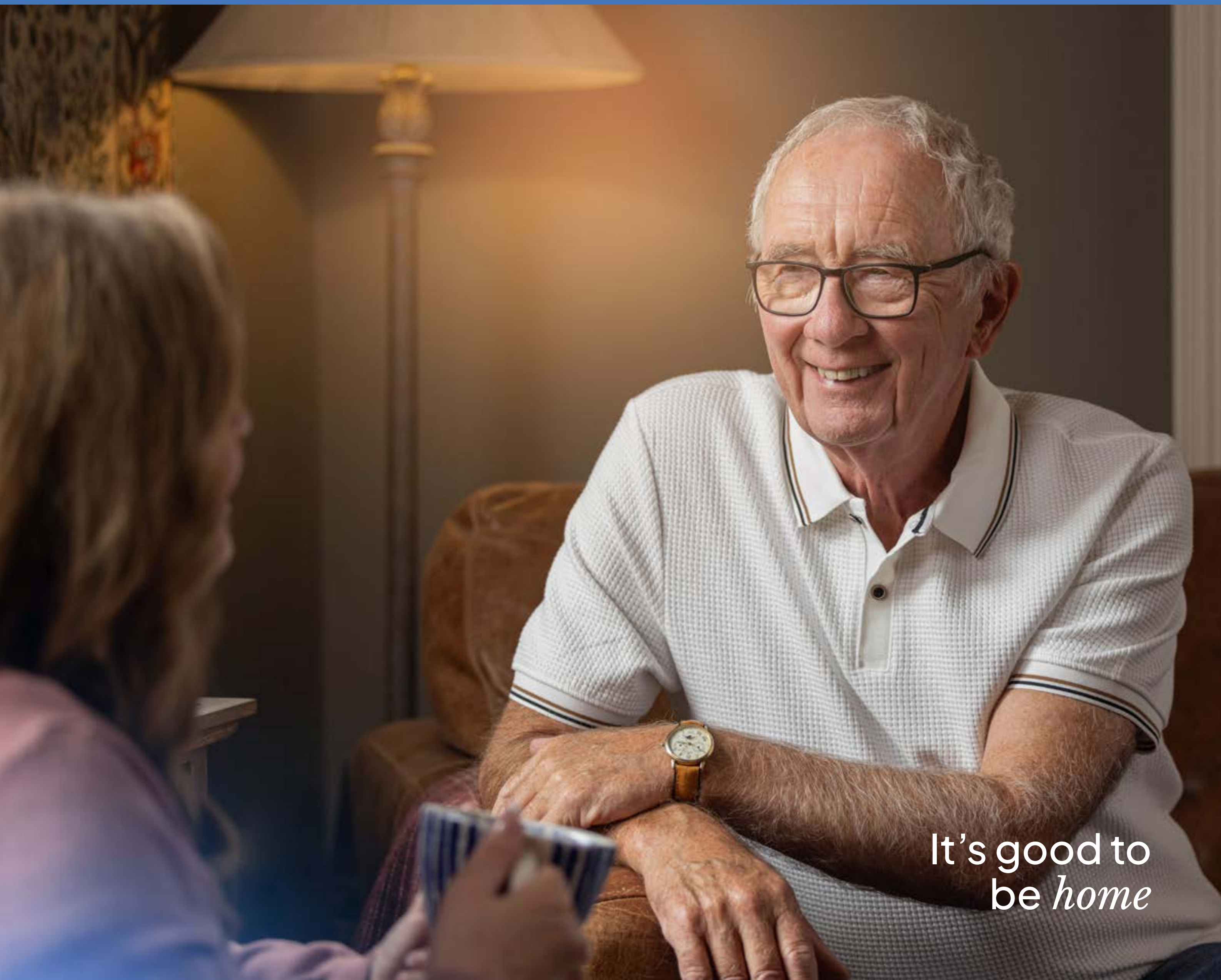
Good Care *Guide*



It’s good to
be *home*

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We *need* to be talking about *care*.

For many of us, it's something we only start to think about when things change – when someone's health takes a turn, or when life just becomes that bit harder to manage on our own. But really, those conversations should start much earlier.

Talking about care doesn't have to be about giving up independence – it's about understanding your choices, planning ahead, and knowing what good care looks like so that you can make decisions that feel right for you.

This guide from Bluebird Care is about helping people do just that. It's here to start those honest conversations with family and friends, to help you think about what matters most to you, and to give you the information you need to plan ahead – both practically and financially.

