

For helping you understand elderly care

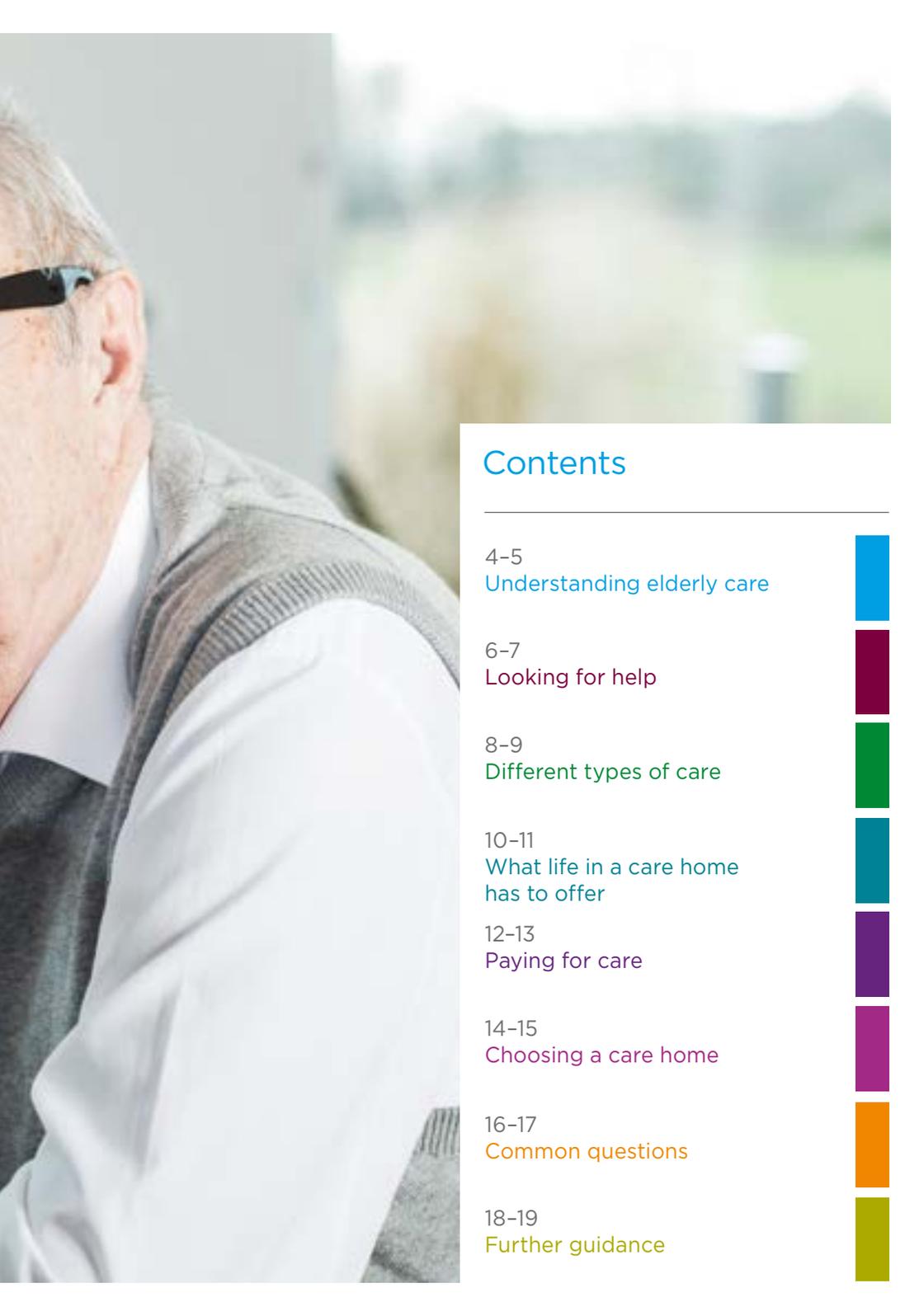
A guide to help you get to know more about the different aspects of elderly care.

