# Choosing long-term care

Trinity Homecare

Supporting life's journeys

# Contents

# Care needs assessment

Making decisions about long-term care can feel overwhelming – especially when circumstances have suddenly changed or you have less independence than you are used to. Knowing where to start can feel daunting, which is why we have written this helpful guide to break down what options are available and what you need to consider.

You should have your care needs assessment carried out by a care professional. A care needs assessment will look at where you might need help in the various aspects of your life, what your goals and wishes are and what level of support will be required to meet these.

If you feel that you or someone you love, is no longer coping day to day, you can request a care needs assessment from social services at your local council. The care needs assessment is free and anyone can ask for one. The assessment should give you a good idea of what help you need to keep living life your way.

All private care providers will complete their own care needs assessment prior to starting a care service with you and they will use the information gathered to draw up a bespoke care plan. The care plan is the document in which the carers will work from when providing your service, so it's important that it accurately describes your needs and what you want to achieve.

You should always be involved in writing and reviewing your care plan. Some care providers charge for conducting a care needs assessment and others don't, it is worth finding out about any upfront costs there may be before committing to a care provider.

# Types of long-term care

When discussing long-term care options with your loved ones, this subject may be difficult for most individuals, so it is important to approach the conversation with empathy, respect and sensitivity.

**Consider the following steps:**

## Gather relevant information

Before approaching your loved one about care at home, it is a good idea to research a variety of care at home providers that are available in your area. Learn about the types of care they provide, the benefits of their service and their costs. Being prepared will help answer any questions your loved one has.

## Choosing the right time and place

Ensure you are in a comfortable and private environment where both of you can have an open and honest conversation, preferably your loved one's home where they feel most safe. It can be a sensitive subject so make sure you allow enough time for the discussion. This allows you both to have the chance to say what you think and feel without being forced to rush a decision, which may be frustrating for the both of you.

## Be empathetic and respectful

It is very natural that your loved one may have fears and concerns or may be resistant to long-term care. You need to appreciate this may be the case. Listen to their thoughts and feelings, acknowledge their emotions and validate how they feel. This is a significant change but being empathetic towards them will help them feel that their feelings are valid and are being heard.

## Needs, wishes and preferences

Build the conversation around how important their wellbeing, safety and quality of life is. Be open and honest about any difficulties they are currently experiencing at home on their own and how you feel that care at home will be beneficial to them.

## Financial considerations

Funding care is usually at the forefront of people's minds. It is imperative you provide them with information about insurance, funding and financing options and any other financial resources that may be available to them before making a final decision. It may be worth seeking specialist independent financial advise on how to fund care at home in the long-term.

## Supporting your loved one

It is important to reassure your loved one that they are not alone and you will be involved throughout the whole process, supporting them throughout this transition. Emphasise that you only want the best for them and their wellbeing is a priority.

## Consider involving healthcare professionals

Depending on your situation it may be helpful to involve a healthcare professional to support decision making, for example your GP. These professionals will be able to provide expertise, guidance and additional support when planning your loved one's care.

# Introductory agencies and managed services

Home care can be delivered in two different ways – either by an introductory agency, where the agency introduces a self-employed carer to the client or via a regulated care provider, employs the carers and provides a managed service.

## Introductory agencies

Self-managed care is also known as 'introductory' care because the role of the care agency is to introduce you to a self-employed carer. With self-managed care, the agency has less involvement than they would with a managed service. The care agency will usually conduct a telephone assessment to understand your needs and wishes before starting a comprehensive selection and vetting process on the self-employed live-in care assistants they introduce to you.

Once a care assistant has been matched to your needs and introduced to you, you will be responsible for arranging any ongoing amendments to the care plan with the live-in carer. You will also be responsible for paying the carer directly and often a fee to the agency for their introductory service.

The care management team at the agency will be in regular contact with you and your carer to ensure everyone is receiving the right support but they do not usually visit the home to conduct the reviews.

Given that you will have significantly more responsibility than with a managed service, introductory live-in care is best suited to families who would like to be as involved and 'hands-on' as possible.

## Managed services

With 'managed' live-in care, an agency will take an active role in all aspects of the care you or your loved one receives. A 'managed' live-in care service is regulated by the Care Quality Commission (CQC), which means the agency is regularly assessed to ensure that their practices, policies and procedures are compliant with standards outlined by the government.