Because at the end of the day, good care is about living well, being treated with respect, and staying connected to the people and things that make life worth living.

When is it time to think about *care?*

There is no 'wrong' time to begin thinking about care – in fact it's best to plan ahead as early as possible. We all have the right to make decisions about how we want to age, and how we would want to be supported if we became unwell or unable to make or communicate decisions for ourselves.

These can be difficult things to think about, but it is important to reflect on these, and discuss them with trusted people close to you, so that your wishes can be carried out.

Sometimes people start thinking about care after a change in health or mobility, or leave it until they are in a 'crisis' state of ill health – this can limit the options available to them as they need emergency intervention instead of preventative care and support options.

Thinking ahead and planning for later life can:

> Ensure your preferences are known

> Give you freedom of choice and independence in making important decisions

> Reduce stress or anxiety for yourself and family members

> Help with financial planning

> Allow you to explore all your options in a calm and informed way

How can I make sure that my interests will be protected if I become unable to make my own decisions?

You can plan ahead for important decisions about your care and support by putting in place a 'Power of Attorney'.

A Power of Attorney is a legal document giving another trusted person the authority to make decisions on your behalf in the future – this person becomes known as your 'attorney'. You can appoint one or more attorneys, provided you are over 18 years old and have the capacity to understand the decision you are making.

There are *two* types of *power of attorney:*

01. **Health and Welfare Power of Attorney** – can make decisions about your care and treatment if you lose capacity to do so. This might include giving consent for routine day-to-day care (what to wear, eat, what time to get up etc); deciding where you are going to live; or consenting to medical care. They can only begin acting as your attorney if you no longer have 'mental capacity' to make your own decisions.

02. **Property and Financial Affairs Power of Attorney** – who can manage your bank or building society account(s), pay your bills, collect benefits or a pension, sell your home etc. They can begin acting as your attorney while you still have capacity to make decisions if you decide to give them permission to act for you.

Your attorney should be someone you trust to carry out your wishes and act in your best interests. They could be a family member, close friend, or a professional (for example a solicitor).

How to appoint a *Power of Attorney:*

01. First, choose the right person(s) to act as your attorney or attorneys. They must be over 18 years of age, and willing and able to act on your behalf. If you are appointing more than one attorney, decide whether you want them to make decisions together or separately.

02. Fill in Power of Attorney forms found at **www.gov.uk/power-of-attorney/make-lasting-power**. There is a small fee to cover the cost of applying and registering your wishes.

How to talk to a loved one *about care.*

Conversations about care can feel daunting – and talking about ageing, becoming unwell, or becoming unable to do things for ourselves, often brings up difficult feelings.

However, in order to plan ahead and make sure that you, or a person close to you, is supported in later life in the way that they would like, it is important to have these discussions. You can begin talking about values, preferences, and how a person is feeling gently to introduce the topic.

For example, you could say:

> It might be helpful for us to learn more about care options and how to plan ahead for the future before we ever need to make a rushed decision.

> Have you ever thought about the type of help or support that you'd like if things changed in the future?

> What does independence mean to you, and how can we make sure you keep that for as long as possible in the future?

> What routines or activities really matter to you?

> Who or what helps you to feel most connected and fulfilled?

> What values or beliefs guide how you would want to be cared for in the future?

> When you think about getting older, what do you hope life looks like?

These conversations may take time, and so don't worry if you don't come to any immediate conclusions or next steps – it is about introducing the idea of beginning to plan ahead and record a person's best interests, and helping to make these conversations the norm.

If you are concerned that a person needs some care and support in the immediate future, then you may need to ask more direct questions, for example:

> It seems like you might have been finding [X] a little more difficult recently – have you noticed that?

> Is there anything that's becoming harder to do on your own that we could find some help with?

> I've noticed that you've stopped going to the events and activities you usually go to in the community [or give a specific example – ie 'to choir'] – is there a reason? Can we do anything to make sure you can still get out and about to the things you usually enjoy?

Always be kind, and give the person time to respond. Remember that they may be feeling unsure, scared, frustrated, or in denial about changes they are experiencing.

They may not want to talk about it right now, but make sure to give them the time and space to talk about it if and when they are ready, and feel like you will be a trusted person to have those conversations with.

It's important to support your relative or friend to make their own decisions as far as they are able. With good intentions it's easy to fall into the trap of problem solving without involving the person who needs care and support. Try to avoid making assumptions about the best way to help, even if you think it's in their best interest.

