

Adult Social Care

# Choosing and paying for a care home



MANCHESTER  
CITY COUNCIL

# Choosing and paying for a care home

Most people are able to live in their own homes, sometimes with support and help. Some will decide to move into a care home, particularly as they get older, either for short periods or permanently. Choosing a care home is an important decision. It will, after all, be your new home.

This is a guide to the different types of home, how we can help you to make the right choices and what the rules are about paying for care.

# Making your decision

Often a move into a care home is suggested following a bad accident or crisis – maybe an illness or a fall – but it may not be the only, or the right, solution. Think about why you are considering moving into a care home. Is it largely because other people advise it? Or do you really want to make the move?

Extra care housing or supported accommodation may be another choice for you. Or you may prefer to get help to stay in your own home. Some people move in with their children or other relatives. It is also possible to just have a short stay in a care home and then make a decision.

*If you haven't already been in contact with us at Manchester Adult Social Care to talk to a care manager about your needs, your options and how to pay for your care, this is the time to do it. Contact details are on the back page of this leaflet.*

**Your care manager, your family and friends, or people such as your doctor, can help you to work out what you want to do, but it is up to you to decide what is best for you.**

# What is a care home?

A 'care home' or 'residential home' usually means any home that offers accommodation and personal care – such as help with washing, dressing and going to the toilet. Some homes also provide nursing care for people who are extremely frail or need lots of medical attention, and should have a qualified nurse on duty 24 hours a day. These are often called nursing homes.

There are also homes that provide care for people who require specialist care and support, often due to dementia.

Care homes can be owned and run by local authorities, private operators (either national chains or local independents) and the voluntary sector. In Manchester, the local authority (Manchester City Council) doesn't run homes itself, but has contracts with those run by private and voluntary sector organisations.

# Help with deciding which type of home is best for you

It is vital to choose the right type of home. If a home cannot offer the level of support you need, it will not be suitable. A home that usually looks after people with more intense needs than yours may not be the best choice for you.

**The best way to work out what type of home will best suit your needs is to go through a free social care assessment with support from the Council's Adult Social Care Department. You are the expert and you know what is best for you.**

**An assessment will really help you to:**

- **work out and agree what your needs are**
- **learn about the homes in the local area that might be suitable**
- **find out more about the costs and whether the Council might be able to pay some or all of them.**

# Paying for the home yourself (self-funding)

Even if you don't think the Council will be able to make a financial contribution to the costs of your home, and you think you will be funding all your care from your own resources, it makes sense to have an assessment. You may find you are entitled to help with the costs after all. If we can't help with the costs, as a self-funder you are still entitled to the same free detailed help and advice in working out your needs and finding the right home as everyone else. It also means that, once we have assessed that you have particular needs, it is our duty to help you find a suitable place. This is particularly important if you have specialist needs.

## Finding a home

There are a number of ways of finding out about all the suitable homes in your area:

- **Adult Social Care:** We have a list of homes we do business with on a regular basis, with long-term contracts in place covering fees and standards of care. This list is being updated all the time, with new homes coming onto the list and others being removed. If you have a social care assessment, your care manager will give you an up-to-date copy of the list. You can also request a copy from the Adult Social Care Contact Service, or check our website for the most up-to-date information ([www.manchester.gov.uk/MyManchesterServices](http://www.manchester.gov.uk/MyManchesterServices)).

- **The Care Quality Commission (CQC) website:**

All care homes have to be registered with the Care Quality Commission, which is responsible for inspecting homes to see that they meet national minimum standards. It is illegal for a home to provide care that it is not registered to offer.

