



Long-Term
Care Scheme



A short introduction to the Long-Term Care scheme

This leaflet explains some key concepts of the scheme, and tells you where to go if you need more information. We also have a longer booklet with more detail, or you can contact us and we'll give you tailored information about how the scheme could help you.

The Long-Term Care scheme helps Jersey residents with the costs of care.

It is designed for people who need a lot of help with daily activities, and who will need that help for the rest of their lives.

This might be because you are elderly, but the scheme is open to help anybody aged 18 or above.

You might need help towards:

- the cost of living in a care home
- or to get a package of care in your own home
- daily living costs (bed, food and utilities) while you are getting care

Help is also available for people who are being cared for by a partner or family member.

The Long-Term Care scheme will help you by sharing some of your care costs. Different levels of help are available depending on your needs and how much you can afford to pay towards your share of your care costs.

The scheme is designed to offer people a choice. It is designed so that families no longer need to sell their home to meet the costs of care.

How do I access the Long-Term Care scheme?

If you need care, or think you'll need care soon, your individual care needs can be assessed by a team of health professionals. They will help you decide what kind of care you need and who can deliver it. If that assessment shows you have Long-Term Care needs, you can apply to join the scheme.

Financial assessment

You can choose whether or not you want a financial assessment. If you join the scheme but don't let us know the details of your finances, some help with care costs will be available after you've met your own costs for a year or longer. If you need help with care costs straight away, your financial assessment will be used to set the level of help you can get.

If you are on a low income and need help with your daily living costs as well as care, the scheme works alongside the Income Support benefit. Income Support can also help you if you need care below the level that would qualify you for Long-Term Care.

If you need care now, or think you'll need care in future, you can contact us right away so that we can give you more information.

How is the Long-Term Care scheme funded?

The States of Jersey set up the Long-Term Care scheme by creating a fund of money and passing laws so that this money can only be used for paying long-term care costs. The scheme can help with your care costs if you've lived in Jersey for at least ten years.

The scheme will make sure you always have a good, safe standard of care even if you can't afford to pay towards it yourself. If you are able to cover some of your own costs, the scheme means that you can choose the way in which you receive care and still get some help with the longer term costs.

Paying into the scheme

The fund receives contributions from everybody who pays income tax. Long-term care is expensive but not everyone needs care during their lifetime.

It's hard to predict how much your own care costs are going to be. Like an insurance scheme, everyone pays in to the fund so that it can support the people that have the highest care costs now, and in case we need help in future.

Although not everybody will need care, we all pay into the scheme because it's likely that we have a partner, family member or friends who will.

The Long-Term Care scheme is set up to protect the value of a modest family home, or part of the value of a larger home. Once you've paid towards your own care costs a set value of your home and other assets is protected. This was one of the biggest worries for Jersey people who needed care in the past.

The Long-Term Care scheme strikes a balance between the need for us all to contribute and the desire of families to pass on some property to a partner or the next generation.

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How do I get a care assessment?

The Long-Term Care scheme is designed to look at your care needs first. Then, you choose whether you want a financial assessment.

If you think you need care now, or in the future, the first step is to contact the Single Point of Referral - known as the SPOR. This is based in the Health and Social Services Department.

You can call the SPOR on 01534 444440 or email SPOR@health.gov.je to ask questions about yourself, a partner or a family member. Making contact is easy and doesn't commit you to anything. You can contact SPOR even if you're already getting care that you've set up yourself.

You can also read the section about care assessments in the longer booklet.

Who will do my care assessment?

You can ask the SPOR team to arrange for your care needs to be assessed. You can be assessed in your own home, in hospital or in a care setting.

The assessment will be done by a social worker, occupational therapist or nurse. They will ask you about the kind of help you think you need, and will help you understand which care homes or care agencies might be able to provide your care.

They will consider the help you get from your partner or family members and whether they need support in caring for you.

If the assessment shows you need enough care that you might be eligible for the Long-Term Care scheme the SPOR team will ask if you want to apply to join the scheme.

Financial assessment: how does the scheme affect my home?

Jersey's Long-Term Care scheme protects the full value of a modest family home, or a set amount of the value of a larger home.

This is different to previous help available in Jersey, and to care schemes in the UK and elsewhere. We understand that this is one of the biggest questions for people who need care, and for their family members.

It's really important to understand the rules of the scheme if you think it might affect what you choose to do with your home.

Even if you don't need care now, you can read the longer booklet or just contact us for advice. There are laws that affect people who choose to give away property or assets, or transfer ownership of a property, even if those people apply for the Long-Term Care scheme a long time in the future.

Loans and the Long-Term Care scheme

The Long-Term Care scheme includes loans to help you if you own your own home, but don't have enough cash savings or income to contribute towards your choice of care. This is completely optional; we'll never force you to take out a loan against your property if you don't want one.

If you need help understanding how the Long-Term Care scheme protects the value of your home, **contact us** for more information, or read the longer version of this booklet.



Applying to the Long-Term Care scheme: financial assessment and residency

If you have told the SPOR team that you would like to join the Long-Term Care scheme, they will pass your details to the Long-Term Care team.

Everybody who applies to the Long-Term Care scheme has to prove they've lived in Jersey for at least ten years. We will explain this to you when you apply.

After your care assessment

Once you've had a care assessment and know that you are covered by the Long-Term Care scheme, you then have three choices about how you apply.

These choices are based on how much you can pay towards your care costs – as well as your daily living costs whilst you are getting care.

If you are not sure about these costs, we can explain them. You can decide to think about it before going any further.

Each choice is described in more detail in the section about financial assessments in the longer booklet. Or, you can contact the Long-Term Care team on 01534 445505 or longtermcare@gov.je.



1.

If you don't know how much you can afford to pay towards your care costs, you can ask the Long-Term Care team for more advice, or to carry out a financial assessment. This looks at the finances of your whole household and is helpful for most people. It will answer any worries that you and your family might have about your care costs and will enable you to plan for the future.

It will answer any questions about how the Long-Term Care scheme protects your family home, and the help you can get if you have assets but no cash to contribute towards your cost. We will tell you how long you need to pay towards the cost of your care, and what you'll need to pay towards your daily living costs in future.

If this sounds like you, **contact the Long-Term Care team and ask for more information on getting a financial assessment.**



2.

If you know that you can't afford to pay towards your care costs, you'll still need a financial assessment from the Long-Term Care team but it will be very simple.

You can get help sooner, although you might have less choice about how your care is delivered. You're still guaranteed a good, safe standard of care.

If this sounds like you, **contact the Long-Term Care team and ask for more information on Long-Term Care for people on a low income. The team can also give you advice on applying for Income Support if you need help with your daily living costs.**



3.

If you know that you can afford to pay towards your care costs, you can either follow step 1, or you can decide to apply without giving financial information to the Long-Term Care team. If you do this you'll only be eligible for certain kinds of help from the scheme and will need to meet your daily living costs in full.

Many people choose to do this because they know they have enough income or assets to pay towards their own care costs, and are happy to plan this themselves. It is very simple and the Long-Term Care team will be able to tell you when you'll start to get help from the scheme, and how much you'll get. If you change your mind in the future you can follow step 1 and ask for a financial assessment.

If this sounds like you, **contact the Long-Term Care team and ask for more information on Long-Term Care for people who choose not to have a financial assessment. We will give you advice on what to do if you change your mind.**

Contact Information

For a care assessment or questions about care needs, you can contact the Single Point of Referral (SPOR) on 01534 444440 or SPOR@health.gov.je

For everything else, contact the Long-Term-Care team on 01534 445505 or longtermcare@gov.je