As a next step, and with their permission, you can arrange for practical support including:

> A health assessment via the GP, who can refer you to more specialist advice if needed. For example, they may suggest you visit a Memory Clinic, physiotherapist, district nursing service or geriatrician.

> An assessment of their care and support needs by the Local Authority Adult Social Care team.

> A visit from a local Bluebird Care registered manager, who can talk through their options and a wide range of options for home care services that can help to meet their specific needs and make daily life more manageable.

I need some extra support. What options and choices do I have?

There are a wide range of options available to you to remain well and supported as you age or become unwell. The types of care fall broadly into these two categories:

01. **Home Care:** you stay in your own home, and a person from the care company you choose comes to visit you – anything from 30-minute visits to round-the-clock live-in care.
You can check what your closest service is on Bluebird Care's website – www.bluebirdcare.co.uk

02. **Residential Care:** a traditional 'care home'. You would leave your home to live in a care home with other people, sharing a communal area and the attention of staff members.

Everybody is different, and what works best for one person might not be the right choice for someone else. There are benefits to each type of care, so it's important to sit down and think carefully about what you would prefer and what you think works best for you.

Most people want to be surrounded by the things they love – their friends, their families, their pets, their garden.

Having care in your own home is therefore an increasingly popular option. At Bluebird Care we see the benefits of care at home for our customers, including:

> Living independently in your own home rather than with other people

> Enjoying one-to-one care and support rather than sharing a care team with other residents in the care home

> Being able to live with pets and the things you love, rather than finding them new homes

> Being able to follow your own routines

Remaining at home for longer with the right support is actually proven to help people feel physically and psychologically stronger for longer.

Types of *home care.*

Care at home can be anything from a 30-minute visit from a care professional to live-in-care, where a care professional lives in your house with you. Home care can help you to manage daily tasks and routines, or provide round-the-clock support for more complex healthcare needs. It can involve:

> Short care visits
> Full 24-hour care
> Live-in care
> Companionship
> Start and end of day help
> Support with personal care (ie dressing, washing)
> Night care and support
> Outings or visiting family
> Cleaning and tidying
> Collecting medication
> Mealtime support
> Dementia care
> Complex care needs (related to life-changing injuries or healthcare conditions)
> Support to access community spaces and activities
> Everything in between!

You can speak to your local Bluebird Care team to understand more about the options available, or to understand more about what might be the best fit for you or a loved one. The care experts there can help you to work out the next steps and goals.

How do you choose the *right care?*

There are lots of different options when it comes to care, and it's important to do your research and make sure you really understand what will work best for you before making any decisions. It's also okay to trial one option and decide you want to try something else.

If possible, try to do this research before you are in a situation where you need to make a quick decision – planning ahead can help to make the decision more straightforward. Gather as much information as possible to make an informed decision.

Choosing the right person, company, or place to provide care and support for you or a loved one is an important choice, and can be a difficult or emotional decision. You need to make sure that you choose someone who is caring, has the right knowledge and skills, someone you can rely on, and someone you can trust. No two people are the same, and what works for one person may not be right for another, but there are some things you can keep in mind, such as:

- Do I clearly understand what they are offering me?
- Do I clearly understand the costs involved and how I will fund that care option?
  - Including if they charge any additional costs for travel time
- Does the service they are offering fit well with my lifestyle (or that of the person seeking support), preferences, and values?
- Do they have high standards of training, particularly in any specific areas that are relevant to the care I am seeking (for example, training in specific health conditions or dementia)
- Do they have good reviews, and regulatory reports?
- Are they regulated? (See section on 'how to tell if a care provider is high quality')
- What customer reviews do they have on their website?
- What customer reviews do they have on homecare.co.uk (an independent review site for healthcare organisations)?
- What is their regulatory rating?
- How big is the company? Will they cope with staff sickness or holidays?
- Do they offer a range of services if my needs change or condition develops?
- Are they willing to come for a home visit before you make any decisions?
- How do they keep in touch with family and other people involved in your care?
- How experienced is the care team?
- Does the company supplying your care professional employ them directly?
- Have they been checked by professional bodies i.e. DBS safeguarding checks?
- Do I like them?
- Do I feel comfortable around them?
- Do I trust them?

How much does care *cost?*

Lots of people think that care is free, like the NHS. However, that's not the case – most people will pay for some, or all, of the costs of their care.

