

**SUBMISSION AS AN INDIVIDUAL FOR THE
CONSULTATION
"THE COST OF CARING FOR AN AGING POPULATION"**

ON BEHALF OF MRS [REDACTED] BY HER DAUGHTER MRS [REDACTED]

CONTACT DETAILS

[REDACTED]

Tel - [REDACTED]

Home - [REDACTED]

Address - [REDACTED]

CONSULTATION

THE COST OF CARING FOR AN AGEING POPULATION

I wish to refer to one point in particular – to consider future social care needs and related costs. I understand this is just part of the picture but it is very relevant to my mums' case.

I have recently contacted the Older Peoples Commissioner for Wales Office to enquire about who should meet the cost of care home fees for people who do not currently qualify for continuing healthcare and even after paying for their own care for many years still have to pay for their own care because of their level of savings. Her office gave me the link to your consultation and informed me that apart from bringing my mums' case to the attention of the Commissioner there was nothing more they could do at present. (see copy of email attached)

I have also contacted Jayne Bryants' office who were able to give me the standard information that I am currently aware of regarding the present policies. I am now waiting for a meeting to be arranged with Jayne Bryant or an appropriate member of staff to discuss the subject further. (a copy of a letter from Carwyn Jones in 2016 sent to me is also attached)

On behalf of my mum, Mrs [REDACTED] and from myself I would like to bring her case to your attention when discussing the subject of Fairness and who should cover the cost of care in an aging population?

My mum is 94 years old and has been in care since 2009. We have never managed wholly to find out why mum changed like she did, but one day she just could not take care of herself anymore, it literally happened overnight. After numerous doctors, hospital and specialist appointments we were none the wiser. So as a consequence after entering Residential care in 2009 she never returned to her own home or original quality of life. From **October 2009 to August 2015** she was in Emmaus Residential Home, Newport and paid the total sum of **£128976.00**. In August 2015 Emmaus Residential home closed, we were given 2 months to find mum a new place to live. As mum was bordering on nursing care we managed to have her assessed by a new home. Eleanor Hodson House Residential and Nursing home confirmed her need for nursing care. The total paid to the nursing home up to and including **February 2018 is £73449.61**. Bringing the total cost for mums' care to date to **£202425.61**.

I think you will agree that by anyones standards that amount is a substantial one. The care in both homes thankfully have been to a high degree and as a loving daughter who keeps a constant eye on the care she receives, I would not expect of accept anything else.

There was quite a lot of talk a few years ago about putting a cap on the total fees one person would be expected to pay for their care but was unfortunately lost in the system and it seems from various enquiries that there is no possibility of this re-emerging.

My mum is not in particularly In good health but is not at the stage of qualifying for continuing health care, thank goodness. Her finances are such that she will still have to pay for quite some time to come as we sold her bungalow after she had been in care for a few years, trying to invest the money to help pay for her care. We are now into that money as well.

Not all the residents in mums' nursing home are self funders for different reasons. It has recently been brought to my attention that the local authority are paying less for a placement than people that are self funding. As a result of hearing this , under the freedom of information act, I have asked Newport City Council for conformation of standard residential and nursing home fees paid by them for care during the period 2009 to 2018. When I receive this information I will be better qualified to comment and I can forward the information to you if you require it. If this is the case I think it disgraceful.

During this consultation could you please spare a thought for people who have been in care for many years who are self funding. We are not saying that care should be free to all, but surely after a few years maybe reduce the fees to half, with the local authority paying the other half. Then after a few more years for the local authority to take over.

The system as Carwyn Jones stated was unfair when he wrote his letter and is still quite obviously unfair now.

Yours hoping for a change in policy

[REDACTED]

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Enquiry to Older People's Commissioner for Wales

JB [Redacted] Reply |
 Wed 24/01, 14:14
 You

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Dear [Redacted]

Thank you for contacting the Older People's Commissioner for Wales and sharing the story of your mothers experience. I am pleased to hear that your mother has had such a positive experience of good quality care whilst living in her Care Home but understand the frustration you feel that your mother has so far paid £200,000 for her Care Home Fees and continues to Self-Fund.

I understand from our phone conversation earlier today that you have a thorough knowledge of the issues around self-funding and that your viewpoint is that there should be a cap on the amount of money a Self -Funder pays towards their Care Home Fee. You feel it is wrong that your mother has paid £200,000 and could potentially pay another £150,000 towards the cost of her care.

