

Moving to a Care Home - *Factsheet*

Dementia web 
Information resource for carers, professionals and you

www.dementiaweb.org.uk



Moving to a Care Home

Moving to a Care Home and Paying for your Care

At any one time, 70% of people with dementia are living in their own homes, either alone or with their families, so it is not inevitable that a move to a Care Home will always be necessary. It is important that you make this decision as a positive choice rather than because you have not availed yourself of all the possible support available to you to stay at home. So do make sure that you and your family have read other factsheets such as "Staying at Home and Paying for your Care", contacted other advice agencies, fully discussed it with all relevant parties and considered all your options. Even if you are having difficulty managing in your usual home, it may be that you could still stay independent a little longer by moving to sheltered housing or very sheltered housing (also called extra-care housing)

Types of Care Home

There are 3 types of Care Home

- Those that provide accommodation and personal care (and are not allowed to provide nursing care)
- Those that provide accommodation and nursing care (and would not generally also accommodate people with only personal care needs). Formerly called nursing homes these are now called Care Homes with Nursing.
- Those that provide accommodation and care for people with personal care needs and for people with nursing needs.

Each type of Care Home may cater for a specific type of person or condition e.g. some homes will only cater for people with learning disabilities, some will only be for people over the age of 65 years, and some may be linked with a particular religious belief. Others may provide for a range of needs. Increasingly there are homes specialising in dementia care.

Care Homes may be owned and run by the local authority itself (often called Council Homes), by voluntary organisations, or by private individuals or businesses (the private sector). Some may be charitable or non-profit-making but others may be commercial enterprises with directors and shareholders.

Choosing a Care Home

Having a diagnosis of dementia, you may be limited in your choice of home as not all older people settings have sufficient knowledge and expertise to provide a quality service. If you are a younger person with dementia, your choices may be even more limited as there are far fewer services geared up to meet your needs generally. However, much will depend on your existing needs and you can contact any home for advice.

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- A good place to look first to find out the range of homes in the area that you want to live is the website of CQC, the Care Quality Commission, (www.cqc.org.uk). CQC is responsible for the registration, regulation and inspection of all Care Services, public, voluntary and private. On its website you can search by postcode and find details of all registered homes and its latest inspection reports.
- You can also ask family and friends, or ask a local voluntary organisation or an advice agency to help you.
- You can also ask the local Adult Services Department, which has a legal responsibility to carry out an assessment of your needs, even if you wish to organise the placement and fund your fees independently.
- You may have links with a trade organisation or religious community that operate homes for their members, and will have welfare officers to guide you through their processes.

Deciding on the right home is vitally important. The financial commitment you will be entering into may be one of the biggest that you will ever make, and you need also to feel confident that the atmosphere, opportunities, facilities and approach to care are as you would want and need them to be. If possible, visit several homes, using a checklist of the things that are important to you. Making the decision to move to a Care Home is usually a very emotional and personal matter, and it can be easy to forget to ask questions unless you have prepared them in advance. Many organisations now provide checklists that you can use, and your local authority may have a directory of homes which also contains very helpful advice about selecting a home, but some ideas should include:

1. How much will it cost?

The prices charged by homes vary very widely depending on the property prices generally in an area (so homes in the South of England tend to charge more than those in the Midlands or the North), the number of homes in an area competing for customers, and the range of facilities or the environment they offer (some homes may have bars and restaurants, extensive grounds, hydrotherapy pools, hairdressing/ beauty therapy rooms and so on.)

You should ask about what is included within the price quoted to you, and what extras may be charged for in addition. You could ask for this information in writing.

2. Does the home know how to care for people with dementia?

Ask about

- the qualifications of staff and how they keep up to date with new ideas
- the links the homes have with specialists such as Psychiatrists, Community Mental Health teams, Admiral Nurses and so on

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- how they help people to overcome any difficult behaviours they develop as a symptom of their dementia
- how they communicate with people with dementia, and how they enable people to express their needs and wishes
- whether you will be able to stay at the home as your condition progresses.

Observe

- how the people in the home are being treated
- how staff respond to requests for help, especially from residents with repetitive requests
- whether staff appear to be involved with the residents in meaningful ways
- whether staff eat meals with the residents in a sociable setting
- whether residents appear to be undertaking activities that are of interest to them.

3. Will you be able to follow a lifestyle that you choose?

Ask about

- Arrangements for meals, can you choose when, where and with whom to eat?
- Are you able to have your likes and dislikes taken into account?
- Are you able to choose the decoration / furnishing of your room?
- Are your friends and family able to visit you?
- Can you go out to visit friends, use community facilities and continue social activities?
- Are there activities organised that will be of interest to you as an individual?