Home care costs vary depending on your individual needs – for example, how often you receive care, how long each visit lasts, where in the country you live, and the type of support you receive.

It can be difficult to find out exactly how much care is going to cost. Unfortunately, some care providers don't make it easier to understand.

However others, like Bluebird Care, have ways to help people to understand the pricing for different types of care and help you to get a clear picture of what your care will cost – they have a new tool to see what the local cost of home care with them is in your area. Because you should know exactly what you are paying for.

As a general guide, the cost of home care is usually around £26–38 per hour. So, if you have two visits a day at a rate of £35 per hour, you will pay £490 per week; £1,960 per month or £23,520 a year.

For more hours of support, you will pay more. For example, live-in care costs are typically between £900 to £2,000 per week. That can sound like a lot, but consider that some care homes charge as much as £4,000–£5,000 per week.

With home care, you are only paying for the support you actually receive. The weekly home care figure includes the cost to the provider of employing, training, and supporting professional care teams, as well as ensuring that the service meets all legal and safety standards, and can invest in enhancing care quality and customer service.

How do I know *how much* a care provider will *charge?*

Social care costs can be difficult to understand, and working out exactly what you will pay is not always straightforward. However, some care providers are better than others in helping you to understand exactly what options you have, and how much that will cost.

Usually, when you are first looking for support, a care provider will visit you, or have a chat with you over the phone. Some providers like Bluebird Care will offer an initial conversation as a free consultation. During that conversation, you can talk through what support you might need, or how they can be most helpful – they should get to know you, your likes and dislikes, and what is important to you.

Then you can work out together which care services you will need, how often, and what you want to achieve. These factors will help to build a picture of exactly what costs will be involved.

Being able to know exactly what you are paying for is really important – and usually, a care provider being transparent with their prices and letting you know up front is a good sign that you can trust them. Because trust is the number one thing when it comes to care.

How can I afford to *pay* for care?

Planning ahead is really important. It's quite natural to not want to think about growing older, or what will happen when we're no longer able to live independently without support. But it's something that will happen to most of us, and burying our heads in the sand can make things more difficult, and even limit the options available to us down the line.

If you can, then putting some savings aside to help you to pay for care later in life can be really impactful. For example, if you were able to save £330 per month from the age of 40, in a savings account that offered a 4% return on investment, then you could have £300,000 in there by the time you're 80 – which could fund roughly four years of live-in care.

Often, people moving into a residential care home will sell their house to fund the costs of living in the home. To pay for the costs of home care without selling your property, so that you can continue living in it, you can release money from your home – this is called equity release.

Equity release is a type of mortgage that is only available to people aged 55 and over. It lets you unlock some of the money that will be tied up in the value of your property without having to sell it and move out. You can continue to live in your home, and can choose to make repayments. Then, the loan and any additional interest will be repaid from the sale of your property when you are ready to move out, or in the future after you die.

This is an option that is becoming more popular, as people increasingly want to live in their own homes for as long as possible.

As with any financial commitments, you should always speak to a qualified financial advisor and mortgage broker before making any decision. There are also specialist care fee advisers who can help you to understand your options and plan for care – including PayingForCare, and the Society of Later Life Advisers (SOLLA).

Where can I get financial *advice?*

It can seem overwhelming thinking about care, and the costs involved – but you're not on your own. There are lots of places that can offer support to choose the right care for you, and to plan financially.

Your local council can help you to understand different options for paying for care, and any support you may be entitled to – for example through contributions to the cost of your care, or any benefits or funding you are eligible for.

