

# The Care Act (2014)

What does it mean to you and your family?



A brief introduction



# What is The Care Act?

The Care Act (2014) brings a major overhaul of the care and support system in England. It aims to make care and support and the way people pay for it, clearer, easier to access and more consistent across the country.

The Care Act tells local authorities what they should do if someone has social care needs and requires support either in their own home or in a care home. It changes the rules about who qualifies for support from the local authority and the rules about paying for care.

The first changes come into effect from **April 2015** with major changes to the way people pay for care and support taking place from **April 2016**. Some aspects of the changes are still subject to consultation and these areas are likely to be finalised in **October 2015**.

If you or a relative need care, now or in the future, the Care Act is likely to affect you.

Whether you live in one of MHA's care homes or retirement living schemes or are part of MHA's Live at Homes schemes, the Care Act is important for you if you need care, now or in the future.

**Contact your local authority's Social Services team for more information.**

# What will it change?

There are a number of key changes that will take place as a result of the Act. Some will take place now and some will take place from April 2016.

## Focus on wellbeing

The idea of 'wellbeing' is at the heart of the Care Act. Local authorities now need to consider the physical, mental and emotional wellbeing of people who need care, and they also need to recognise that the individual is best placed to judge their own wellbeing.



The focus on wellbeing is related to helping people live as independently as possible, gaining access to services and support which help prevent, reduce or delay the need for care and support. Local authorities will be responsible for making sure local care and support services work together with health and health-related services such as housing. The theory is that local services which are joined up and focus on prevention as well as coping with existing care needs will be better for everyone.

## Preventing needs for care and support

The Care Act makes local authorities responsible for ensuring that clear information and advice is available locally to enable people to take control of their care and support. It also requires them to ensure that there are joined up preventative services in three key areas:

### 1 PRIMARY PREVENTION/ PROMOTING WELLBEING



#### Includes

- Providing access for everyone to good quality information
- Supporting safe neighbourhoods
- Promoting healthy active lifestyles
- Reducing isolation
- Encouraging early discussion about potential care arrangements

### 2 SECONDARY PREVENTION/ EARLY INTERVENTION



#### Includes

- Falls prevention
- Minor adaptations to housing
- Telecare services

### 3 TERTIARY PREVENTION/ DELAY



#### Includes

- Rehabilitation and reablement services
- Respite care



# Assessment

From April 2015 all people who need care and support, regardless of their financial means, will have a right to a free needs assessment from their local authority.

This will consider how you are managing everyday activities such as looking after yourself, household tasks and getting out and about. The Act seeks to place you, as the person needing care, in the driving seat and the assessment process will encourage you to explain what you think you need and what you want to be able to achieve, for example whether that is to stay in your own home safely or move to alternative accommodation.

Currently, whether your needs are eligible for local authority support depends on where you live in England – this will change with a standard national eligibility criteria being set across the country.

For the first time, there will be the same rules for eligibility for care and support regardless of where you live.

If your needs are eligible the local authority will work with you to develop a care and support plan that meets those needs.



## Informal carers

Many people act as the main carer for a partner or parents and **the Act recognises** the important contribution played by these **unpaid carers**.

**Carers will also be entitled to an assessment** of their needs which focuses on their own wellbeing.

If a carer has **eligible care and support needs they will then receive financial support** to enable them **to maintain** their own **wellbeing** whilst caring for someone else.



**Contact your local authority's Social Services team for more information.**

## Keeping people safe

From April 2015 each local authority in England must have a Safeguarding Adults Board, which is a group of professionals from the council, police and local NHS who must make sure that the most vulnerable residents in the area are kept safe from harm. This includes all vulnerable residents, those living in care homes and in the wider community.

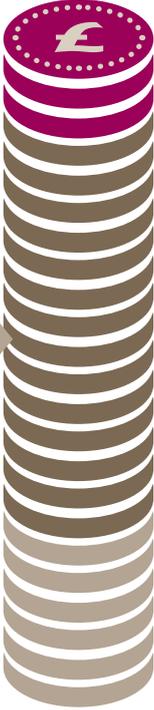


# Care and support funding

## Now...

Only people who can prove that they have less than £23,250 in assets and low incomes receive help from the State to pay for their care and support.

Everyone else with assets above this amount is responsible for paying for their own care. With no limits on the cost of care to the individual some people with high care needs are having to pay expensive bills and this is something the Act seeks to prevent.



**THE COST OF CARE CAN BE UNLIMITED**

If you receive local authority support you are asked to make a contribution of

**£1 PER WEEK FOR EVERY £250**

in assets which fall between £14,250 and £23,250.