For Living

The Bupa logo is located in the bottom right corner of the page. It consists of the word "Bupa" in a white, sans-serif font, positioned above a white stylized heartbeat line. The entire logo is set against a solid blue square background.

Bupa





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Understanding elderly care

Many people will need care at some point in their lives. The word 'care' covers a wide range of services, from having a care worker visiting for an hour or two every day, to becoming a resident in a care home after becoming unable to carry on living independently at home.

It can be difficult to know whether someone – a family member, friend or loved one – needs help, and is equally as tough to make the decision that they can no longer live on their own.

But it's worth bearing in mind that life in a care home can be every bit as fulfilling, sociable and enjoyable as living at home – perhaps even more so given the opportunities to make new friends.

It's never too early to start thinking about the issues – financial, logistical and emotional – that could arise if you or a relative needs care.

Whether this is a situation you and your relatives are facing at the moment, or you just want to be prepared, this guide will arm you with information you need.



What to expect from this guide

This guide aims to explain what your options are when it comes to choosing the right care, and how to pay for it.

It will take you through the financial implications of using care services and explain how it is decided whether or not you're entitled to any help in paying your care bills.

The guide will also highlight the fact that, for many people and their carers, the decision to go into care can make life easier and more fulfilling, and remove a good deal of anxiety – as many of our case studies demonstrate.

It will set out what you should look for in a care home, show what your options are, and help you pick the most suitable one.

And finally, this guide explains how to seek advice and information if you need it.

Looking for help

If you think that you – or a relative – would benefit from help with everyday living, how do you decide what form this assistance should take?

In some cases, for example following an operation or a serious health problem, it will be obvious that support is needed.

At other times, a gradual deterioration in health and independence can make it difficult to know exactly when to seek an alternative.

The following steps guide you through how to seek advice if you're concerned about yourself or a relative.

1. Start by talking to your or your relative's GP or designated healthcare professional for guidance.
2. Then, contact the local authority to ask for a care-needs assessment. This will do two things: it will make it clear what help is needed; and it will give you an idea of what financial assistance you or your relative may be entitled to.

The assessment typically involves a visit from an occupational therapist or other specialist to see what difficulties are being faced.

3. After a care-needs assessment, the local authority will then say what care services they think should be considered.

For anyone who doesn't need twenty-four hour nursing care, the local authority will recommend that care workers make a home visit for a certain amount of time every day.

For anyone the local authority decides is in need of care, they will be given a financial assessment by the local authority to decide what monetary assistance, if any, they will get in meeting the cost of care.

See page 13 for more information about this financial assessment.

Freedom of choice

If your local authority has advised you that your needs will be best met in residential care, it may offer to cover some or all of your costs. If this is the case, you still get to have a say as to which home you go into.

The local authority will work with you to identify care homes that best meet your needs.

Many care homes are privately run: very few are run by local authorities themselves.

Different types of care

The term 'care' covers a range of services, both in your own home and in different types of care homes.

The type of care that people need can change significantly over time as their health needs change.

Care at home

For those who can manage on their own for most of the time but need help with daily tasks such as washing and dressing or preparing meals, you or your local authority may decide that having care workers visit your home is sufficient to meet your needs. How often they visit depends on your needs and is typically between one and four visits over a twenty-four hour period.

Respite or short stay care

In many cases, care may only be needed temporarily. For example, if a carer needs some time off, the person they are caring for may go into a residential or nursing home for a few days or weeks.

Short stay care may be useful for those who are recovering from illnesses or operations. It may also give someone who is considering going into care an insight into life in a care home.

Residential or social care

For those who are unable to live independently on their own, residential care homes provide rooms, meals and help with personal care, such as washing and dressing. This type of care is provided by other healthcare professionals, not qualified nurses.

To understand your options call

 **0808 120 8548**

We may record or monitor our calls.
Phone calls are free to 0808 numbers.
Lines are open seven days a week.

