Paying for your own care and support when you leave hospital
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Going into hospital can be a worrying time for people and their carers/family members. It is useful to think early-on about what will happen when you leave hospital, whether you will need on-going care and support and if so how you will pay for it. Unlike NHS services, social care is unlikely to be free.

As soon as you arrive in hospital, doctors and nurses start to plan for when you leave. If it is likely that you will need care and support after you leave, staff at the hospital will talk to you about your options.

This guidance has been developed for people who pay for all of their care and support, these people are called ‘self funders’.

What is a self funder?

A self funder is a term used to describe someone who pays the full cost for their own care and support. You may be a ‘self funder’ if:

- You have been assessed by the Adult Social Care Team as not being eligible for care and support from the council, but you still wish to have some support to help you live your life
- You have been assessed by the Adult Social Care Team as being eligible for care and support, but you have savings or assets above the threshold set by the government
- You have chosen not to approach Adult Social Care for help with funding your care and support costs

Independent Financial Advice

It is a good idea to get information and advice on how to pay for your care and support before you make any decisions.

A financial advisor will be able to look at your circumstances and make sure that you are receiving all the benefits and allowances you may be entitled to.
The Money Advice Service website has tips on planning ahead for a time when you may not be able to manage your own finances. You can find information on their website at www.moneyadviceservice.org.uk and searching ‘self-funding your long term care’.

**You can also get independent advice from:**

- The Society of Later Life Advisers
- Independent Age
- Age UK
- Carers UK
- Which? Elderly Care
- Citizens Advice Bureau

**Can I get any financial help from the NHS?**

In some circumstances, people with long-term complex health needs may qualify for care funded by the NHS. This is called NHS Continuing Healthcare funding. You can find out more information by looking at www.nhs.uk and searching on ‘NHS Continuing Healthcare’.

**What support is available for self funders?**

You might need a bit of extra support for a few days after leaving hospital to help whilst you recover and perhaps to adapt to new ways of doing things. You could ask your family or friends who live locally whether they might be able to help you out. Often informal support networks are willing to help and are better able to give support than people who don’t know you.

There are also a number of voluntary sector and community groups who provide services specifically to help people with care and support needs. In Cambridgeshire the Care Network has Community Navigators who are able to provide you with information and guidance, as well as directing you to other organisations who can help you. You can find information about them at www.care-network.org.uk.

In Peterborough you can find information online to help you to research and organise care and support at www.peterborough.gov.uk/pin
Reablement Service
The council’s Reablement Team can support you to maximise your independence by helping you learn or regain the skills needed for everyday life.

Equipment and Technology for Daily Living
Many people use equipment to help them remain independent, safe and well in their homes.

A wide range of equipment and technology is available, including aids to help you use the bath and toilet, dress, cook, and get around in your home. Most of this equipment is available through high street and online retailers or your local pharmacy. The local Safe + Well service can support you in finding daily living aids to help you stay independent. You can find information online at www.safeandwell.co.uk/cambridgeshire.

Telecare
Telecare is an alarm and monitoring service that provides reassurance that you can call for help and assistance if needed. Equipment might include sensors that detect movement, a fall, flood, gas or smoke. The equipment is linked to a community alarm monitoring service through your telephone line. It enables you to call for help in an emergency 24 hours a day, seven days a week. There is a charge for this service.

Care at home
If you need support with personal care, such as washing yourself or getting dressed, you can employ a care worker to help you. A carer will visit you to help with activities of daily living such as getting up in the morning, bathing, preparing meals etc.
As a self funder you will be responsible for paying for your own care at home, but the council can help you find a care provider and, for a fee, will arrange and manage the contract with the provider for you.

If you choose to arrange your care yourself, you will need to consider what will happen when your money runs out. The council may not be able to pay the same amount that you are able to pay as a self funder, so it is always a good idea to speak to the council before choosing a care provider.

You might want to look at the most recent Care Quality Commission report on the provider you are choosing. You can find the reports at [www.cqc.org.uk](http://www.cqc.org.uk).

If you think a home care agency might not be able to provide the personalised service you would like, you might wish to consider employing a Personal Assistant to support you. You can find Personal Assistants through the council’s accredited Personal Assistant register. In Cambridgeshire the register is run by Purple [www.wearepurple.org.uk](http://www.wearepurple.org.uk) and in Peterborough the register is run by Peterborough Council for Voluntary Services and can be found on the Peterborough Information Network at [www.peterborough.gov.uk/PIN](http://www.peterborough.gov.uk/PIN).

### Care in a Residential or Nursing Home

Residential care homes are for people who can’t continue to live at home, even with additional support or changes to their home. They are also very expensive. If people go into a care home straight from hospital, they may struggle to return home, even after a short stay, so it is important that you think about all options available to you before making this choice. As a self-funder, any residential care contracts will usually be between you and the care home directly. However, the council can help you arrange this care and provide you with information about care costs.
When choosing your care and support you will need to consider what will happen when your money runs out. The council may not be able to pay the same amount that you are able to pay as a self funder, so it is always a good idea to speak to the council before choosing a care home placement. A more expensive care home does also not necessarily mean that you will receive better care. It is a good idea to check the Care Quality Commission’s latest report for the care home you are considering. You can find the reports at www.cqc.org.uk.

If your savings are starting to decrease and you think that they will soon fall below the threshold, you should contact the council for a financial assessment one to two months before you reach the threshold. The threshold does change annually, but is currently £23,250.

**How do I choose a care provider?**

You can find a wide range of care providers on the Peterborough Information Network www.peterborough.gov.uk/pin.

You can also look in a local guide for Peterborough or Cambridgeshire

- Peterborough Care and Support Directory
- Guide to Independent Living in Cambridgeshire

You can ask staff at the hospital or Adult Social Care for a copy or you can look at it online at www.cambridgeshire.gov.uk/guide-to-independent-living

www.carechoices.co.uk/region/east-of-england/cambridgeshire/peterborough/
Making decisions
If you lose the ability to make decisions for yourself, this is known as ‘lacking capacity’. Lots of people reduce the risk of losing control over what happens to them by taking out a Lasting Power of Attorney (LPA). An LPA is a legal document that lets you appoint one or more people to help you make decisions or to make decisions on your behalf. This gives you more control over what happens to you if you have an accident or an illness and can’t then make your own decisions (you ‘lack mental capacity’). You must be 18 or over and have mental capacity (the ability to make your own decisions) when you make your LPA.

If you are caring for someone who may lack capacity to make decisions in the future, it is a good idea to consider an LPA for both finances and health. You can find out more on www.gov.uk/power-of-attorney.
Cambridgeshire County Council
Telephone: 0345 045 5202
Email: careinfo@cambridgeshire.gov.uk
Website: www.cambridgeshire.gov.uk/residents/adults

Peterborough City Council
Telephone: 01733 747474 option 4
Email: pin@peterborough.gov.uk
Website: www.peterborough.gov.uk/pin