Observe

- Whether people living in the home seem to be doing things of their choosing?

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4. Will you and your relatives and friends be treated with respect and dignity?

Ask about

- Whether the home has a regular way of asking residents about the service, and consulting them about any changes.
- How relatives' views are sought and how they are involved in the wellbeing of the resident.
- Whether a member of staff will act as your keyworker, taking special interest in you and your needs.
- How your privacy will be maintained.
- How the home makes sure that each resident is involved in considering any risks there might be in their chosen lifestyle, and helps the resident to minimise them.

Observe

- How discreetly staff support people with their personal needs.
- Whether staff appear to be listening to residents and encouraging them to express their views
- Do staff talk to residents when carrying out practical tasks or do they talk to each other?
- Whether staff wait to be invited into residents' rooms after knocking on doors.

5. Are the physical facilities and environment right for you?

Ask about and observe

- The size of the rooms.
- Whether the building is accessible for wheelchairs or for people with other mobility problems.
- Is there a lift?
- Is there a garden and are people using it?
- Do the bathrooms and toilets have facilities that enable the residents to use them as independently as possible?
- Is there more than one lounge?
- Are there quiet areas for residents to enjoy?

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- Are televisions/radios etc. left on?

If possible, find out whether you can visit at a meal time and join in with the residents, visit a few times before making your decision, or even consider having a trial stay at the home before making your final decision.

Paying for your care in a Home

The rules for paying for care in a Care Home can be a little complicated, but these are the main facts to note:

- If you arrange your own care, you will be responsible for paying the home directly.
- If Adult Services carries out an assessment with you and decides that a care home is the best service for you, the Adult Services Department will pay the home, but will financially assess you to decide whether you need to make a contribution towards the cost.
- As at April 2010, if you have capital or savings of more than £23,250 you will have to pay the full cost of your care. When your capital or savings reduces to less than £14,250, your contribution would then only be assessed on any income you might still have, and the Adult Services department would meet the shortfall. Between these 2 figures a sliding scale operates so that you would be expected to contribute £1 per week for every £250 you have above the lower figure of £14,250. If you are assessed to pay a charge, you will pay this to the Adult Services Department.
- Most Adult Services Departments will put a limit on the amount they are willing to pay for a place in a Care Home – this may limit your choice to only those homes which are prepared to offer places at that rate, unless you have a Third Party who is willing to also contribute towards the cost. In this case the Adult Social Care Department is likely to need the Third Party to enter into a contract with them, to ensure that this extra contribution will be continually available.
- If your capital includes your former home and you have insufficient income to pay the Care Home's fees whilst it is being sold, the Adult Services Department can help with the cost of the Home for the first 12 weeks of a permanent admission, if they agree that this is the service that you need. After that time, if you still need financial help, this can be arranged but will be charged against the value of your property and you will need to repay it when the house is sold.
- If you need to live in a Care Home with Nursing (permanently or temporarily), you may be entitled to a non-means tested NHS Nursing Care Contribution towards the cost of your care. Currently this is £108.70 per week for the standard rate, and would be paid directly to the Home.

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- If you have more extensive health care needs you may also be entitled to NHS Continuing Care Funding, which would mean that all of your care could be paid for by the NHS. You would need to ask any health practitioner involved in your care about whether you might be eligible for this and for them to arrange an appropriate assessment.
- It is also worth noting that Attendance Allowance is available to everyone who needs care by day or night or both. It is a non-means tested benefit from the Department of Work and Pensions, so everyone can and should claim this benefit to help towards their care costs.

Further Help and Advice

Guideposts Trust provides specialist information and care services for people with dementia and their carers. www.dementiaweb.org.uk

Contact the Helpline number: **0845 4379901** available Monday to Friday office hours, answer service at other times or by email at info@dementiaweb.org.uk

Other help and advice about choosing and paying care home fees is available from:

Counsel and Care www.counselandcare.org.uk Local rate number **0845 300 7585**

Elderly Accommodation Counsel www.housingcare.org Freephone **0800 377 7070**

Nursing Homes Fees Agency www.nhfa.co.uk Freephone **0800 99 88 33**

Residents and Relatives Association www.relres.org Phone **020 7359 8136**

Age UK www.ageuk.org.uk/home-and-care/care-homes

Dementia Information Service for Carers

Helpline Number **0845 4379901**

Call in normal office hours. Answer phone at other times.

Email: info@dementiawebwarwickshire.org.uk

Web: www.dementiawebwarwickshire.org.uk

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