

## Delay of the 'Care Cap'



Proposed changes to funding of care are cheapened by governmental delay

The postponement of the introduction of the 'Care Cap' until 2020 means it is important that individuals entering long-term care should seek expert advice on funding now more than ever.

At Wingate we can provide that advice and help individuals, families and/or legal representatives, such as Attorneys or deputies understand the financial consequences of someone requiring care. We assess the individuals' financial needs and provide a bespoke recommended solution to meet this need.

As a reminder, how do local authorities currently assess someone for state funding qualification and who qualifies?

Local authority provide help with long-term care fees, however, this is dependent on two qualifying factors; the client's health and the client's wealth.

- The health qualification is known as a 'section 47 assessment' based on activities of daily living.
- The second stage is a financial means-test; the wealth qualification.

By understanding the local authority's provision, we can pass this information on to our clients and help them understand the implications long before they need care.

There have been a number of high profile views on the delay, which give a balanced opinion and we provide these comments below;

We're disappointed at today's announcement delaying the care cap for another four years. This will cause unacceptable costs to continue to be borne by people with dementia and their families into the next decade. While other diseases receive significantly more support on the NHS, dementia patients who often need long term nursing care are still to be left to fend for themselves.

The care cap is only part of the solution – the significant underfunding of social care must also be addressed and be a key feature in the spending review. However, it is insupportable that financial pressures on local councils should be the excuse for people with dementia not being able to access vital care and support.

**Jeremy Hughes, chief executive of Alzheimer's Society**

The government has made the right decision to delay the introduction of the care cap. The care system is in crisis. Extra funding is urgently needed, given the hundreds of thousands of older and disabled people who need support just to do the basics – like getting up or out of the house. This chronic underfunding is also putting unbearable pressure on family carers. To introduce a cap without doing anything to address the underfunding of social care would be a recipe for disaster.

**Vicky McDermott, chair of the Care & Support Alliance**

I believe that despite the governments best intentions to address 'Social Care' through reforms, there needs to be more resource put to good use now in dealing with the serious lack of funding at local authority level. A solution is needed that deals with these issues now and takes account of the growing need as the population ages and lives longer.

We will provide further updates on this topic and should you be affected by this then please contact us for more information.