



Shaping the Future of Care Together

The Big Care Debate:

YOUR chance to influence the government's proposals

to radically reform the way that care and support services are funded

Under plans set out by Health Secretary Andy Burnham in the Green Paper "Shaping the Future of Care Together" everyone in England who has **care** needs will have access to a National Care Service that is fair, simple and affordable.

Why does the current system need to change?

Huge pressures are being put on existing services. More people need **care** because they are living longer – in 1948 life expectancy was 66 while today it is 78. For the first time there are more people over the age of 65 than there are under 18.

"More of us are living longer - life expectancy is going up and advances in medical science mean that people with a disability are living longer.

"This is worth celebrating but does mean we need to radically change the way care is provided and paid for.

"Everyone will come into contact with the care system at some point – whether it is ourselves or our families and friends.

The National Care Service must be shaped by the people who will use it so we want everyone to tell us what they think. Everyone should join the Big Care Debate today" Andy Burnham



The current system is also unfair because **care** can cost tens of thousands of pounds, which for some may mean some people having to sell their home to pay for the support they need. The National Care Service will create a level playing field and end the postcode lottery of **care** services.

There are three proposals for funding a National Care Service:

- ✓ **Proposal 1: Partnership** - the responsibility for paying for care would be shared between the government and the individual who has care needs. The Government would provide between a quarter and a third of the cost of care and support, more for people on a low income. Today's 65-year-olds will need care and support costing on average £30,000. Under this system we expect many people born with a care and support need to qualify for free care, as they do under the current system. Those working-age adults who do not qualify for free care (those who are better off) would have the same offer around funding as people over 65.
- ✓ **Proposal 2: Insurance** - this is similar to partnership but the Government could help people prepare to meet the costs that they would have to pay for themselves through an insurance-based approach. As well as providing people with between a third and a quarter of the cost of care and support, the Government would make it easier for people to take out insurance to cover care and support costs if they want it. It is estimated that the cost of insurance could be around £20,000 to £25,000. The Insurance part of the second option would be likely to be less relevant to people who have been born with a care and support need, since people cannot insure against the risk of something that has already happened. However, many people born with a care and support need are likely to qualify for free care under the Partnership element of the system
- ✓ **Proposal 3: Comprehensive** - Everyone over retirement age who can afford it would pay into a state insurance scheme, so that everyone who needs care and support will receive it free. It is estimated that the cost of being in the system could be between £17,000 and £20,000. The Comprehensive system would be for people over retirement age, but we would also look at having a free care and support system for people of working age alongside this.

What about a system based on tax funding?

The government has ruled out a system based on tax funding, because it would put a large burden of paying for care and support on people who are working putting an increasing pressure on a shrinking proportion of working-age people. In 2007, the number of people aged over 65 became greater than the number of people under 18 for the first time. Because the majority of people benefiting from a reformed care and support system will be pensioners, it is fairer to think about more targeted ways of bringing in extra funding, rather than placing a lot of the burden of the system on people of working age.

Note: the figures outlined are for the cost of basic care only. The cost of receiving specialist care for more complex care needs will be extra. Also, the costs quoted do not include accommodation and food as these will have to be paid for separately.

In the proposals outlined in the Green Paper everyone in England who needs care will be guaranteed:

- § **Prevention services** – the right to stay independent and well for as long as possible
- § **National assessment** – care needs will be assessed and paid for in the same way across the country
- § **Joined up services** – all services that provide care and support will work smoothly together
- § **Information and advice** – the care system will be easy to understand so that what is available is clear
- § **Personalised care and support** – services will be based on personal circumstances and needs
- § **Fair funding** – public money will be spent wisely and everyone will get some help in meeting the high cost of care needs

Get involved in the Big Care Debate by:

ü going online (full survey)

and leaving your comments on: <http://careandsupport.direct.gov.uk/questionnaire/>

ü completing the attached leaflet (mini survey)

which poses three specific consultation questions (if using a photocopy please seal the edges before posting – or enclose in an envelope and send to the FREEPOST – no stamp is needed)

ü telling what you think about the proposals.

Simply call us on 01952 614180 on Wednesdays and Thursdays during office hours and we'll fill in the survey on your behalf.

Details of a **Big Care Debate event** that your local involvement network is planning with other local partners in October will shortly be posted on our website www.telfordandwrekinlink.org.uk.

Please let us know if you want to get involved in this or other activities and we'll send you details about how you (individuals, community groups or voluntary organisations) can influence local health and social care services through the LINK.

Act now: the deadline for comments is 13 November 2009