The CQC website has a directory of care homes and nursing homes that covers the whole country, but allows you to search for homes near a particular postcode or in a specific local authority area. It is also the website where you can find all the inspection reports that tell you how well each home conforms to the national minimum standards. You can find the search page at [www.cqc.org.uk/registered-services-directory/rsquicksearch.asp](http://www.cqc.org.uk/registered-services-directory/rsquicksearch.asp)

## Choosing a home

Any list is only a start though. More and more homes have websites and all homes should be able to provide a brochure for you to look at. Most importantly, always try to visit a home before deciding to move there. Take a list of points to check (There is a checklist at the end of the leaflet, which should help you to ask the right questions, and a list of what you can expect from a home with an Adult Social Care contract.) As well as asking specific questions about the care and facilities, consider whether you like the atmosphere. Do the residents seem happy? If you like a home, see if it is possible to go there for a trial period before making a long-term commitment.

If you are fully funding your own care, you also need to be clear about fees, charges and legal details before you make your choice and sign a contract with a home.

If Manchester Adult Social Care is contributing to the cost of your care, you can ask for detailed information about three of the homes on the Adult Social Care list and visit each of them before making your choice if you wish. You can also choose a home not on this list, as long as it is registered to meet your needs and its owner will agree to charge no more than Adult Social Care normally pays to homes on its list.

Once you have made your choice, an individual service contract between Manchester Adult Social Care and the care home's owner will be set up, with details of any services to be provided to meet your particular needs.

## Paying for your care

The financial side of moving into a care home can seem complicated and be very worrying. This section tries to answer some of the main questions people ask.

**This information changes every year. If you are reading this leaflet after March 2010, it will be out of date, so contact us using the details on the back of the leaflet to get the most up to date information.**

If you hope to get help from the local authority and we have agreed that your needs will best be met if you move into a care home, the next step is a financial assessment. There are national rules for working out how much you and the Council will need to contribute. The calculations are based on how much income, savings and investments you have, with the amounts to be taken into account changing each April. Most people have to contribute an amount to the costs.

In some cases, the NHS arrange and pay for some or all of your care services. This will be where your primary need is a health need, rather than personal or social support, like help with bathing or preparing meals. The decisions about who is eligible are made by the NHS, not the Council. If you think you, or someone you care for, might be eligible for NHS-funded support, ask the person who carries out your social care assessment.

## **Savings**

There is a fixed upper limit to the amount of capital (savings and investments such as your home and property) you can have and still get local Council funding.

<b>Amount of capital you have</b>	<b>How your capital is used to calculate your contribution to your care home fees</b>
<b>Over £23,000</b>	You will be assessed as being able to meet the full cost of your care
<b>Between £14,001 and £23,000</b>	Capital between these amounts will be calculated as providing you with an income of £1 per week for every £250 of your savings or assets
<b>£14,000 or under</b>	Your capital will be ignored in calculating how much you have to contribute to the cost of your care

If you own your home, its value will be disregarded for the first 12 weeks you are in care as a permanent resident. After that, the value of your home will usually be counted as capital. This means that you may be expected to sell it to pay the fees. But your house will **not** count as capital if your spouse or partner lives there, or another relative who is either over 60 or receiving a disability benefit. Your home is also ignored if you go into a care home for a temporary stay.

If your house is counted as capital, but you don't wish to sell it, the Council can allow you to **defer payment** of your contribution. It will effectively be giving you an interest-free loan to be paid back when your property is eventually sold.

## Income

Your income is worked out by calculating what money you have coming in each week. This includes the income from your savings, any pension you receive (state, occupational or personal), and any income from benefits, such as Pension Credit. You must be left with a minimum of £21.90 a week to spend as you choose, but income you have over this level will go to the Council to cover your care costs, up to the full amount of the fees.

If you choose a care home that costs more than the amount the Council have calculated from your assessment, your relatives can top up the extra amount and pay the difference.

## What to do if you have problems with your care home

Most people have a positive experience of care homes but sometimes problems can arise. You can clear up many problems by having an informal chat to a member of staff or the manager of the care home, but sometimes this doesn't resolve the problem and you may want to make a complaint.

If you have any concerns about the service you are receiving from your care home provider, in the first instance make contact with them directly. They will be able to respond to your concerns.

