

NHFA Care Advice Line Calls Escalate as Cash Strapped Authorities Deny Funding

It won't be a very happy start to the New Year for the many older people and their families living a nightmare as many Social Services Departments run out of funds. Typical for the time of year NHFA Care Advice Line has seen an increasing number of calls where local authorities have been unable to place older people in care homes or deliver home care packages because their funds have dried up.

What are the main problem areas?

3rd Party Top-ups (The amount required to top-up care home fees charged over and above the local authority rate, because homes cost more than councils are prepared to pay.)

The nature of the calls are varied from families being 'told' to top-up relative's care home fees, distressed callers unable to afford required top-ups, families forced to pay to avoid their relatives being sent to inappropriate accommodation, older people being placed in care homes requiring top-ups and relatives not having the situation explained to them. Ironically, Many of these calls followed the Health Ministers press announcement that 'no-one should have to pay a top-up'.

12-week property disregard funding. (Local Authorities will assist with care home costs for the first 12 weeks of living in a care home and disregard the value of a former home)

The nature of the problem is most commonly that Local Authorities are either **not advising clients of their entitlement to the 12-week disregard, or taking their time about assessing, or even under-assessing individuals.** Some gave the reason for the delay as limited funding. Quite often callers remarked on the lack of help from Social Services, and their frustration at trying to place their relative in care without any support. One caller was informed that 12 week disregard funding was not available and if they went ahead and placed their relative in a care home they would be treated as doing so of their own volition and would have to forgo any funding. One local authority stated that they were short of cash and if the client did not access the 12-week disregard, they would be viewed more favorably for a Deferred Loan!

The problem over accessing the disregard appears to have begun/escalated since the end of September (during which month NHFA recorded no problems). This accords with the theory that LA budgets govern the availability of funding, which drives the assessment process and decisions relating to the 12-week property disregard.

Local Authority Charging Procedures

Other problems arising which cause older people and their families frustration including, inappropriate assessment of care needs, delayed assessment/delayed discharge, Information not provided by Social Services in a timely manner resulting in either poor or no take-up of benefit. Personal Expenses Allowance award disputed, treatment of bonds with life insurance- (to disregard or not to disregard), families being sent to look at inappropriate homes for relatives. *In hospital* - under pressure to find homes, but no advice or support provided.

Social Service Departments are grossly under funded by Central Government and as our older population increases so will these problems. Philip Spiers Director of NHFA says “ Most of the problems we encounter particularly at this time of year are money led. In many cases decisions made by the authorities we consider to be unlawful in denying older people their rights to care services or funding and could be avoided if people had appropriate advice at the outset. The NHFA Advice Team empowers people to challenge many of these distressing situations.”

NHFA advice and information is **free** and available to all regardless of means and combines financial advice with the complexities of local authority charging and assessment procedures, health authority responsibilities, DWP benefits and legal matters.

NHFA provides free advice to families on what they may rightfully expect from the State and financial advice on how best to pay for care whilst preserving capital and with that independence dignity and choice.

Copies of the NHFA Long Term Care Guide and detailed LTC information sheets can be obtained from NHFA, St Leonards House, Mill Street, Eynsham, Oxford, OX29 4JX, or through the Care Advice Line 0800 99 88 33, or website www.nhfa.co.uk

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Notes For Editors

The above is a sample only of calls received and excludes the hundreds of calls still being received relating to the confusion over NHS continuing care funding.

The twelve-week property disregard is for those people that will be funding their own care from the eventual proceeds of their former homes. It equates to a contribution from the local authority of around £3,000.

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Long-term care facts available on www.nhfa.co.uk