

eldercare news

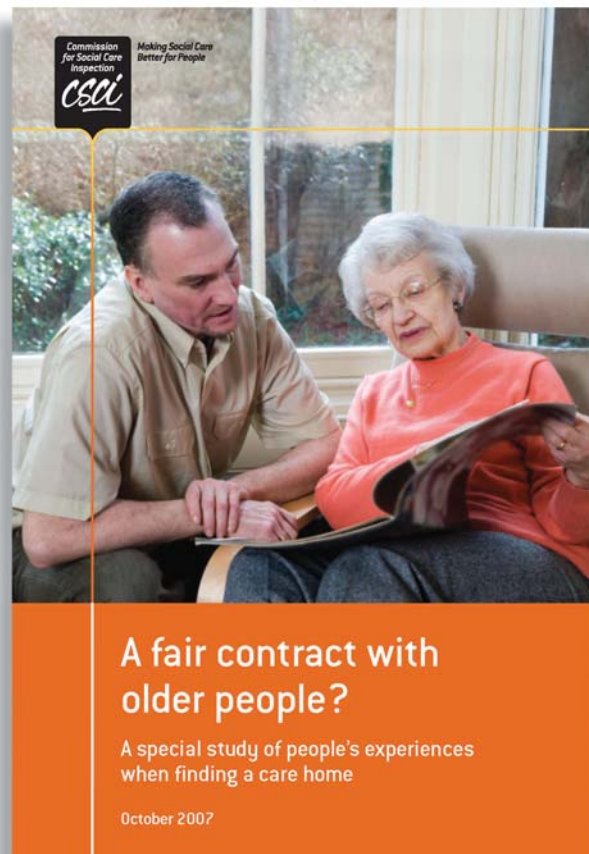
Don't let your residents be the 'disadvantaged ones'

'People who are expected to pay for their own care are particularly disadvantaged by a lack of information, support and advice at every stage in making a decision about going into care' this is a key finding of the CSCI study, 'A fair contract with older people'.

You are probably aware of the award winning service we provide you and your residents. In view of the findings of the CSCI report we feel it is worth reminding you of how we can help you **make certain that your residents are not among the disadvantaged ones.**

Eldercare provides financial advice and information to your residents and their families in a way that will help them understand and decide how to meet the cost of care. Our service is provided by telephone and post throughout the UK although face to face meetings can be arranged. As care funding is all that we do, you can be confident that families will talk to an expert who will deal sensitively with their situation.

Most of the residents and relatives that we speak to don't know the questions they should be asking let alone how to find the right answers and that is why we developed the Eldercare Funding Programme™. From the first conversation clients will be put at ease and



will feel comfort in knowing that we have the experience to help them understand what questions they need to be asking and that we can help by providing some answers.

Once we have discussed the situation with your resident or their representative we will research all the financial options including care fees payment plans, investments and ways of using property to fund long term care costs. We will check that all state benefits are being claimed and we will guide them through their next steps. Our recommendations will be set out in an easy to understand Personal Care Report. The family can then discuss this report with any other advisers and they will never be put under any

pressure from us. They are free to decide whether to take our recommendations or not. > *continued over*

Don't let your residents be the 'disadvantaged'

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So what can you do to help?

We provide leaflets and display cases free of charge. These leaflets describe our services for residents and their families and they also set out the key information about meeting the cost of care.

If you hand these leaflets to residents and their families then they will not be the disadvantaged ones and you will have provided them with a clear signpost regarding where to find information about paying for care.

It helps if they are encouraged to call us because many families will think they know the right thing to do but, **if you don't know, what you don't know, then you don't know the right questions to ask.** It is too late to find out that Mum's care fees could be fully 'insured' and guaranteed with a care fees payment plan after her money has run out creating a difficult but avoidable situation for everyone.

For the care home, you can be sure that you are meeting your obligations under CSCI and also you will know that you are reducing the threat of your residents being unable to meet the full costs of their care.

Let us help you

Please display our leaflets prominently and make sure that every resident and prospective resident and their family are made aware of the one call they should make to make certain that they have the right information about paying for care. Then the sign above your door can read. 'No disadvantaged here!'



Good news about Inheritance Tax



Many of your residents and their families are now better off following the changes to Inheritance Tax in the Pre-Budget report. This article takes a simple look at the changes and what they mean.

Inheritance Tax or death duty has become one of the most controversial of taxes. It was previously a tax on the wealthy, but as house prices have soared in recent years, millions of homeowners, who probably do not regard themselves as wealthy, have found themselves caught up in the Inheritance Tax net.

Firstly, the changes do not affect the 'spousal exemption' which means that assets passed between spouses, or civil partners, on death are free from Inheritance Tax. If you were a multi-millionaire you could leave all of your estate to your spouse on death without incurring Inheritance Tax; this remains the case.

