

Caring for our future: Consultation on changing what and how people pay for their care and support

Have your say about how people should pay for their care

Easy read

Booklet



This is an easy read version of a leaflet called

Caring for our future: Consultation on changing what and how people pay for their care and support



On 18 July we started to talk to people about the way they pay for their care and support. We also started to speak to them about how much they will pay for the care and support.



This booklet explains how you can have your say about the changes.



When we say “we” in this booklet, we mean the Government.



You may like to have someone to help you when you look at this booklet.

What is care and support?

Care and support helps people who cannot manage by themselves with everyday tasks

	<p>For example, people may need help to:</p> <ul style="list-style-type: none">• Live in their own home• Get washed and dressed• Go out and about• Meet friends
	<p>People may also need care and support when they are upset, or feel they cannot cope.</p>
	<p>You may need care and support because you are old, or because you have an illness or disability which makes it difficult to look after yourself.</p>
	<p>You may be looked after by family or by someone who is paid to look after you.</p>
	<p>You may also need somewhere safe to live where there are people who can look after you.</p>

How care and support works



Care and support is provided by lots of different organisations.



If you need care, your local council will meet you to talk about what sort of care you need. They will also talk to you about what support is available and what sort of care is right for you.



This is called an assessment. The assessment tells you whether you could receive support from your local council.

This is called having 'eligible needs'.



If you have eligible needs, your local council will work out how much it would cost them to give you the care and support you need.

How care and support is paid for



Some people pay for care out of their own money.



People who do not have much money get some of their care paid for by the local council.



To get some of your care paid for, your local council must work out how much money and other assets, like savings and your home, you have.



There are rules for how this must be done. This is called a financial assessment.



The financial assessment decides if your local council will provide you with care and support for your eligible needs and how much they will pay. They will help to organise your care for you.



If you have enough money to pay for care yourself then you must organise your own care.

Why do we need to change the way people pay for their care and support?



People are living longer and the number of older people is increasing.



Young people with disabilities and other care needs can now live long and fulfilling lives.

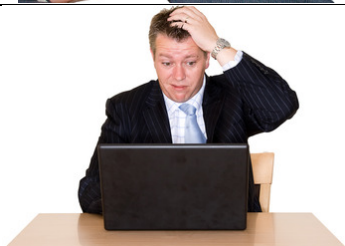
This is something to celebrate.



But as we are getting older and living longer more of us need care and support.



In the future more people could pay for care out of their own money.



People have told us that the way they pay for care and support, and the amount they pay, is unfair and confusing.



Some people are worried about how much their care will cost.



Some people have to spend their savings, or sell their home, to pay for their care. Other people pay only a little towards their care.



This can stop people asking for the help they need. This can make people's health worse.

What changes are we planning?



From April 2016, there will be a limit to how much people pay for their care. Nobody should have to pay more than £72,000 to meet their eligible needs.

This limit is called the 'cap on care costs', or the 'cap'.



Once you reach the cap your local council will be responsible for your care and will pay for your care costs.



Many people will pay less than the £72,000 cap:



- People with eligible needs before they are 18 years old will get free care.
- People who need care before they reach retirement age will pay less. At the moment retirement age for women is 60, and for men it is 65.



- If your local council pays for some of your care costs these will count towards your cap. This means you will not have to pay the full cap amount.



From April 2016, if you are in a care home and have less than £118,000 in assets (including your home) you could get some of your care paid for by the local council.



From April 2015, people can delay paying their care home fees. People will not have to sell their homes in their lifetime to pay for their care home costs.

This is called the **universal deferred payment agreement**.



These changes will mean everyone will:

- know how much they have to pay for their care
- get the care they need
- ensure the most support goes to those who need it most.



Other changes are also being made to care and support. These will give people with care and support needs and their carers more control of their lives.






The Care **Bill** describes our plan for a new law for care and support of adults in England. It brings together lots of different laws to make just one new law instead.

The **Bill** says that all decisions by local councils about your care and support must consider your wellbeing and how to make life better for you.

5 questions about these changes

We have listed 5 things we think are important about these changes.

We want to know what everyone thinks about these 5 things.

	<p>1) Assessment of the care you need</p> <ul style="list-style-type: none">• How should assessments work for people who pay for care out of their own money?
	<p>2) Paying for care</p> <ul style="list-style-type: none">• How could we make sure people understand the rules that decide how much money they may get from their local council to pay for their care?
	<p>3) Meeting your eligible needs</p> <ul style="list-style-type: none">• How should your local council work out how much it pays to meet your needs?



4) When the cap is reached

- How could we make sure you continue to get the care you need when you reach the cap?



5) Making it happen

- What support should the Government, local councils and others make available to ensure that people are aware and prepared for the reforms?

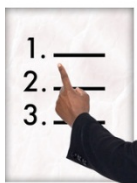
Tell us what you think



Government will work with local councils to make these changes happen.



We want people to tell us how they think these changes should happen locally.



This will help us decide the details of the changes and how these will work.



From now until 25 October we will be talking to local councils, care providers, care and support charities, carers and people who use care and support.



You might want to talk about your ideas with other people like your family and carers before you tell us about them.



You can send your comments to our website:

<https://www.gov.uk/government/consultations/caring-for-our-future-implementing-funding-reform>



You can email us at:

funding-reform@dh.gsi.gov.uk





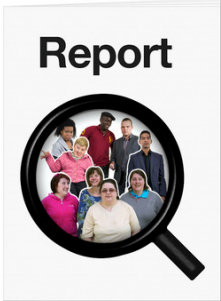
You can write to us at:

Funding Reform Consultation,
Room 313B,
Richmond House,
79 Whitehall,
London SW1A 2NS



Make sure you send us your comments by 25 October 2013

What happens next?

 A man in a dark suit and tie is shown in profile, looking to the right with his hand to his ear, appearing to be listening or thinking.	<p>When everyone has had a chance to tell us what they think we will look at their ideas.</p>
 A woman with glasses and a dark top is shown from the chest up, resting her chin on her hand in a thoughtful pose.	<p>This will help us decide what to do.</p>
 The word "Report" is written in bold black text above a magnifying glass icon. The magnifying glass is focused on a group of diverse people.	<p>In the winter we will publish our response to what we hear from everyone and give more detail on our plans.</p>

What the words mean

Financial assessment – the amount of money your local has decided your care and support will cost, and how much you will pay towards it.

Cap on care costs – this is the maximum amount of money you will pay for care and support during your lifetime.

Eligible needs – this is when your local council decides whether you should receive care and support

Universal deferred payment agreement – this means you do not have to sell your home to pay for your care during your lifetime.