If you feel that the provider has not addressed your concerns then you have the right to complain to Adult Social Care. You can write to the Customer Care Officer at Town Hall Extension, PO Box 536, Manchester, M60 2AF, telephone on 0161 234 3946 or alternatively email [ascfeedback@manchester.gov.uk](mailto:ascfeedback@manchester.gov.uk) with your concerns. The Council will work with the home care provider to resolve the problem as quickly as possible. An investigation will also be undertaken on your behalf and a response provided to you.

## Checklists

### Choosing a home

#### *The environment*

- Are the home and grounds well maintained and accessible?
- Does the home look and smell clean inside?
- Is the location suitable for my visitors?
- Is there a separate lounge and dining area?
- Are there quiet areas, eg. for reading?
- Is there a communal area for socialising and does it include a television?
- Is there easy access for wheelchair/frames throughout the home?
- Can I bring personal possessions, such as pictures and ornaments?
- Will I have my own bathroom and are there sufficient fully equipped lavatories and bathrooms on all floors?

- Is there up-to-date equipment, such as lifts, grab rails and hoists?

## ***Daily life***

- Can I get up and go to bed when I choose?
- Can I choose when and where to eat?
- Is there a good menu selection and does it cater for my dietary needs?
- Can I get a copy of the menu?
- Are there residents' meetings?
- Does the home have a smoking/no-smoking policy?
- Does the home arrange regular social and leisure activities?
- Can I use a phone to make private phone calls, or have my own phone in my room?
- Can I have visitors when I choose to, or invite them for a meal?
- Is there somewhere safe for my money and valuables?

## ***The quality of care***

- Do staff seem friendly and helpful?
- Do staff seem to treat residents with respect?
- Do residents seem happy and well looked after?
- Have I been introduced to the residents and staff?
- Are staff always on duty?
- What specialist training do staff have?
- Does the home offer extra services, such as hairdressing and chiropody?

- Can I choose my own GP?
- Can staff accompany me if I need to go to a hospital or clinic?
- Is bathing at least weekly?

### ***Any extra charges***

- Will I be charged for extra services, such as hairdressing and chiropody?
- Will my room be kept for me if I am in hospital or on holiday? If so, for how long and at what cost?
- Does the home charge a 'top up' fee in addition to the standard local authority or private fee rate?

### ***Finally...***

- Does the information provided in the home's brochure reflect the home accurately?
- Is the home's complaints procedure easily accessible and understood?
- Did the home offer to show me the latest inspection report?
- Would I be happy living there?

### ***If you move into a care home that has a contract with Manchester Adult Social Care, then you can expect, as a minimum, to:***

- be able to remain in the home or your bedroom during the day.
- choose your own sleeping and waking times.
- leave the home to attend to activities you choose.
- choose where and what food to eat.

- have the opportunity or facilities to make or have a drink at any time.
- have alcohol when not conflicting with the needs of other residents (although some care homes may specifically exclude alcohol).
- be able to have personal possessions and small items of furniture in the home.
- choose how you wish to appear, including any culturally appropriate costume and clothing.
- enjoy privacy and confidentiality.
- be fully informed about your personal care.
- be able to observe your own cultural and religious practices, including praying and having religious artefacts in your room.
- be given realistic choices of activities both inside and outside the home.
- be able to use separate facilities for smokers and non-smokers (unless the home is only for non-smokers).
- be able to keep any small amounts of money and valuables in a safe place.
- be able to use a telephone in private.
- choose your own GP in the local area.
- have access to community health services, subject to provision by health authorities.
- receive support and help free of charge to attend medical appointments outside the home.
- have medical consultations in private.

## **Contact details:**

**Adult Social Care Contact Service: 0161 255 8250**

**Fax: 0161 255 8266**

**SMS Text: 07717 989 479**

**Websites: [www.manchester.gov.uk](http://www.manchester.gov.uk)**

**[www.manchester.gov.uk/MyManchesterServices](http://www.manchester.gov.uk/MyManchesterServices)**

**This information is available in alternative formats on request.**

**Please ring Promotions and Publicity on 0161 234 3880.**