The change relates to the amount of money a couple can leave to their heirs, (normally their children). For the first time married couples and civil partners will be able to transfer their individual Inheritance Tax allowance (£300,000) to their surviving spouse or civil partner. The change allows a married couple and those in a civil partnership to transfer their unused allowance to their spouse or partner on death. Generally, on the death of the second spouse or civil partner tax will only be paid if assets exceed £600,000.

It is estimated that these changes will benefit 12 million married couples and those in civil partnerships, plus a further three million widows and widowers. For an estate valued at over £600,000 this change will save £120,000 in tax.

This change does not apply to single people and those who co-habit, so for those with large estates a trip up the aisle may look beneficial!

Obviously Inheritance Tax planning is something we take into account when advising your residents and their families on the subject of meeting the cost of care. If you have any questions in relation to this please call our investment solutions director, Stuart Edmunds on 01707 368945.

The Cinnamon Trust putting the spice back in elderly lives...

The Cinnamon Trust is the only specialist charity for the elderly, and terminally ill people and their pets. We recognise the importance of the treasured relationship between people and pets and we recognise that this relationship is, more often than not, seriously threatened by infirmity and frailty.

We exist to ensure that any problem encountered in the day to day care of a pet can be overcome and all the benefits of owning a pet can be preserved, and this includes owners who need residential care.

Through our national network of over 10,000 volunteers we provide practical help and support with any day to day care of pets that is difficult for owners due to increasing frailty or illness. We provide a fostering service to pets when owners face a spell in hospital.

A source of comfort and joy

A pet, for many elderly people, is their reason for living – a companion twenty four hours a day, someone to talk to, to cuddle and care for – someone who needs and relies on them; (perhaps a link to a deceased spouse) – someone who loves with unquestioning, uncritical loyalty. It is small wonder that the bond between owner and pet is so strong, so very precious, and yet fragile, as time, sooner rather than later, will take its toll. So why should this source of comfort and joy be denied to someone whose life is otherwise spent coping with all the trials of old age?

The Cinnamon Trust encourages and helps care homes of all descriptions to welcome residents with pets and maintains a register of care homes and sheltered housing that accept residents with pets.



The Cinnamon Trust's publication 'Pet Friendly Care Homes – Star Rated' features care homes of all descriptions, all over the United Kingdom, rated as to how pet friendly they are.

It is unnecessary for people needing care themselves to be parted from their pet. Compassion, understanding, compromise and common sense are all it takes – and the time to care.

The Trust was founded in 1983 by Mrs Averil R. Jarvis MBE.

For more information please contact The Cinnamon Trust, 10 Market Square, Hayle, Cornwall, TR27 4HE. Telephone 01736 757900, email admin@cinnamon.org.uk or visit our website www.cinnamon.org.uk.



Welcome Danielle!

We have a new face at Eldercare. Danielle Fagot (pronounced Faygo!) will be joining us in February. Danielle will be our Care Home Relations Manager so some of you may hear from her soon. As we are receiving an increasing number of enquiries from people paying for care in their own home, Danielle will also be helping to develop our relationships with domiciliary care providers as well as residential and nursing homes.

Danielle will be available to provide staff training on what Eldercare does and how we can help you and your residents. She will also be happy to run briefings for residents and relatives on all matters to do with paying for care.

Danielle can be contacted on 01707 368945.

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Investment Solutions Director:

Stuart Edmunds

Care Home Relations Manager

Danielle Fagot

Nicky and her team are always available to tell you more about the service that Eldercare Solutions provides and how The Eldercare Funding Programme™ works, so please let us know how we can help you.



Eldercare Solutions:

Home of The Eldercare Funding Programme™.

New residents with property to sell?



"You and your involvement gave me space to deal with other issues"

Many of your new or prospective residents will have a property to be sold. This can present unique problems and you may be left waiting until the property is sold in order to receive your fees. A slowdown in the housing market is likely to make the situation worse. Eldercare Property Partners can help by:

- Arranging for the care fees to be paid in full to you pending the sale of the property
- Managing the sale of the property including all negotiations with various agents
- Arranging clearance of the property once personal possessions have been removed
- Arranging for insurance (many insurance contracts are invalid on a vacant property)
- Arranging decorating and gardening to improve appearance and enhance sale price
- Organising conveyancing
- Arranging routine maintenance such as draining water in winter to avoid burst pipes

The priority for families is to arrange the right level of care for Mum or Dad in the surroundings they feel most comfortable. Eldercare Property Partners can help them to organise this without the hassle of clearing, maintaining and selling the property. For the care home it will mean you will have your fees paid quickly with no hassle (you won't have to wait until the property is sold) and you can help the family arrange the right care package for their relative.

"I would recommend your service to others with confidence"