“A wonderful week”

My mother stayed at a care home for a week during the summer so that I could go on holiday. She was very tentative, for she had always said, “Please don’t put me in a home!” We needn’t have worried – she had a wonderful week. She made friends with residents and staff and had nothing but praise for the care she had received. When we brought her

home she had no hesitation in saying that she would go back there at any time for us to be able to go away again. She and another resident have written to each other since her stay. It is a wonderfully welcoming and friendly place.

Mary, daughter of short-stay resident at a Bupa care home.*

Nursing care

If health problems need the on-going attention of a registered nurse, a nursing home would be suitable or nursing care should be made available in your own home.

Dementia care

As the number of people living with dementia increases, more and more care homes are specialising in looking after people living with dementia. Depending on the nature of the condition, these could be nursing homes or residential homes, but they must be registered to offer dementia care with an external regulator.

Palliative care

For terminal conditions, palliative care in hospices or care homes will support your end of life wishes and help relieve or manage pain and other symptoms.

*Source: carehome.co.uk
Names have been changed.

What life in a care home has to offer

Deciding whether someone should move into residential or nursing care can be difficult for everyone involved.

Feelings of guilt are not unusual among relatives. But it must not be forgotten that care homes are designed to improve the residents' quality of life, and they have a lot more to offer than simply bed and board.

The best homes will find out as much as they can about new residents in order to help them settle in as quickly as possible. This includes understanding personal routines, their favourite activities and hobbies, as well as what experiences have shaped their lives.

Homes offer a variety of group activities such as dancing, singing, gardening and social outings - these may be run by members of staff or by the residents themselves.

Relatives can visit any time of the day and enjoy meals with their loved one, they can also phone or email staff whenever they need to.

It's understandable that carers and other relatives feel anxious when a loved one goes into care. But choosing the right care home can mean your loved one's quality of life improves and you both have the chance to spend more quality time together when you visit.

See 'Choosing a care home' on page 14 to find out more about how to decide on the most suitable home.

To discover the homes in your area:

 **0808 120 8548**

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“A better social life than any of us”

As a daughter, I had reservations about my mother going into a care home, and as a family we were deeply upset, but now my mother has come on a bundle and she has a whole new quality of life. My mother was house-bound for about four years: she sat on her bed all day and she was all hunched over. Now she gets her hair done every week, she is getting to meet and chat to people and has a social life better than any of us.

Sarah, daughter of resident at a Bupa care home*

“I now have a life I never had, like shopping and going to the theatre.”

I used to come into the care home for respite. At this time I met a friend I became fond of which helped me to decide that I wanted to be a permanent resident. In the two years I have been at the care home I have been very happy and have a life I never had, like shopping and going to the theatre, which I had not done before.

Joyce, resident of a Bupa care home*



*Source: carehome.co.uk
Names have been changed.

Paying for care

It's helpful to plan ahead for the financial aspects of long term care.

According to a recent care survey by analyst LaingBuisson, the most current figures suggest that residential care costs on average more than £27,000 a year, while nursing care will cost roughly £10,000 more.

Whether you receive care in a residential care home or your own home, you will need a care-needs assessment to identify the most suitable care for your needs. If you need around-the-clock care from a healthcare professional, the NHS may pay for your care in full.

Alternatively, if you need nursing care but not twenty-four hours a day, you may be able to get a contribution from the NHS towards your care costs.

Once your local authority has worked out your care needs, they'll look at your finances to see if you're entitled to any help with the costs. When you know how much you can afford, you can then start looking into care homes – you'll still have a say on this even if you're getting financial help from the local authority.



The financial assessment

After the care assessment, the local authority will carry out a financial assessment. This involves looking at:

- The value of your home and any other property assets
- Your savings, investments and insurance policies
- Pension income, both from the state pension and any occupational schemes
- Any state benefits you receive

The value of personal items such as jewellery or heirlooms will not be taken into account, provided they were not bought with the intention of avoiding care home fees.

Based on the assessment, the local authority will decide whether you are entitled to any help in paying your care bills.

Remember that each local authority has a weekly upper limit for the contributions it will offer. If the care home you choose costs more than this, the difference will need to be topped up by either a family member or friend, even if you are entitled to the maximum level of local authority support.