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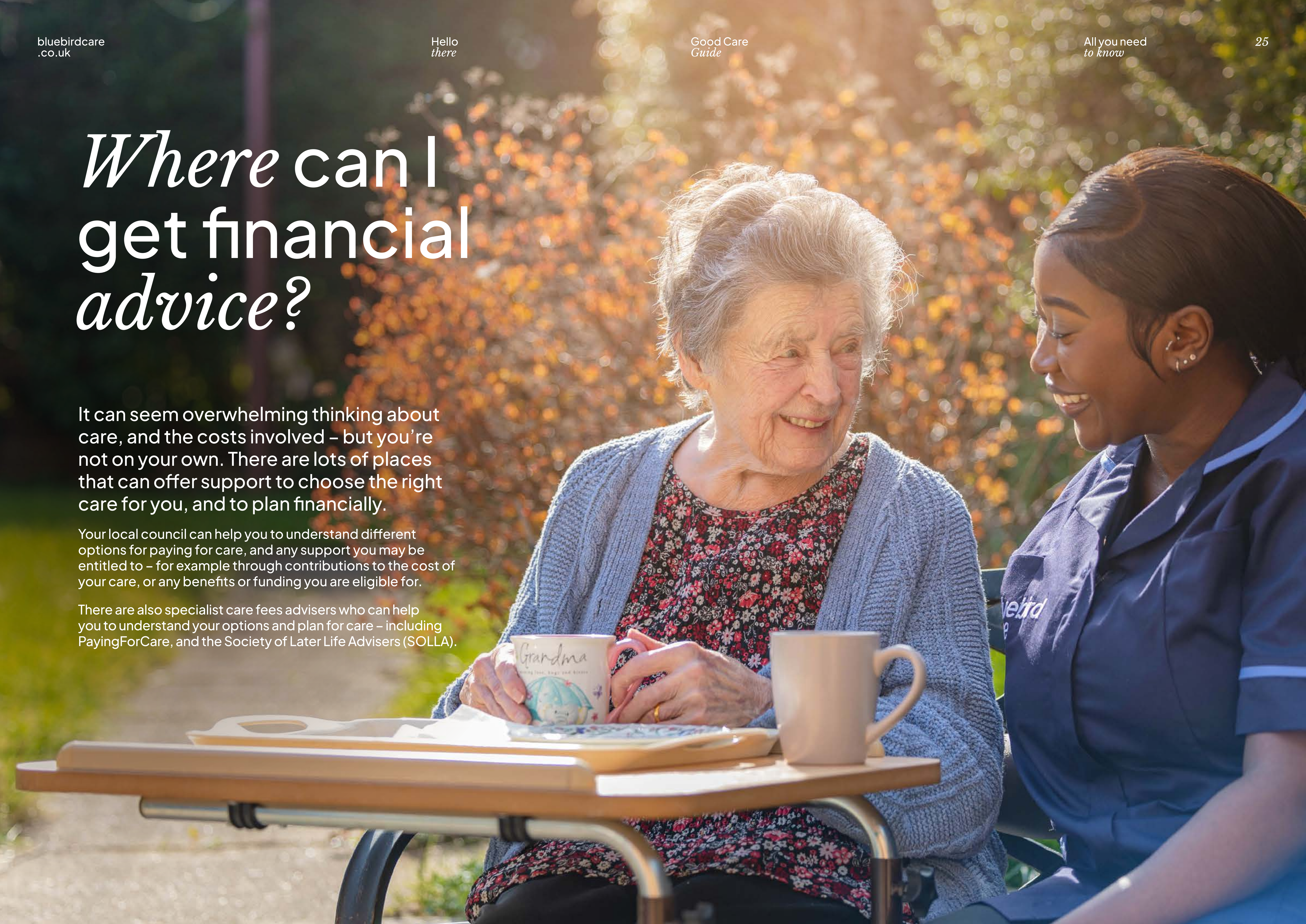

How is Local Authority care *funded?*

Most people will need to pay some, or all, of the costs of receiving care from a care provider.

A Local Authority financial assessment can help you understand how much you will need to pay towards your care – you can ask your Local Authority for a Care Needs Assessment to begin this process.

The financial assessment looks at both your income (such as pensions or benefits) and your capital – which means the money and assets you own that have a financial value. This can include things like savings, investments, or property. The assessment uses this information to decide whether you are entitled to financial support from the Local Authority.

If you are receiving, or hoping to receive, care at home, the financial assessment will not take into account the value of the house you live in – because you are continuing to live in it, rather than moving out to live in a residential care home.

Currently:

> If you have less than £14,250 in capital, this will not be included in the financial assessment – but any eligible income you have will still be considered

> If you have between £14,250 and £23,250, the council will contribute towards your home care costs, with the exact amount depending on your income and savings

> If you have over £23,250 in capital – for example, in savings, investments, or other assets – you will be expected to pay the full cost of your care. This is sometimes called being a self-funder

If you want to pay for all of the costs of care yourself, you do not need to have a financial assessment with the local authority. You are able to arrange and pay for care yourself without involving the council.

Can any *benefits* help me to *pay* for care?

Lots of people will be entitled to financial support through certain benefits. You may not realise you are eligible to this type of support, and so it's important to check with your local council if you qualify.

