the problems will continue."

NHFA advice line cites many instances of unfairness caused by lack of resources for example:

- Local authorities unlawfully denying individuals the right of choice of care home because places are purchased on block contracts and not according to individual personal choice or, setting their standard rate for care home places so low that families are forced to top-up care fees.
- Many older people are being denied full entitlement to state funding either from the NHS, Local Authorities or DWP benefits agency because a lack of training in the statutory sector of peoples rights from a confusing and incoherent care system.

NHFA does not believe it is necessary to greatly raise the means test threshold to protect people's Estates from the 'catastrophic risk' of losing all one's assets. The average cost of an Immediate Need Care Fee Payment Plan (ICP) at around £50,000 to meet the shortfall in income to meet care costs for life would only cost approximately 25% of the average home sales value. Releasing the remainder of the asset for investment for growth and an eventual inheritance.

Philip Spiers says, " The problem is people are not pointed in the right direction for advice. According to Medical Direct who handles all ICP applications last year only 3840 applications were made and only around 1500 were sold meaning that less than 12% of people considered this option. Combining this with advice on maximising your state entitlements and choosing appropriate care will solve many of the problems"

NHFA Advice can be accessed through a *freephone* Care Advice Line **0800 99 88 33**, web site **www.nhfa.co.uk** or through a nationwide team of NHFA long-term care advisers.

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

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Notes for Editors:

The JRF Report can be found [here](#)

NHFA independent of all care providers 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 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' and 'Issues Surrounding Choice'.

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.