



## Navigating the system

Barbara Margetts, our Assistant Director of Operations, explains how care is funded and the steps you can take to prepare

### If I think someone I know needs care, what should I do?

The first step is to get in touch with your local council who will provide a care needs assessment. This will determine the level of support needed, whether it's help at home with everyday tasks such as washing and dressing, or moving into a care home.

### Who pays for care?

The finances of the person needing care are assessed and a decision is made on how much they should pay towards their care. Some people fund their own care entirely (self-funders). For other people, the local authority will pay towards the cost of care.

### What happens if the person needing care has funds but doesn't have the ability to access them?

You can prepare for this situation by putting a Lasting Power of Attorney (LPA) in place. An LPA is a legal document that lets a person choose one or more trusted people ("attorneys") to make decisions on their behalf should they lack the capacity to do so, for example due to an accident or an illness that means they lose mental capacity.



There are two types of LPA:

**A property and affairs LPA** – gives powers to an attorney(s) to make decisions about a person's financial and property matters.

**A personal welfare LPA** – gives powers to an attorney(s) to make decisions about a person's health and personal welfare.

All LPAs must be registered by the Office of the Public Guardian (OPG). Ensuring that you have LPAs in place can help make things easier at a time of stress or crisis when it might be difficult to think through big decisions such as whether you would want to sell your home.



## If a person doesn't have an LPA in place and they need care, what would happen?

It may be necessary for the Court of Protection to become involved. The Court of Protection may then make an order relating to the person's personal welfare or financial affairs and appoint a deputy who may make decisions on their behalf. Having to go through the Court of Protection can be lengthy and add complication at a time of strain. I can't emphasise enough the value of having an LPA in place in advance.

## I've heard that going into a care home can be very expensive. How much will a person need?

The cost of care home fees varies between providers and individual homes. A typical weekly rate at a Pilgrims' Friend Society care home can range from £918 to £1,412 and this will depend on your care needs and where you choose to live. In our care homes, we accept both self-funders and those who are being supported by the Local Authority.

If a person is paying their own fees, we expect them to have sufficient funds to meet our home's fees for a minimum of two years (other providers will have a similar requirement in place). If a person cannot pay for their own care and they are supported by the local authority, they will be required to contribute an amount towards their care from their own resources, including Pension Credit.

As local authority funding does not cover the full cost of care, it may be that a third party, for example relatives, can contribute towards the cost of a person's care. These contributions are called top-ups.

## How else can a person prepare for when they might need to go into a care home?

It's a good idea to have done some research on local care homes and even ask to go on the waiting list. None of us likes to think about it but if a crisis arises where it's no longer safe to live in your own home, after a hospital admission, for example, it can be very helpful to know which care home to call first.



### FURTHER INFO:

For details of different types of care and funding, see [www.ageuk.org.uk/information-advice/care](http://www.ageuk.org.uk/information-advice/care)

To register a Lasting Power of Attorney (LPA), see [www.lastingpowerofattorney.service.gov.uk](http://www.lastingpowerofattorney.service.gov.uk)

 0300 303 1400

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