

# Choosing the right care for you and your family

Your guide to homecare services in England





# Contents

- 3. Introduction
- 3. FAQs
  - 3. What is homecare?
  - 3. Who is homecare for?
  - 4. What does homecare include?
  - 4. When is the right time to introduce homecare?
  - 5. Will I have the same Care Assistant for every visit?
  - 6. How do I talk to a loved one about homecare?
  - 7. How much does homecare cost?
  - 7. How is homecare regulated?
- 8. What are the benefits of homecare?
- 9. Live-in care
- 10. Other types of care
- 12. Funding and planning
- 14. Questions to ask a homecare provider
- 15. Next steps

2.

# Introduction

Here at Right at Home, we understand that finding the right homecare services for you and your family can be a difficult and time-consuming task. If you have never explored the option of homecare before, it can be quite overwhelming and you may not know where to begin.

As a provider of high-quality homecare services, we have put this guide together to support families like yours to make an informed decision on the options available for care, whilst making the process as simple as possible.

Let's start by answering some of the frequently asked questions we receive.

## FAQs

### What is homecare?

Homecare, also commonly known as domiciliary care, is care and support services that enable people to continue living safely and independently in the comfort of their own home. It is increasingly becoming the preferred alternative to residential care or assisted living, as more and more people wish to stay living in their own home for as long as possible.



### Who is homecare for?

There is a misconception that homecare services are only for the elderly. Whilst many people do require homecare as they get older, homecare services are for anyone requiring support to continue living in the familiar surroundings of their own home. If you require homecare due to a disability or illness, funding may be available to you (read more about this on page twelve).

## What does homecare include?

Homecare covers a wide range of different services and these can vary from provider to provider. Typically, homecare services will include companionship, personal care, medication reminders, light housekeeping and preparing freshly cooked meals. It also includes activities to support Clients to get out and about in the local community. Whether it's assistance with a weekly trip to the shops, accompanying Clients to the hairdressers, or even a companion to take on day trips, a quality care provider will take the time to listen to your requirements and will tailor your care package to your exact needs.

For those requiring a more comprehensive level of care, having a Care Assistant live with you in your own home is also an option. This service is called live-in care and you can read more about this service on page nine. Similarly, if you or a loved one have more complex care needs, perhaps where specialist equipment needs to be used, or medication administered, a quality homecare provider can enable you to live an independent and fulfilling life, with the help of appropriate support.



## When is the right time to introduce homecare?

Homecare services can be introduced at any time. With so many different services available, you and your family may wish to start with a 'light-touch' service like companionship care. In time, this package may be increased to include other services, such as meal preparation and general household tasks. By introducing homecare services early, your loved one can continue enjoying hobbies and interests and forge that all important relationship with a Care Assistant.

Family Carers may also use the services of a homecare company to provide them with respite from their duties as a primary Carer. This care can be a regular arrangement from a trusted CareGiver, from just a couple of hours per week, right through to managed live-in care for when a family Carer goes on holiday.



It is important for family Carers to take time for themselves. Respite care services enable family Carers to take a break to rest and recharge their own batteries.

If you are a family Carer and would like information and guidance on caring for a loved one at home, visit: [www.carersuk.org](http://www.carersuk.org).

## Will I have the same Care Assistant for every visit?

Continuity of Carers (also known as Care Assistants or CareGivers) is very important. Having a small team of carefully selected Carers can help you detect changes in your health and escalate any problems where and when appropriate. It will depend on your provider as to whether you will receive the same Carer/Carers each visit. If you have care visits twice a day, you may be matched with a Carer that you see in the morning and a different Carer in the evening.

Providers like Right at Home match their Clients to Carers with similar personality traits and interests, and wherever possible, will always look to introduce new Carers to Clients in advance of their care call.

## How do I talk to a loved one about homecare?

We understand that homecare can be a difficult subject to broach with loved ones who may need a little extra support but it's important that those in need of care understand all of the options available to them.

When discussing the topic of care for the first time, focus on the advantages and the difference it can make to your loved one's quality of life by getting a little extra support.

The key is to be open and honest. Explain to your loved one that you worry about them and that accepting would provide you with great peace of mind.

Many people who are reluctant to receive homecare services at first, feel a renewed sense of energy and lease of life, as they have a companion to share interests and hobbies with.



## How much does homecare cost?

Unlike most NHS care, care services are not provided free at the point of delivery through tax and National Insurance funding. In most cases, individuals will be required to contribute to the cost of their care (read more about this on pages twelve and thirteen). For individuals looking to pay for private care, the cost of homecare will vary from provider to provider. It will also depend on the length of the care call. Some companies will provide 15-minute task-based drop-in care calls whereas here at Right at Home, we offer a preferred minimum visit of one hour to ensure our Clients and Carers do not feel rushed.