If you have assets of less than £14,250 you qualify for means-tested support to pay for your eligible care costs.

If you have assets between £14,250 & £23,250 you may be required to make a contribution to the cost of your care.

If you have more than £23,250 you are responsible for paying for your own care.

## From April 2016...

The Care Act will place a cap of £72,000 on people's care costs and will provide some financial help to those with modest wealth.

However, it's important to remember that most people will still have to pay something towards their care and support costs, even once they have reached the cap.

If you pay for your own care and you have eligible needs, then from 1 April 2016, your local authority will need to 'track' how much you spend on your care so they know when you have reached the new cap. This is called a 'care account'.

However you must be aware that some costs will not count towards the care cap and these are outlined below.



**THE COST OF CARE IS CAPPED AT £72,000**

Once you have spent £72,000 on your eligible care costs, you will receive help to pay for your future care costs.

If you have assets of less than £17,000 you will qualify for means-tested support to pay for your eligible care costs.

If you have around £18,000 or less in assets you MAY qualify for some means tested financial support to help pay for your eligible care costs.

### Costs which will not count towards the new £72,000 'care cap'

- Any 'general living costs' that you would have to meet if you were living in your own home (e.g. food, energy bills, accommodation).
- Any care costs that you pay, over and above the rate that the local authority is willing to pay, will not be included in your progress towards the care cap.
- Any money you have spent on your care prior to 1 April 2016 will not count towards the cap.

# What the Care Act means for you?

APRIL 2015

- Your assessment is undertaken under the national eligibility criteria.
- Your whole wellbeing must be considered as part of the needs assessment.
- You can request a personal budget and direct payment.
- Carers can be assessed and supported if they have eligible needs.
- You can apply to have a Deferred Payment Agreement and delay having to sell your home to pay for care if you meet new national rules.
- Greater access to information and advice, including financial advice.

OCTOBER 2015

- Rules about how care and support is paid for due to be finalised.
- An appeals system for adult social care is due to be finalised.

APRIL 2016

- If you pay for your own care, make sure you talk to your local authority about your care account.
- Care cap due to come in, alongside changes to the levels of assets and means tested financial support.
- Your care account will begin to track your progress towards the care cap.

## What should you do?

### **If you or a relative have a new need for care and support.**

You should approach your local authority for an assessment of your needs. They should be able to signpost you to a range of quality providers in your area. Alternatively, to find out more about MHA care and support services in your local area take a look at [www.mha.org.uk](http://www.mha.org.uk)

### **For more information:-**

To find out more about the Care Act (2014) visit

[www.gov.uk/government/publications/care-act-2014-part-1-factsheets](http://www.gov.uk/government/publications/care-act-2014-part-1-factsheets)

or speak to your local Social Services team at your local authority.

[www.gov.uk/careandsupport](http://www.gov.uk/careandsupport)

To find out more about more about your options you may wish to seek financial advice. Contact your local Social Services team at your local authority to signpost you to local independent financial advice.

There is also a range of charities and organisations that provide free, impartial money advice and guidance, including the Monday Advice Service ([www.moneyadvice.org.uk](http://www.moneyadvice.org.uk)) and Paying for Care ([www.payingforcare.org](http://www.payingforcare.org))

Your local social services:

If you are currently in receipt of care and support services and wish to see what help may be available to you following the introduction of the new financial rules in April 2016:-

**1 APPROACH YOUR LOCAL AUTHORITY**



for an assessment of your care and support needs

**2** If you need to pay for your own care  
**START YOUR CARE ACCOUNT**



so that any eligible expenditure is recorded and **counts towards your cap of £72,000**

**3 REMEMBER**



Even if your care is funded by the State you will still be expected to pay for any general living expenses associated with residential care and the amount you pay will not count towards the cap on care.

## About MHA

MHA is a charity providing care, accommodation and support services for older people throughout Britain. We are one of the most well-respected care providers in the sector and amongst the largest charities in Britain, providing services to older people for 70 years.

MHA was named “**Most trusted charity in the UK**” in 2014 by Third Sector’s Charity Brand Index. We received an overall performance rating of 97% based on the latest independent national survey by Your Care Rating of residents’ views of our staff, care and quality of life.

**MHA delivers a range of high quality services to 16,000 individuals:**

- **4,500 older people** living in care homes - residential, nursing and specialist dementia care;
- **2,500 older people** living independently in a range of purpose-built apartments with flexible support and personalised care
- **9,000 older people** supported via live at home services in the community.

