

# Long term care

## *choosing a care home, charges, support*

VOCAL - Voice of Carers Across Lothian ● August 2018

### Choosing a care home

There are a number of directories that you can access online to search for care homes in Edinburgh and other areas. City of Edinburgh Council has a directory of care homes in Edinburgh - visit: [www.edinburgh.gov.uk/directory/34/care\\_homes\\_short\\_breaks\\_and\\_day\\_services](http://www.edinburgh.gov.uk/directory/34/care_homes_short_breaks_and_day_services) or contact Social Care Direct on **0131 200 2324**.

The Care Inspectorate's website explains how they regulate and inspect all care homes. Their reports tell you about the quality of each care home and they can also provide a comprehensive list of all care homes in your area.

Visit [www.careinspectorate.com](http://www.careinspectorate.com) or call **0345 600 9527**.

You can arrange a visit to a care home or ask for someone from the home to visit you. Write down the things you and the person you care for want to ask and bring the list with you on visits.

A care home should be homely, safe and secure to enable people to carry on leading as full a life as possible. Don't be embarrassed to ask lots of questions, and have a good look around. Here is a list of some things you may wish to think about:

- **Location:** Is it close to local amenities and your home?
- **Ambience:** What is your first impression?
- **Staff:** Are there enough staff? How do they behave? What professional qualifications do they have?
- **Accommodation:** Do you get your own room? Toilet facilities?
- **Facilities:** Are there visiting hairdressers, chiropodists etc?
- **Freedom:** Are safeguards in place for vulnerable adults?

### ● Emotional support

Thinking about long term care in a care home can be an emotional time for people. As a carer you may experience emotions including guilt, loss, grief and isolation. VOCAL can offer group and individual support to help with these feelings, and has produced a self help booklet for carers - call **0131 622 6666** for a copy.

### ● Long term care planning surgeries

Many carers are concerned about paying for care home fees, how much they will have to pay and what happens to property. VOCAL runs free monthly surgeries with a Chartered Financial Advisor who can explore options with carers. This surgery would be of most benefit to carers where the move to long term care will take place in within 6 months. To book an appointment call VOCAL on **0131 622 6666**.

- **Condition-specific information:** Do they have other people of a similar age? Are staff trained to deal with specific conditions eg dementia?
- **Meals:** Is there a choice of good quality, nutritious meals?
- **Pets:** Are pets allowed in the care home?
- **Activities:** What activities are provided by the care home?
- **Keeping in contact:** access to telephone or internet?
- **Having a say:** How does the home handle problems?

## Paying for care

If someone is assessed as needing to live in a care home, then their finances have to be assessed - taking into account the capital and income of the person moving into the care home.

Capital includes property, investments and savings in that person's name. Half of any capital in joint names will be taken into account. Pensions and state benefits are assumed capital from income. Care home residents can get 50% of their private pension paid to a spouse who continues to live at home.

The value of property is not treated as capital if the person's spouse or partner, relative over 60 or a relative under 60 with incapacity continues to live there. If a carer (who is not a spouse or partner) has been living in the house this can be disregarded at the discretion of the local authority.

There are upper and lower limits which define how much someone needs to pay. These figures change in line with inflation and are included in the revised versions of Charging for Residential Accommodation Guidance (see 'useful resources' on the right). If someone has over the upper limit they will be asked to pay the full cost of care.

Some types of income are disregarded or partially disregarded including the surrender value of life insurance policies, money held in trust and personal possessions.

If the person you care for is assessed as needing personal and/or nursing care, then they will get the costs for both deducted from the care home fees. The amount is less for people under 65. Charging procedures can be complicated so it is worth seeking advice - see page 1 for details about the support that VOCAL can offer.

## Care Inspectorate

Care services in Scotland must be registered with the Care Inspectorate, who also inspect and grade them, to ensure they follow the National Care Standards. They also deal with complaints and can take action to force services to improve. Call **0345 600 9527** or visit: **[www.careinspectorate.com](http://www.careinspectorate.com)**

## Useful resources

### Charging for Residential Accommodation

**Guidance** - visit: **[www.scotland.gov.uk/Topics/Health/Support-Social-Care/Financial-Help/Charging-Residential-Care](http://www.scotland.gov.uk/Topics/Health/Support-Social-Care/Financial-Help/Charging-Residential-Care)**

### Local authority charging procedures for care homes

For information about paying for care, what happens to property, what to do and think about before a move to care home and a checklist for visiting care homes:

**[www.ageuk.org.uk/scotland/information-advice/care-and-support/care-homes/](http://www.ageuk.org.uk/scotland/information-advice/care-and-support/care-homes/)**