

Saga Care Funding Advice Service - Essential Facts 2

Finding the right care home

It's a big decision to go into residential or nursing care, and not one that's always easily made. There will be lots of issues to consider, places to look at, and things to watch out for, but the whole process will be easier if you can try to keep viewing it as a positive step.

Going into care can actually be an opportunity. Unless your choice of area is restricted by your need to live near family or friends, it's a chance of a new life elsewhere. You will soon be making new friends rather than missing your present ones. And, if you've been struggling to cope at home, just think what a relief it will be to have people to help.

The most important thing to keep in mind is what you are looking for - the care you need, at a price you can afford, in a home that's right for you.

Care standards to reassure you

It's natural to be concerned about how well you will be looked after in any particular home, but you can rest assured that there are defined guidelines about the standards of care you can expect, and these are strictly monitored. Whether a care home is run by the Local Authority, a voluntary organisation or a private company, it has to be registered and inspected twice a year to ensure it meets the standards defined by the Government.

There are 38 standards, which cover all aspects of living in a care home including:

- How people are looked after
- How their money and medicines are handled
- Their right to privacy and dignity
- The physical environment, such as heating and lighting
- Standards of meals, activities and staff.

There also has to be a complaints procedure so that, if anything is wrong, it can be put right. You can obtain a copy of the inspection report for any particular home from your care standards authority.

Your choice of home

You can choose which home you go into, even if your care will be funded by the Local Authority and is in a different part of the country, as long as:

- A place is available
- The home is suitable for your assessed needs
- It is run according to the Local Authority's conditions
- It does not charge more to care for your needs than the Local Authority would expect to pay.

Simple steps to help you find the home that's right for you

Step 1 - Research

Your Social Services department should be able to give you a list of care homes in your area with information about them. If you are moving further afield, you will be able to get information from your care standards authority,

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or your local library may have directories of care homes nationally. The internet is a good source of information if you, or someone you know, has access to it. You could also try asking around, as your doctor, social worker, friends or relatives may be aware of some good homes. Personal recommendation can be very valuable, but don't forget that it's your needs that matter, and what suits someone else isn't necessarily right for you. If you are required to pay for your own care and your chosen home is above the levels that the Local Authority will pay, it is important to consider long-term affordability should you require Local Authority funding in the future. Saga's team of specialist advisers can help you assess the long-term affordability of your chosen home by helping to determine your total income and expenditure, including applicable state benefits, and the various options available to ensure you make best use of your assets.

Step 2 - Getting down to detail

Ask for brochures from the homes you might be interested in. These should make it clear what level of help is provided and how they meet residents' care needs. Reading them will give you an idea of what the home is like, and help you make a shortlist of those you'd like to visit. It will also help you identify the considerations that are most important to you.

Once you've decided which ones you'd like to visit, make an appointment and try to take along a friend or relative for a second opinion. Before you go, think about any questions you'd like to ask and try to visit a few before making up

your mind. If you are planning to give up your house and move into a care home, don't make a hasty decision. When you have found what you think is the right home, consider arranging a trial period there. You could possibly book a short stay of a few weeks and then return home to consider your decision. Alternatively, arrange to move into the home on the understanding that the first four weeks are to be a trial period and that, if you are not happy at the end of this time, you can leave giving a week's notice.

Once you are confident that you will be comfortable with the home you have chosen, ensure that you have a written agreement about the terms of care you are buying. If you make your own arrangements, obtain a contract or resident's agreement before you make a commitment to stay. This should confirm exactly what you will be paying and what that charge covers. You will also need to be clear about any extra costs and how and when the price will be reviewed.

Further information

Commission for Social Care Inspection (CSCI)
Telephone: 0845 015 0120
Website: www.csci.org.uk

Saga care funding advice
0800 056 6101
saga.co.uk/ltc

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