## How is homecare regulated?

Health and social care services in England are regulated by the Care Quality Commission (CQC). Following an inspection, CQC rates homecare providers either Outstanding, Good, Requires Improvement or Inadequate. When you are searching for a homecare provider, firstly you will want to make sure the provider is regulated by CQC. Secondly, you will want to check the provider's CQC rating.

It is important to note that providers are rated by CQC within their first two years of operating so not all providers will have a CQC rating. If a provider has been inspected and rated by the CQC, it must display this rating on the homepage of its website. Providers are rated in five key areas and these are safe, effective, caring, responsive and well-led. We recommend choosing a provider with a minimum overall rating of 'Good'.

For more information on CQC, please visit: [www.cqc.org.uk](http://www.cqc.org.uk).

You can also use the independent review website [www.homecare.co.uk](http://www.homecare.co.uk) to search for homecare providers in your local area. This website is the UK's leading review site for homecare providers and has more than 32,000 reviews for providers across the UK.

# What are the benefits of homecare?

## Care - your way

With a high-quality homecare provider, you will have a personalised care package, tailored to meet your requirements and support you to achieve your personal goals. You will also receive care at a time that suits you. Whether that's an hour a day or a care call every morning and evening, the provider will work around you, your family and your lifestyle.

## Independence

Choosing to receive support in your own home means you can maintain relationships with family, friends and neighbours in a familiar home environment, surrounded by your treasured possessions. With the support of a trusted CareGiver, you can continue or reignite hobbies and interests that bring you happiness.



## Peace of mind

Families can relax knowing their loved one is in the safe hands of a professional and fully-trained CareGiver. Providers like Right at Home will keep concerned families informed on their loved one's care. They can also extend their support to families, providing advice and guidance, such as how to keep the home environment safe.

## Safety

Having a small and regular team of CareGivers can support you to detect small changes in health, before they become more significant problems. They will also ensure a prompt response to any accidents or emergencies.