It is important to claim these benefits if you are eligible – you have a right to do so, and they are designed to support you. Claiming the financial support can help your income and savings to last longer overall. On a practical level, if you have a Local Authority financial assessment, they will assume you are receiving all benefits to which you are entitled – and include the value of these in your assessment.

You can find out more about this through your local council, or at www.nhs.uk/social-care-and-support/money-work-and-benefits/paying-for-your-own-care-self-funding/ or by speaking with an independent financial adviser.

For example, you may be able to get support through:

> Attendance Allowance (to help with costs of personal care because of illness or disability for people over State Pension age).

> Personal Independence Payment (PIP) for people under State Pension age.

> Carers Allowance if you are an unpaid carer for someone else. The person you provide care for does not have to be related to, or living, with you, to be eligible.

How much does *Live-in Care* cost?

Live-in care is where a professional care expert lives in a person's home, helping with everything from household chores to help moving around the house, taking care of pets, medication management and personal care.

Live-in care can allow people to stay in the comfort and familiarity of home no matter their needs. It can mean that people can wake up in their own bed, enjoy watching the TV they choose on their own sofa, potter in their own garden, and be surrounded by memories.

Everyone is different, and live-in care can look different for everyone depending on their preferences and level of support required.

According to homecare.co.uk - an independent site for reviews and information about care at home – live-in care costs are typically somewhere between £900 and £2,000 per week.

The care professionals at Bluebird Care will sit down with you and work out what it is that you want, what you want to get out of live-in care, and what a suitable arrangement would look like.

What happens if my financial situation *changes?*

If your finances change, don't worry. A good care provider will sit down with you, go through all your options, and help you to plan so that you can still get the support you need.

They can work with you to explore if there is support you can access from the council to put towards the cost of your care, or look at how they can adjust the support they provide to fit your budget.

If your savings look like they will drop below £23,250, then your council might be able to help with some of the costs of your care. If this is the case, you should contact your local council as early as possible to ask for another financial assessment.

What matters most is telling your care provider as early as possible, so that they can help you to plan ahead.

How can I tell if a care provider is *high quality?*

It's important to know that you can trust the care option you choose. Home care providers come in many different shapes and sizes, some are regulated and others are unregulated.

Unregulated care providers are not governed by any rules or guidelines, and do not have to meet certain quality or operational requirements and criteria. These often come in the form of an Independent Personal Assistant or a smaller independent company. Choosing one of these over a regulated care provider can come with risks including insurance costs and finding yourself in the position of an 'employer'.

Regulated care providers across the United Kingdom and Ireland set out standards of care that regulated care providers must adhere to. The regulators are:

> England: Care Quality Commission (CQC)
> Scotland: Care Inspectorate
> Wales: Care Inspectorate Wales
> Northern Ireland: The Regulation and Quality Improvement Authority (RQIA)

These regulators help to ensure that a set standard is being achieved when delivering care. More information can be found on their websites.

A high quality, regulated provider of care should also have:

> Experienced and highly trained care professionals
> Clear care monitoring systems and effective care record keeping processes
> Clear and transparent communication so that you know who to ask if you have any concerns
> The ability to cope with staff sickness or holidays without leaving you without support

Good Care *Checklist*

	✓
Registered and assessed by healthcare regulator (i.e. the CQC, Care Inspectorate Scotland, Care Inspectorate Wales, or Regulation and Quality Improvement)	
Have a recent positive inspection report from the healthcare regulator	
Endorsed by other healthcare professionals	
Endorsed by families and friends (check homecare.co.uk and Trustpilot for independent reviews)	
Experienced Care Professionals	
Well rewarded Care Professionals	
Care Professionals have thorough training opportunities	
Care Professionals are familiar with particular healthcare conditions and care requirements	
Dementia experts	
Face-to-face initial assessments carried out	

	✓
Consultations can be done at weekends or in the evenings	
24/7 help line for any queries or concerns	
Transparency and honesty with pricing	
Clear processes for monitoring quality of care	
Clear protocols and contingency plans in case of staff sickness or absence	
Breadth of services provided in case your needs and requirements change	
Access to additional advice and services - for example with your general health or with financial planning	
Easy to communicate with – you always know who to get hold of	
A feeling of trust in the people you meet and speak with	
Add here anything else that is really important for you to look for in a care professional (for example must be able to help with pet care, or particular values that align with your own)	

Want us to help
your loved one live
a healthier, more
fulfilling life at home?

Visit us at
bluebirdcare.co.uk

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