Your care management team will usually visit you or your loved one at home to discuss your requirements, wishes and circumstances as well as conducting a risk assessment to ensure everyone will be able to live safely in the property. A bespoke support plan will then be created and your care management team will choose the best carer for your needs and lifestyle. You will have ongoing support and regular reviews to ensure everyone is receiving the right support.

Managed care is usually offered within a certain radius of the care provider to ensure your care teams can reach you to visit, review and respond to any alerts. As well as assessing, organising and monitoring your care, the provider is responsible for interviewing, training, employing and paying your carer.

*"I cannot express quite how much we appreciate everything you do for our Mum. The care that you giver her and the love that you show her is incredible. It has been an absolute joy to meet each of you and a real relief to know she is in such good hands. Thank you from the bottom of my heart."*

**Dania, daughter of client**

*“A huge thank you for all your kind support and caring ways looking after mum over the past year. It was such a comfort and great help from all of you which has been so appreciated by myself and the rest of the family. We certainly would not hesitate to recommend your company as being just the best in so many kind and caring ways.”*

**Pat, daughter of client**

# Types of care to consider

## Residential care

A residential care home is a long-term assisted care facility that provides accommodation, personalised care and support to individuals who are unable to live independently. A care home will be registered with the CQC in England and are required to meet specific standards regarding quality of care, safety, staffing and accommodation.

Residents have their own private room and have access to communal areas such as lounges, dining rooms and gardens. Care will be provided by carers who will assist residents with personal care, medication and the tasks of daily life.

Social and recreational activities are organised to promote socialisation and engagement among residents. Other services are typically provided such as laundry, housekeeping, transportation and access to other healthcare professionals. Some care homes provide nursing care for those with complex needs and specialist care for those living with conditions like dementia.

Many people think that a care home is the only option for people who are struggling at home, which is not the case.

## Home care

Home care is an attractive alternative to a care home. For most of us, home is where we want to be. It's where our memories are, our routines, our beloved pets and gardens. Home care allows people to stay in the comfort of their own homes, with flexible, tailored, one-to-one support – something that can almost never be provided in a care home.

## Visiting care

Visiting care is perfect for those who feel they do not need a live-in carer and would rather have support at certain times of the day. Perhaps you need help getting up and dressed first thing or having your meals prepared or maybe you just need someone around in between family visits. Visiting home care is built around you – carers will be scheduled to come for as long as you need, when you need, to do whatever it is that will help you achieve your goals. Visiting care can be provided on a short-term respite basis for as little as a week if you want to try it out before you commit to a longer-term service.

## Live-in care

Live-in care is when a carer comes to live with you in your home, providing a very flexible, round the clock one-to-one service. Live-in carers can help with personal care, medications, providing meals, running errands and helping around the home. Live-in carers provide 24/7 peace of mind and can significantly improve recovery times, avoiding the need to move into a care home. Live-in care services are tailored to what you need; they can be provided for as little as one week as a respite package, through to an ongoing service, so you can try it out and see if it's right for you.

## Home adaptations

To stay safe at home, you may need minor adaptations like grab rails, ramps, or riser chairs. A care needs assessment can help determine your needs and available options.

Some adaptations may be provided by the local authority or NHS, if you require them as part of your hospital discharge. However, in many cases you may need to contribute to the cost or pay in full.

# Funding your care

Whether you need to self-fund your own care or not, largely comes down to whether your needs are classed as healthcare needs or social care needs. Unfortunately, the distinction between these two areas can be rather unclear.

Overall, healthcare needs are described as needs relating to the treatment, control or prevention of a disease, illness, disability or injury. Social care needs are described as pertaining to aiding with activities of daily living, maintaining independence, social interaction and relationships and safeguarding people from vulnerable situations whilst helping them play a fuller role in society.

## NHS Continuing Healthcare

If you have significant ongoing healthcare needs, you may be eligible for funded care called NHS continuing healthcare. This means the NHS will fully fund your care, regardless of your financial situation.

You can ask your independent commissioning board, via your GP, hospital discharge planner, social worker or care provider, for an NHS continuing healthcare assessment, to find out if you are eligible.

The assessment starts with a checklist tool, which will give a high-level indication as to whether you are likely to be eligible. If you are, then a fuller NHS continuing healthcare assessment will follow.

Unfortunately, many people are not eligible for NHS continuing healthcare funding because their needs are deemed as social care needs. If this is the case, then your local authority will complete a financial assessment, to see whether you are eligible for any financial support.