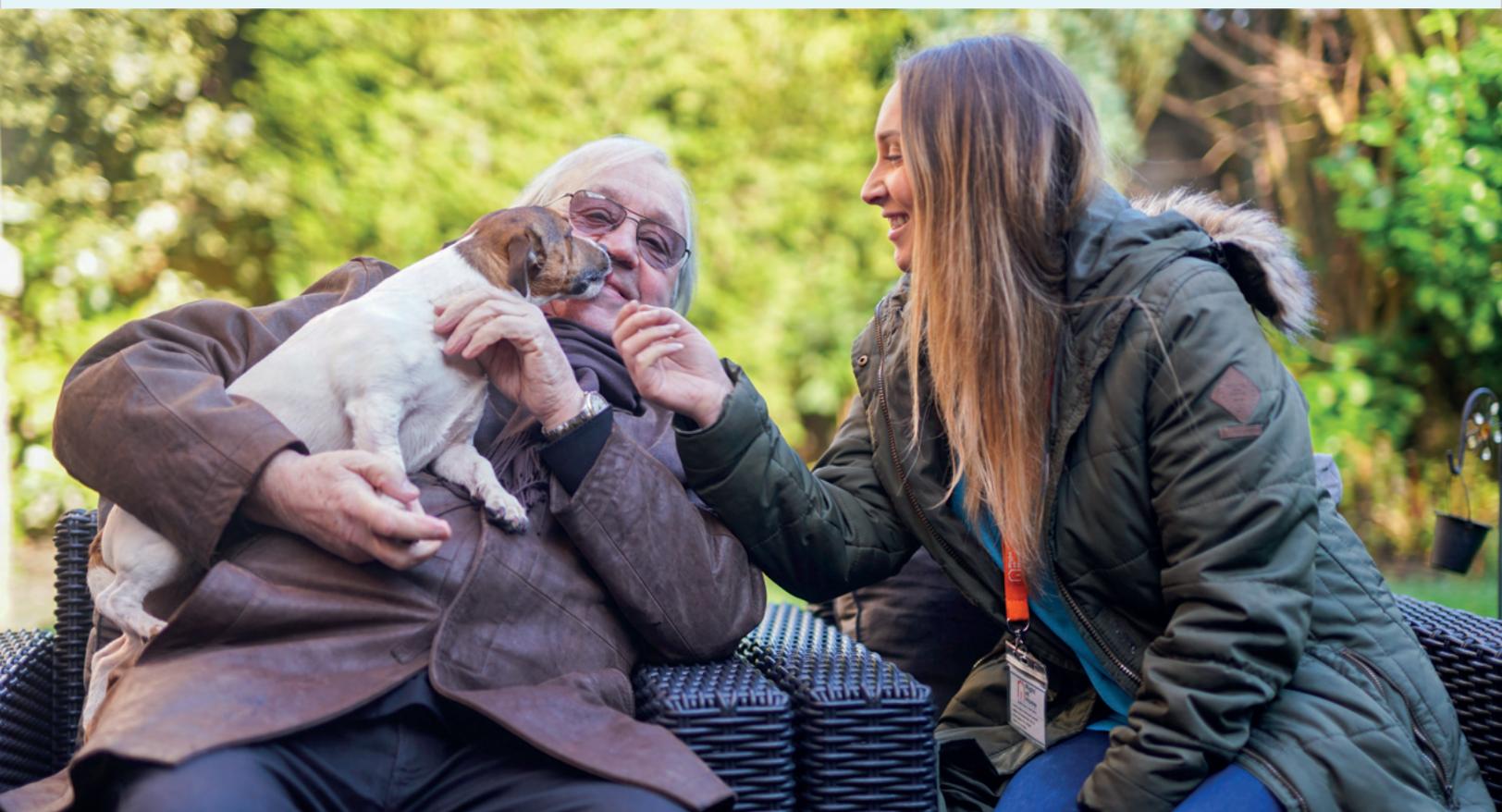
# Live-in care

For some, a daily visit is enough to achieve independence to continue living at home, but others may benefit from the support of a live-in CareGiver. Many families do not realise that live-in care is a service that offers a viable alternative to a care home.

Live-in care allows for one-to-one support from a CareGiver that will live with you in your own home, to assist you with your usual daily routine. Live-in CareGivers cover a wide range of services including personal care, meal preparation, light housekeeping and most importantly, companionship. This service enables Clients to continue living safely and independently in the home they know and love.

A huge benefit of live-in care is being surrounded by your home comforts. Clients with pets, for example, can continue to enjoy their company and also receive help from their CareGiver to look after their pet. Live-in care also enables couples to remain living together.

Live-in CareGivers provide concerned families with peace of mind that their loved one has another person in the house with them. It is this reassurance that is often a key factor in giving people the confidence to continue living at home.



# Other types of care

In order to make an informed decisions about care for you or a loved one, it's important to look at the different options available.

## Care home

With a care home (also known as residential care), you or a loved one will leave your home to live in a facility which provides around the clock care. According to [www.carehome.co.uk](http://www.carehome.co.uk), the average weekly cost of a residential care home is £704 per week, whilst the average cost of a nursing home per week is £888 per week.

Depending on the facility, residents may be able to leave as they wish but other facilities may require prior notice before your loved one leaves the home, in order to protect the other residents. Visiting hours and rules around visiting will also vary from facility to facility.

## Nursing home

The care received at a nursing home is also 24-hour but this is provided by Registered Nurses who are supported by Care Assistants. The needs of those living in a nursing home are usually greater and as such, nursing home costs can be considerably higher than a care home.

## Assisted living

Assisted living, which can also be known as 'extra-care housing', is a type of housing that also involves care. This means that an individual will live in a self contained flat, but staff are available to provide personal care and support services. With assisted living, there is usually a minimum age of 55 for residents.

Like care homes and nursing homes, assisted living is regulated by the Care Quality Commission (CQC). CQC will inspect the facilities and provide ratings.

The cost of assisted living will depend on a number of factors, including whether you are renting or buying your accommodation, the level of care you require and where you want to live. On top of your accommodation costs, you will have to pay for council tax, water rates and energy bills, like you would at home, although some charges may be part of your monthly service fee, if they are for communal areas.

## Sheltered housing

Like assisted living, there is usually a minimum age of 55 for residents of sheltered housing. Features will vary from scheme to scheme but generally, meal preparation and personal care services are not provided. You may wish to arrange a package of care from a homecare provider when living in sheltered housing to assist you with your day-to-day routine.

Sheltered housing is not inspected or given a rating by the Care Quality Commission.

Both homecare providers and care homes can often have waiting lists so it is important to broach the subject of care for a loved one in advance and discuss what type of support they may need.



If you decide homecare is the best option for you or a loved one, your chosen homecare provider will be able to arrange a free care assessment to understand what support is required, what a provider can support you with and how regular care will be. Find out more about the next steps on page fifteen.

# Funding and planning

## Understanding what funding is available

If you are arranging care for yourself or a loved one over the age of 18, you may be entitled to financial support.

