

## Residential Care

***Your Employee Wellbeing is dedicated to helping employees find the best advice, support and care in their personal and work lives. Expert services include access to health and fitness professionals, from nutritionists and osteopaths to life coaches, therapists and counsellors.***

### What is residential care?

Residential care refers to long-term care given to adults who stay in a residential setting rather than in their own home or family home. There are various residential care options available, depending on the needs of the individual.

<b><i>Type of care home</i></b>	<b><i>What they offer</i></b>
<b>Care homes</b>	Provide personal care, such as washing, dressing, taking medication and going to the toilet. They may also offer social activities such as day trips or outings.
<b>Nursing homes</b>	Provide personal care as well as assistance from qualified nurses. Sometimes called care homes with nursing.
<b>Care homes with dementia care</b>	Designed to make people with dementia feel comfortable and safe.
<b>Dual-registered care homes</b>	Accept residents who need both personal care and nursing care. This means that someone who initially just needs personal care but later needs nursing care won't have to change homes.

### How do I arrange residential care?

The first step would be to ensure that the person requiring care has had a needs assessment carried out by their local adult social services department to see what type of care home would suit them best. The local authority can help give advice on finding care homes in the local area and provide you with details and support in finding the home to best suit your relative's requirements. Parental Choice can also help run care home searches to find the best options in your area that suit your budget and needs and help you make decisions as to which way to go moving forward.

## What care can I expect?

In a residential care home, residents live together and are cared for by care workers. Typically, residents have their own bedroom which may also have an en-suite toilet or shower room. Their care requirements tend to be low level, focused on companionship and basic levels of support such as help getting dressed, social events and meal provision.

A nursing home has qualified nursing staff on duty 24 hours a day. That's why nursing home fees may be significantly higher than a residential care home (which provides only personal care).

If your relative requires specialised nursing care, there are nursing homes with trained staff to deal with specific needs. This includes nursing homes which specialise in caring for residents with dementia.



Again, a nursing home which caters for specific medical needs will involve higher home fees. However, dementia care does not necessarily need to be provided in a nursing home – or by nurses.

If you are looking for a nursing home, it is a good idea to:

- Pick one where money will not be spent on services that are not required.
- Think ahead to make sure your preferred home can provide higher levels of care in the future. This is so your relative can avoid having to move from one home to another if healthcare becomes a priority.

## What are nursing needs?

Examples of nursing needs include:

- dressing an open or closed wound
- artificial feeding
- medicine through injections, and
- intensive rehabilitation resulting from a debilitating disease or surgery.

A GP (or the doctor responsible for the discharge from hospital) will advise as to whether your relative may need nursing care and the length of time the care will be required.

You can sometimes have to choose a care home or nursing home in a hurry. This can happen after an illness, a hospital stay, or a fall. This can give you a limited time to decide where the best place would be for your relative and how to pay the care costs. Your choices may also be limited because some care homes have waiting lists. The more time you can spend choosing the right care home for your situation, the better.

### **Care homes for people with dementia**

A person with dementia will need more care and support as their symptoms get worse over time. This may mean that a move into a care home can better meet their needs. If you have been helping a relative live independently with dementia or are a carer, this can be a hard decision to make.

It is important to remember that there are many positive aspects to moving into a care home. These include:

- 24-hour support from care staff
- knowing that the person with dementia is in a safe place
- social activities with other residents

### **Deciding to move into a care home**

Sometimes the person themselves can make the decision. But the person with dementia often lacks the ability to decide. If you or someone else has a lasting power of attorney, you can make the decision for the person with dementia, as long as it's in their best interests.

Please note that while it is preferable to talk to the person with dementia about their preferences regarding a care home there maybe circumstances where that discussion would just be too upsetting and difficult to do. In such a situation the judgement of the person who has the power of attorney must be taken into consideration as they will act in the best interests of their relative.

### **Dual-care residential homes**

Some care homes provide care both with and without nursing. These are known as 'dual-registered' homes. The advantage of these homes is that if someone's care needs increase after they move into the home they can continue to receive the right level of care without having to move again.

### **How much does residential care cost?**

Residential care can be quite expensive, and the sums can come as quite a shock to families when they first understand what can and cannot be covered by their Local Council and what needs to be paid for by the individual.

Care home fees are made up of:

- Living costs: accommodation, laundry, meals, heating and lighting.
- Care costs: residential care, nursing care, dementia care.

Care homes provide care 24 hours a day, 365 days of the year. This gives an average cost per hour of £3.70 for residential care and £5.09 for nursing care.

The average cost of a residential care home in the UK, in 2017/18, was £32,344 a year. This rose to over £44,512 a year when nursing care was included. The cost of care homes varies across the UK with London and the South East having significantly higher costs than other parts of the country.

### **How could finances and property affect the fees?**

If your local council carries out a care needs assessment and finds your relative needs a care home place, they will do a means test. This may take into account the value of their property, as well as their income and savings.

Here is how the means test for social care will look at the capital (savings and property) and how this will affect the care home fees.

<b>Your capital</b>	<b>What you will have to pay</b>
Over £23,250	You must pay full fees (known as being self-funding).
Between £14,250 and £23,250	The local council will fund some of the care and your relative will contribute to the rest.
Less than £14,250	This will be ignored and will not be included in the means test – the local council will pay for the care. However, they will still take any eligible income into account.

Certain types of income, such as money from certain disability benefits, may not be counted in the means test. This is the same for certain types of capital. All other income and capital can be taken into account.

### **Price limits and top-up fees for care home places**

There is usually an upper limit on how much a local authority will spend on care home fees. This is referred to as the usual, or standard, rate.

When advising you or the relative you are supporting, the local authority will normally tell you what their price limit is. Sometimes they will provide a list of care homes in the area within this budget and a choice can be made from this list. You may also find a different care home in the area yourself that is within the budget and that would be acceptable too.

Under the Care Act, the local authority must offer at least one care home option that meets your relative's needs, but they should offer more than one. If it is not possible to meet such needs within their price limit, they must fund the care in a more expensive care home. No one should be asked to pay a top-up fee, unless the local authority has offered a suitable care home place within its budget that meets the required needs. Your relative (or your relative's carer, deputy or attorney) can choose to stay in another, more expensive, care home. If this is the case the local authority may agree to part-fund your relative's place in a more expensive care home, as long as a third party (such as a relative or a charity) agrees to pay the difference. This difference is between what the local authority would usually expect to pay (based on your relative's care needs and the local authority's price limit) and the extra cost of the more expensive care home. This difference is often referred to as a top-up fee. In some cases, this can now be paid by the person with dementia themselves for example, if they are receiving section 117 aftercare under the Mental Health Act.

Top-up fees may be paid to the local authority or to the care home directly. The local authority must ensure that the person paying the top-up is willing and able to meet the additional cost and enters into a written agreement with the local authority. The agreement should include information about what will happen should fees change, or if circumstances change and fees cannot be paid.

If the top-up fee stops being paid, the local authority may move your relative to a care home within its budget. This new home must meet the assessed needs. To avoid this disruption, it is important to consider whether it is possible to continue to pay the extra amount for as long as is needed, bearing in mind that this might go up over time.

**Your Employee Wellbeing has been making a difference to employees since 2011. If you would like to find out more about our services, please get in touch.**

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