Please bear in mind that the ways local authorities work out how much financial assistance you will get can often change. So we recommend you call the number below to check the latest guidance on the cost of care.

For questions about the cost of care:

 **0808 120 8548**

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Lines are open seven days a week.

Choosing a care home

Whether you're paying for care yourself or relying to some extent on local authority funding, you should have a choice about which care home you go into.

So what do you and your relatives need to bear in mind when making your decision?

A key point is whether the home offers the kind of care you need. Some homes specialise in looking after people living with dementia, for example.

The care-needs assessment carried out by your local authority should identify what specific care you should be provided with, as well as whether you need the support of registered nurses.

Location

You might be happy to stay in the area where you've been living, but it's worth thinking about moving closer to relatives if you can. That way it's easier for them to come and visit you and you may be able to spend more quality time together.

How will you be looked after?

Find out what care is available to residents, as well as how staff will give consideration to your own daily routine.

Find out whether other residents have similar care needs to yours, and ask what will happen if your needs change over time.

You should seek information about assistance with personal care and access to medical advice: will you be able to see your own GP? What about dentists or opticians?

Finally, ask about staff turnover rates and training.

What is the home like?

Before you sign a contract, visit any homes you are interested in – ideally with a friend or relative – to get an idea of how it feels and what facilities are on offer.

When you're there, we recommend that you look around the bedrooms, communal living spaces and outside areas. It's also worth checking the menu or even trying the food if possible. Many homes will be happy for you to come and join residents for lunch or dinner.

Find out about leisure activities, local amenities, visiting hours, internet access and telephone use.

Talk to the other residents as well. Ask as many questions as you like, and go prepared with a checklist if possible.

Many people have short stays in residential homes before moving in full-time. This can be a useful way of getting a good idea of what a home is like before making a more serious commitment.

How much does the home cost?

Whether you're paying your own fees or relying on local authority funding, you'll need to find out how much the home will cost.

Will the local authority contribution cover the fees, or will top up payments need to be made?

Ask how fees are collected, and find out exactly what they cover. Will you have to pay extra for things like hairdressing or organised activities and outings?

Ask for a copy of the home's contract so it can be checked thoroughly – by you or a relative – before you sign.

Common questions

Q My mother lives in England and was widowed 10 years ago, and now lives in her own home with her sister. They are both in their eighties. If one of them had to go into a home, would the house have to be sold to cover the fees?

A No. Local authorities, can't take the value of a home into account when assessing eligibility for financial assistance if there's still someone over 60 living there.

Q My dad needs more care than we can give him at home but he's certainly not ready to sit in a chair and just watch TV all day. How can I make sure he gets the stimulation that he needs and craves? He loves emailing his grandchildren and can't live without the internet!

A Many care homes have Wi-Fi hotspots and offer internet cafes and access to computers. A good care home will base the activities it offers on the wants and needs of its residents, and will recognise the importance of remaining as mentally and physically active as possible.

Q I live a long way from my mum and work full time, so struggle to see or speak to her often. She has no other family who live near and doesn't get out much anymore. I'm worried she's feeling lonely. What help is available?

A Some organisations run a 'companionship' service, where volunteers will call in and see your mum for a cup of tea and a chat. Alternatively, you might want to think about day care, where your mum can pop into a home once every week or so. Another option is the 'pop-in' service, which encourages the elderly to visit their local care home for a meal or to join in an activity for an afternoon.



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Further guidance

This guide has been written to help you get the best for you or your loved one. You can talk to us at Bupa or visit our website to find out more about your elderly care options.

We have a team of care advisers on hand, seven days a week, to give you the free guidance and support you need. Whether you're just starting to think about care, need help understanding how to pay for care or advice on choosing the best type of care - whether that's one of our care homes or not - we're here to help find the right solution for you.