### Attendance Allowance

Those aged 65 or over who need help with personal care, due to physical or mental disability, can apply to receive Attendance Allowance. This is a tax-free Government benefit which is not means-tested.

A means test will look at your income (e.g. pension and benefits) and capital (e.g. savings and investments). The test will determine how much you will need to contribute towards your care.

The basic rate of Attendance Allowance\* (£60.00 a week) is given to over 65s who need frequent help or constant supervision during the day, or supervision at night. A higher rate of Attendance Allowance (£89.60 a week) is available to over 65s who need help and supervision throughout both the day and the night, or are living with a terminal illness.

Further information on Attendance Allowance can be found on the Government website: [www.gov.uk/attendance-allowance](http://www.gov.uk/attendance-allowance).

### Personal Independence Payment

People under the age of 65 may be eligible for a Personal Independence Payment instead, if they have a physical or mental health condition or disability. This is made up of two parts - 'daily living' and 'mobility'. Individuals are assessed by an independent healthcare professional to work out the level of help they need.

Further information on Personal Independence Payment can be found on the Government website: [www.gov.uk/pip](http://www.gov.uk/pip).



## Social Services Funding

Social Services Funding comes into effect if the person requiring care has less than £23,250 in savings.

If this is the case, the first step is to ask your local Adult Social Services department to arrange a Community Care Assessment. If the person in question is deemed eligible to receive council-supported care services, the local authority will decide a budget based upon their care needs.

This assessment will work out:

- what kind of care and support you need
- how much it will cost
- how much you're able to afford yourself

The maximum hourly rate for homecare services varies from one authority to another. It is unlikely to cover the full hourly cost of a quality homecare service. However, as a result of a Government initiative to give individuals greater choice, you are now able to take control of your personal budget by having it paid into your bank account and topping-up the hourly cost of receiving care from an agency of your choice. This route is called Direct Payments and is designed to allow people greater control and choice over the care services they receive. To find out more about personal budgets and Direct Payments, visit:

[www.nhs.uk/conditions/social-care-and-support-guide/money-work-and-benefits/personal-budgets](http://www.nhs.uk/conditions/social-care-and-support-guide/money-work-and-benefits/personal-budgets)

### How do savings affect charges?

A person with savings over £23,250 will not receive any financial help and will therefore be expected to pay for their own care. For a person with savings between £14,250 and £23,250, your local authority will pay some of your care costs but you will be expected to contribute. Mortgage, rent, savings and expenses due to disability etc. are all taken into consideration and the amount left is the 'available income' and the person can be asked to contribute 65% of this towards the cost of their care. For those with savings of less than £14,250, you will receive the maximum level of funding from your local authority but you will usually still be expected to contribute towards your cost of care. In this instance, care services are usually arranged for you by your local authority.



# Questions to ask a homecare provider

Here are a useful list of questions to ask a homecare provider before signing up to their services:

- What are the costs of your services?
- What care services can you support me with?
- Do you look after Clients with similar needs to mine?
- How will you choose the most suitable Carer for me?
- Will I have a specific time slot each day/week?
- Will my Carer tell me if they are going to be late?
- What sort of training do your Carers undertake?
- How can I contact your agency during the day and in an emergency outside of office hours?
- Do your Carers wear a uniform?

# Next steps...

Once you or a loved one has agreed to engage with a care agency, your first step is to start your research.

A great starting place is the independent review website, [www.homecare.co.uk](http://www.homecare.co.uk). By searching your postcode, you will see all of the homecare providers in your local area and reviews from Clients and their families.

It is a good idea to talk to a few agencies, so you can decide which one is best suited to you and your family's needs.

After an initial chat, the care provider will suggest a care needs assessment. This is where a member of staff will come and visit you and your family at home. This is an opportunity to ask any questions and discuss any concerns or worries you might have. In this meeting, you will discuss your care needs and daily routines and the provider will get a better understanding of how they can support you, and tailor a package of care accordingly. If you are happy to proceed, the provider will discuss a start date for care and share with you all of the necessary paperwork to get started.

For many families, signing up to a homecare provider can be a worrying time and you may feel like you're handing over responsibility. It is completely normal to feel like this but a quality provider like Right at Home will keep family members involved in the decision making process every step of the way and will work with you to decide what level of communication you would like, so you can relax in the knowledge that your loved one is in safe hands.

We hope this guide has helped you to understand the process of choosing a quality homecare provider but if you do have any queries, or would like more information, please do not hesitate to get in touch with us here at Right at Home.



Quality Care in Your Home