Our services are delivered by over **7,000 dedicated staff** and enhanced by the commitment of **4,000 volunteers**. Our mission is to improve the quality of life for older people, inspired by Christian concern.

As a charity, we aim to provide good quality services which represent excellent value for money and all our surplus is reinvested into providing services for older people now and into the future.

# Improving the quality of life for older people across the UK



**89**

CARE HOMES

↑ **4,500** RESIDENTS



**64**

RETIREMENT LIVING SCHEMES

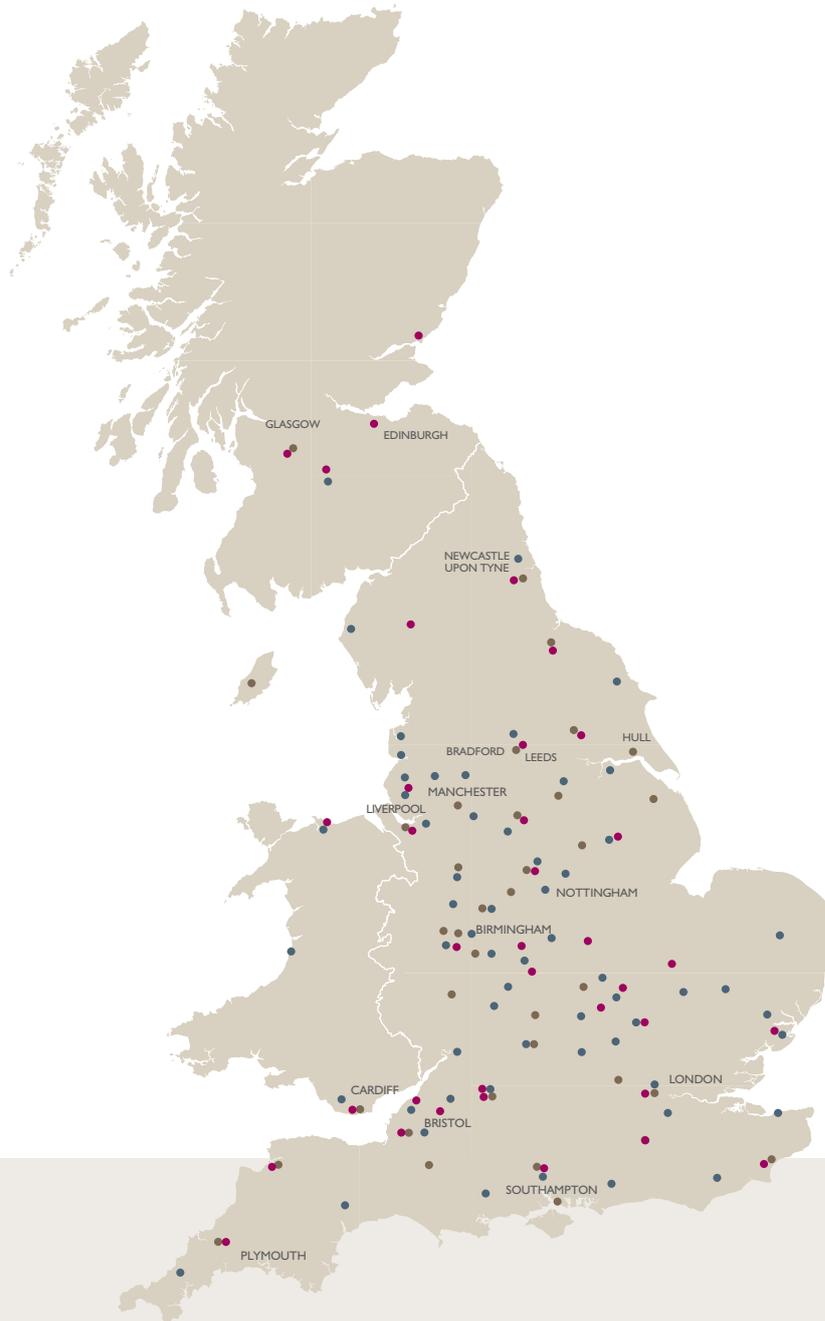
↑ **2,500** RESIDENTS



**75**

LIVE@HOME SCHEMES

↑ **9,000** PEOPLE



Epworth House, Stuart Street, Derby DE1 2EQ  
 Phone: 01332 296200 Fax: 01332 296925 Email: [enquiries@mha.org.uk](mailto:enquiries@mha.org.uk) Website: [www.mha.org.uk](http://www.mha.org.uk)



“Most Trusted Charity”

