

Saga Care Funding Advice Service - Essential Facts 1

Choosing the right type of care

How and where you receive the care that's best for you will mainly depend on the type of help you need, and how much. You might only need assistance with your personal care, such as washing, bathing, dressing or preparing meals, for example. On the other hand, perhaps you have a medical condition that means you need a little more specialist help or a degree of nursing care. For advice on the type of care most suited to your circumstances, the first port of call should be your Local Authority. Phone your local Adult Services office for an initial conversation about your care needs and advice about what services may help you. If your needs are extensive, they should arrange for a Care Manager to have an in-depth look at your situation. This is called an assessment of your needs. You might want to ask a friend or relative to be involved in these discussions, which will undoubtedly involve the following questions:

- What do you need help with?
- How much do you need?
- Is the need likely to increase or is it only temporary?

In answering these questions, try to be objective while taking into account your personal feelings and preferences when you consider the care options available.

Care in your own home

In common with many other people, care in your own home may well be your preferred

option. Here you will be in familiar surroundings, but practical and safety issues such as flights of stairs or a remote location could make it unfeasible. However, if a few physical adaptations and aids are enough to make things easier, you might be able to manage perfectly - especially if it's only for a couple of hours a day.

If you only require a minimal amount of care, receiving it at home could be a cost-effective option. However, if you need substantial assistance such as a live-in nurse or carer, it can work out more expensive than a care home.

Sheltered housing

If you are still relatively independent, but like the idea of being able to call for assistance when you need it, sheltered housing may be a suitable option. This provides private accommodation, purpose-built for older people, with your own bedroom, lounge, kitchen and bathroom. Communal areas such as stairs and gardens are maintained for you, and additional facilities - such as a shared lounge or visitors suite - are sometimes included.

Although you live independently, an on-site warden can be summoned 24 hours a day via an emergency call system. They can help with any difficulties you experience, from a simple saucepan boiling over to a medical emergency.

Sheltered housing is available to buy or rent, but both will involve a charge to cover the cost of the warden and communal services such as gardening, property maintenance and window cleaning. The price depends on the location and the level of service provided.

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Care villages

Although care villages are relatively new in the UK, they are increasing in popularity. They are usually purpose-built sites that combine the independence of sheltered housing with a wider range of services (and possibly a care home) on the same site. This means that you can live independently, while being able to take advantage of the extra support, facilities and social activities available.

Care homes without nursing care

What we used to know as a residential home is now referred to as a 'care home without nursing care' (or sometimes a 'care home with personal care'). As the new name suggests, these homes provide accommodation, meals and extra help, such as assistance with bathing and dressing. While they will always have care assistance available, they do not generally provide nursing care for medical conditions. Instead, they have access to a local GP and some of the staff might have elementary training in first aid.

Accommodation is usually provided in a single (or sometimes twin) bedroom, with bathroom and WC facilities shared with other residents. As meals and drinks are provided, access to kitchen facilities is not usually possible - although facilities do vary from home to home. Further benefits may include the services of visiting chiropodists and hairdressers, and even opticians or hearing aid technicians.

Care home fees depend on the level of care required and the facilities and services available,

and vary across the country. As an indication, the national average is £24,700 per year*.

Care homes with nursing care

These care homes were previously referred to as 'nursing homes' and, in most respects, they provide the same services as care homes without nursing care - except that they have professional registered nurses in attendance. So, in addition to providing accommodation, meals and personal attention from care assistants, they can also cater for a much wider variety of nursing needs. Some might even specialise in nursing specific illnesses.

These care homes are generally more expensive than care homes without nursing care. The average annual cost of care across the UK is £35,100*, although this varies by region.

When considering the right kind of care, you might find it reassuring to have a second opinion that you value. So even if you already have a preference, it's a good idea to discuss the options with your family and friends as well. Don't forget, Saga's dedicated care funding advisers can also offer relevant and practical advice.

* Cost of Care report commissioned by Saga in December 2008 from Laing & Buisson

Saga care funding advice
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