

## **Moving to Residential or Nursing Home Care**

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Making the decision that the person you care for should go into permanent care is a very difficult and emotional one. There are many things to consider and it is important that all aspects are explored and discussed, even if your decision has to be made quickly. Unless the person you care for is no longer able to understand, you should discuss the situation fully with them - after all it is they who will have to live in the home you choose. You may find it difficult to let go of your caring role, even though you know it is the right thing to do.

### **What type of care?**

You will need help in making this decision and in choosing the right home. Those who have been advising you during your caring, such as your Community Nurse or GP, Care Manager, Consultant or Hospital Social Worker, should be able to advise you on homes suitable for the person you care for and may recommend one or two.

There are two main types of accommodation:

#### **1. Residential Care Home**

For those people who do not require nursing care.

They may be run by the Local Authority, privately owned or run by a voluntary organisation.

#### **2. Nursing Home**

For those needing a higher level of nursing care.

They may be privately owned or run by a voluntary organisation.

### **Questions to ask about the home you are considering:**

The most important thing to do is to visit any possible home, preferably with the person you care for, so that you can judge the facilities yourself.

Observe particularly the location (is it easily accessible for visiting); are the facilities, eg a garden or communal rooms, suitable for your relative; observe how the residents are treated by staff; what are the bedrooms and bathrooms like (sharing, privacy, cleanliness); what activities (if any) are taking place; general rules and regulations (are residents treated as individuals), etc. Most

importantly, ask about the **cost**, including any extras such as incontinence pads, and also what happens when the fees go up.

If the person you care for needs a particular type of care because of their disability, or you want somewhere that they can have a degree of independence (say for young adults), you may have to look further afield for the right place.

You should also ask about whether your relative will be able to continue to stay at the home if their condition deteriorates, eg they become incontinent or confused, as many residential care homes are unable to accept people needing this level of care.

## **Contract with the Home:**

It is important to have a written contract. This should include details of the care that is being provided, as well as precise costs and what they cover. You should ensure that the amount of notice required by the home is clear, as well as the circumstances in which your relative may be asked to leave the home.

## **Inspection of Care Homes:**

All residential care homes are under review by The Care Quality Commission and local assessment reports for areas focused will be available for the public to read, from September 2010, with a national report due December 2010.

Ask any home that you are considering to let you see a copy, or -

Contact: Care Quality Commission  
([www.tinyurl.com/carehomereview](http://www.tinyurl.com/carehomereview))

Tel: **03000 616161**

## **Paying for Residential Care**

The majority of people who need help to pay for their care get it from the local authority. You are free to choose your own residential or nursing home, but if this costs more than Surrey County Council is able to contribute, then you will need to approach other sources to fund the difference.

Some people who have high or complex nursing needs may have the full cost of fees in a nursing home paid for by the NHS under Continuing NHS Healthcare. For others not meeting the criteria for fully funded care, it is also the responsibility of the NHS to pay for the care you receive from a registered nurse in a home that provides nursing care. Any registered nurse care costs are determined by an assessment and the current rate is £108.70 a week. The payments are made to the home which is supposed to pass this on to you by either lowering your fees or by refunding to you the payments made by the NHS, with an explanation of how the amount has been taken into

account in calculating fees. The person you care for will only be expected to pay the full cost of their care and accommodation if their capital resources, which may include their property, amounts to **£23,250 or more**: or if they have sufficient income available to pay the charge.

If someone has less than £23,250 (or their capital reaches this level), or when they have insufficient income to pay the charges, Surrey County Council will assist. Their financial situation (and that of yourself if you are their husband/wife) will be assessed and the contribution worked out. It is reviewed annually or when relevant circumstances change. Make sure that all details are fully explained to you or seek independent advice (see below).

Registered nurse care costs: an assessment of any nursing needs could help to meet some of the health related costs of a Nursing Home.

### **Will the family home have to be sold?**

Any property owned by a person going into long-term residential or nursing home care will be considered in these calculations. If their income is insufficient to cover the fees it may be necessary to sell the property to meet these charges.

**The value of the property will not be included in the assessment** if any of the following people are living there:

- the person's partner, or former partner
- a relative with a disability
- any dependent children under age 16
- a relative over the age of 60

### **Is there any alternative financial help?**

Additional Income Support Pension Credit may be available in certain circumstances where you make your own care arrangements and Surrey County Council is not involved financially but you are advised to seek advice on this (see below).

### **What happens to allowances paid to the person you care for or yourself?**

**Mobility Allowance** will continue as long as the person still meets the eligibility criteria, and will not affect contributions to care costs.

**Attendance Allowance or Disability Allowance** will cease after 4 weeks in residential care unless the person is paying the full costs for their care in a private home.

**Carers Allowance** will no longer be paid to you as a Carer.

*You may need to reassess your own financial position, so you should seek help.*

## **Sources of independent advice:**

**CAB (Citizens Advice Bureau)**

Tel: **08448 487969**

**Carers Support (Waverley)**

Tel: **01252 718166**

**Carers Support (Guildford)**

Tel: **01483 458123**

**Age Concern Surrey**

Tel: **01483 503414**

## **What to do if you are unhappy about any of this process**

If you do not feel that you have been treated fairly and wish to complain or do not agree with the financial assessment, there is a clear procedure set out for this (see Factsheet 2). Take advice from those listed above.

## **After the move**

Give yourself time to adjust to the new situation and the spare time that you now have. Let the staff of your relative's new home guide you as to how often to visit, so that the person has time to settle in to their new surroundings. When you visit, remember that you can now give that person as much quality time as you wish, without feeling exhausted and stressed.

## **Relatives Association**

This organisation advises and supports relatives on any matter concerned with residential care. They work to maintain and improve the quality of residential care available and also try to find ways to create common understandings between residents, relatives, care providers and staff.

Contact: The Relatives Association, 5 Tavistock Place, London WC1H 9SN

Tel: **020 7359 8136**

**For further information:** [www.counselandcare.org.uk](http://www.counselandcare.org.uk) or [www.direct.gov.uk](http://www.direct.gov.uk)

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*Produced by Carers Support Guildford and Carers Support Waverley*

*For more information contact:*

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