I am aware that you have been proactive in raise this issue with your Assembly Member, Welsh Government and The Older People's Commissioner for Wales. As well as highlighting this issue, I know that the question you are asking the Commissioner is simply, where you can go next for help?

The Commissioner encourages older people to actively engage in consultations about issues that affect their lives, so I have attached a link to the Welsh Government Finance Committee Consultation "The Cost of Caring for an Aging Population" which is running now up until the 31st January 2018 as you may wish to respond to this consultation as an individual.

<http://www.senedd.assembly.wales/mcConsultationDisplay.aspx?ID=277>

The Commissioner will be responding to this consultation and as part of this process we sometimes refer to anonymised Case studies that come to the attention of the Commissioner. It may be that the information you have shared with us will be used in this way but even if this is not the case, your mothers experience has been shared directly with the Commissioner who finds these shared stories invaluable sources of information.

I hope that you find this information useful and please feel free to contact the Commissioner again if you need advice or assistance in the future.

Yours Sincerely,

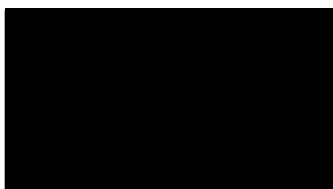
[Redacted Signature]
 Senior Caseworker/Uwch Swyddog Achos

Older People's Commissioner for Wales / Comisiynydd Pobl Hŷn Cymru
 Cambrian Buildings/ Adeiladau Cambrian
 Mount Stuart Square/ Sgwâr Mount Stuart

Upgrade to Premium



Ein cyf/Our ref: FM -/00094/16



24 February 2016

Dear Mrs [REDACTED]

I am writing in response to your recent letter to me about the amount your mother has paid overall for her residential care.

I was sorry to read your mother now requires nursing care but pleased to see that her health has improved recently due to the excellent standard of care she receives. This must be reassuring for you and your family.

The current law governing charging for residential care (the National Assistance Act 1948) has been in place for over 60 years. As such, a person's capital assets in the form of property, savings and investments are taken into account in order to assess their ability to pay the cost of their care. Where a person has over the current level of the capital limit (£24,000), they are required to meet their residential care costs in full. From your letter, this appears to be applicable in the case of your mother.

However, it is clear that the current law has, over the years, become outdated and unfair, resulting in inconsistencies in the way people are charged for their social care. To remedy this, a programme of reform has commenced, starting with the charging arrangements for those who receive care and support in their own home or in the community. Since 2011, people in this position cannot be charged more than a maximum weekly amount for this, currently £60 per week. This applies to every person assessed as in need of such care and support, regardless of the level of their income or capital. This financial protection is unique to Wales.

As a next stage we have been considering reform of the arrangements which apply to charging for residential care, so as to make this charging fairer and more consistent. As I announced recently, if my Party, Welsh Labour, is re-elected as the Government of Wales in May's election we would double the capital limit so as to protect from charging more of a person's wealth. This means that people like your mother would be able to keep £50,000 of the value of her home, rather than the current £24,000.

Bae Caerdydd • Cardiff Bay
Caerdydd • Cardiff
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Llinell Ymholiadau Cymraeg 0800 045 6000
YP.PrifWeinidog@cymru.gsi.gov.uk • ps.firstminister@wales.gsi.gov.uk

Rydym yn croesawu derbyn gohebiaeth yn Gymraeg. Byddwn yn ateb gohebiaeth a dderbynnir yn Gymraeg yn Gymraeg ac ni fydd gohebu yn Gymraeg yn arwain at oedi.

We welcome receiving correspondence in Welsh. Any correspondence received in Welsh will be answered in Welsh and corresponding in Welsh will not lead to a delay in responding.

In the meantime, new legislation under our Social Services and Well-being (Wales) Act 2014 will be implemented from 6 April this year. Under this, a new charging and financial assessment framework will be introduced that will ensure greater consistency in charging for all forms of care and support. Although the capital limit will remain in place for the time being at its current level of £24,000, provisions under this framework will enable further reform to be introduced during the term of the next Welsh Government.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Carwyn Jones', written in a cursive style.

CARWYN JONES