Most people must pay for some or all of their social care.



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## Attendance allowance

Attendance allowance is for people over state pension age who have a disability severe enough to need someone to help look after them. You must have needed help for at least 6 months (unless you are terminally ill).

**There are two rates:**

- A lower rate if you need help either in the day or at night
- A higher rate if you need help both day and night
- It does not matter how much income or savings you have

## Industrial injuries disablement benefit

**Industrial injuries disablement benefit is a weekly payment you can get if either:**

- You are disabled because of an accident at work
- You have an illness that was caused by work or an employment training scheme

The amount you get depends on your circumstances. You cannot get industrial injuries disablement benefit if you were self-employed at the time of the accident.

## Constant attendance allowance

Constant attendance allowance is a payment for people who are ill or disabled because of specific circumstances.

You can get constant attendance allowance if you receive industrial injuries disablement benefit or a war disablement pension and you need daily care because of a disability.

How much you get depends on the extent of your disability and the amount of care you need. If you get constant attendance allowance, you will not be able to receive attendance allowance as well. But you may be able to get a top up to constant attendance allowance.

## Pension credit

Pension credit gives you extra money to help with your living costs if you're over state pension age and on a low income. Pension credit can also help with housing costs such as ground rent or service charges.

## Personal independence payment (PIP)

Personal independence payment is for people between 16 and state pension age who have a long-term physical or mental health condition or disability. It has replaced the old disability living allowance (DLA).

PIP is made up of two parts: a daily living part and a mobility part. Whether you get one or both and how much you'll get depends on how severely your condition affects you. It does not matter how much you earn or have in savings.

# Support from Trinity Homecare

At Trinity Homecare, we have been providing our high-quality live-in care service trusted by families across England for over 25 years.

Our multi award-winning care is focused on enabling independence and enriching lives, so that people can stay safely and happily in the comfort of their own home and avoid a disruptive move into a care home.

Families benefit from reassurance and peace of mind that their loved one is receiving the very best care provided by a dedicated team of carers.

**Here are a few reasons as to why our clients choose Trinity Homecare:**

## Live-in care rated 'Outstanding'

Our established service is regulated by the Care Quality Commission (CQC) in England and has achieved the highest 'Outstanding' rating for the quality of care we provide. Only 4% of home care companies in England have achieved this rating.

This means that you can be assured that you are receiving the very highest standards of care at home.

## A responsive and flexible service

We appreciate that circumstances may mean you need to put care in place quickly. Our expert care team can set up live-in care in as little as 24 hours, sometimes sooner.

We will work with you and your family to ensure you have the right care team in place exactly when you need it.

## A trusted homecare service

We know how important trust is when choosing a live-in care provider.

Many of our families who trust us to provide high quality care to their loved ones have happily shared their experiences of our service on the rate and review websites, homecare.co.uk and Trust Pilot, giving us a 5 star rating.

## Continuity of care

We have a dedicated team of carers some of whom have been working for Trinity for many years. This means they are committed to us, as we are to them which means they stay with us longer.

For families this means that you get continuity and consistency of carers supporting your loved one, minimising disruption to daily life.

## Visibility of the care you receive

Our digital platform TrinityConnect enables us to proactively monitor and manage the care we provide. Families can see the care plan, care notes and all records relating to the care provided. These are regularly reviewed and updated by carers and care managers via an app, enabling effective monitoring and control. These insights provide families with a much needed and reassuring window into the care their loved one receives.

## Local care teams close to you

Whilst we operate throughout England, our live-in care service is delivered locally to you. Our care management team support carers and families on a regional basis, ensuring the highest levels of monitoring and support, whilst ensuring a personalised approach to care delivery.

## A fully managed service

With our fully managed service, you can enjoy peace of mind and a hassle-free care experience. Our dedicated team of carers is supported by experienced care managers around the clock, ensuring that you receive the highest quality of care. This means you won't have to worry about managing the carer and arrangements yourself.

Our fully managed service takes this burden away, allowing you to spend quality time with your loved one.

# What's next?

## Get in touch today

### Call us

Our friendly team of experts are available to talk through your care needs 8am to 6pm, seven days a week. Call us on **0207 183 4884**.

### Enquire online

If you are looking outside of our core office hours, then you can enquire online by visiting trinityhomecare.co.uk/contact/enquire-online, we will then be in touch with you as soon as possible to discuss your care needs.

Trinity Homecare

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