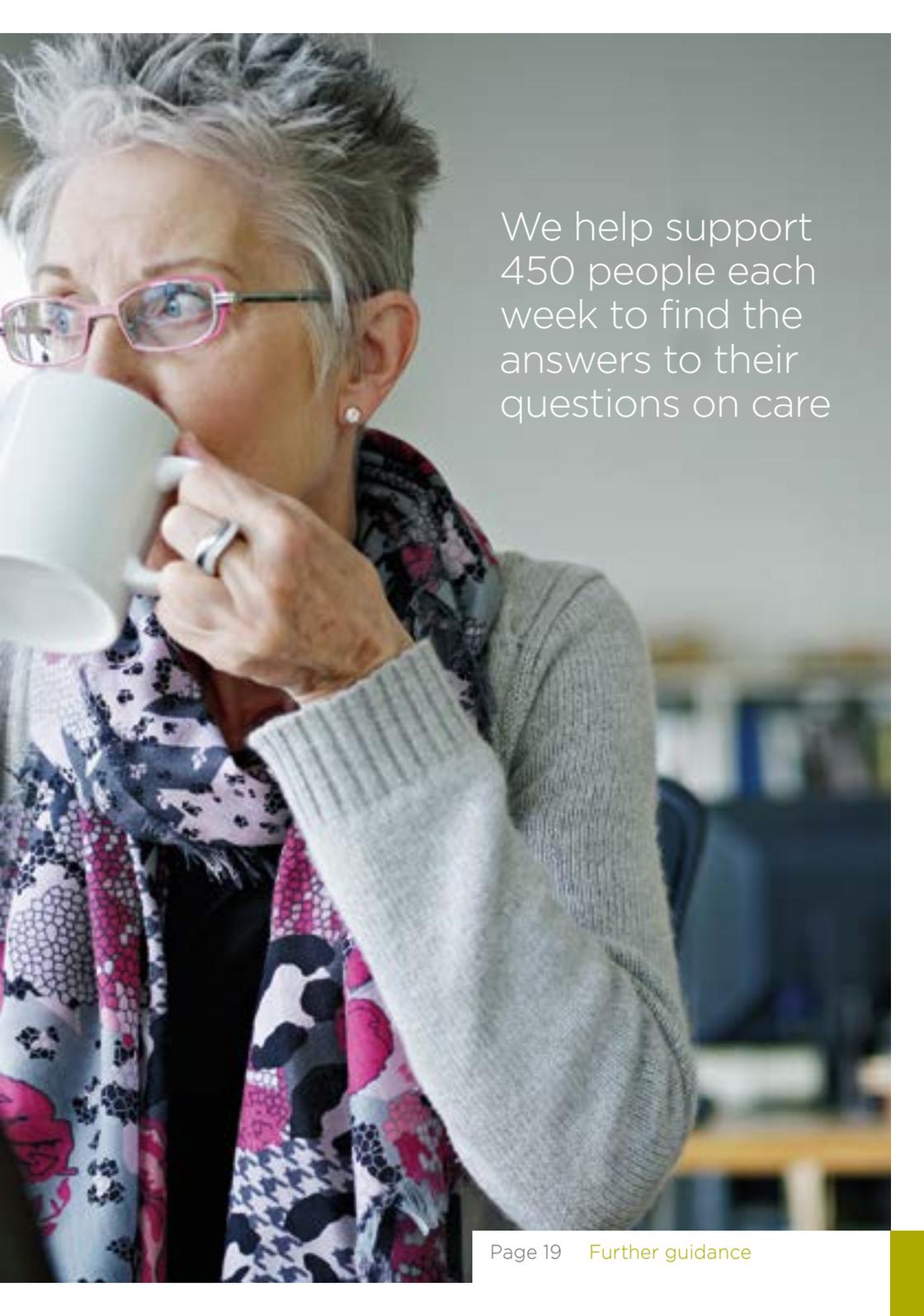
For free advice on all of your care options:

 **0800 120 8548**

 **'Bupa Care Homes'**

We may record or monitor our calls.
Phone calls are free to 0808 numbers.
Lines are open 8am to 8pm, Monday to Friday,
9am to 5pm Saturday and Sunday.





We help support
450 people each
week to find the
answers to their
questions on care

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