



# Long-Term Care Scheme

Route B



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Care Scheme

Visit [gov.je/LongTermCare](https://gov.je/LongTermCare)

# Long-Term Care Scheme

## Route B

If you need permanent support with day-to-day tasks, such as bathing, dressing, or preparing meals you may be eligible to join the Long-Term Care Scheme.

Care can be provided in your own home or in a care home.

The amount of financial help, and when you will begin to receive this depends on your income and assets and what level of care and support you require.

If your assets and the value of your home are worth more than £419,000 and you also have savings, you will need to meet your own care costs for a waiting period. Once this period has passed you will be eligible for regular benefit payments from the Long-Term Care Scheme.

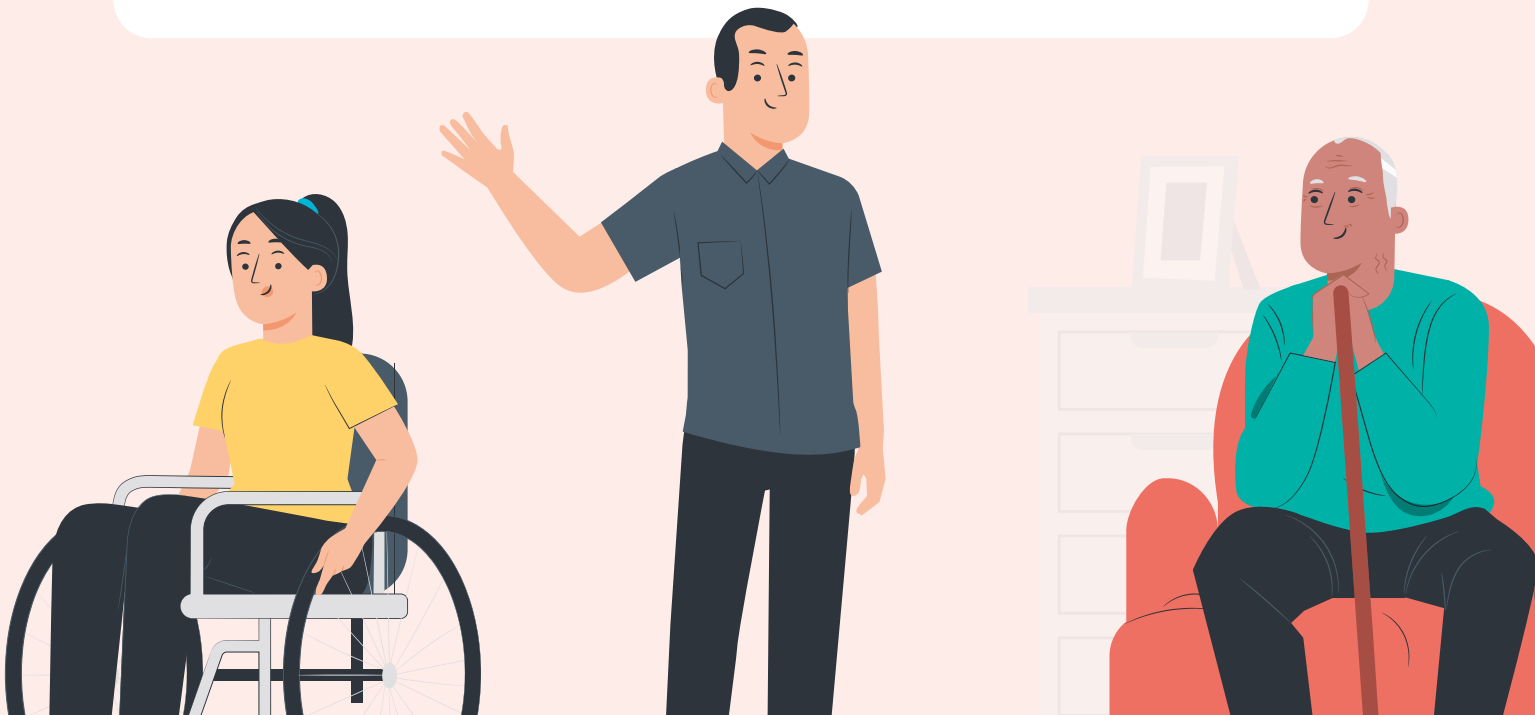
You will not need to provide any financial details, but you should join the Long-term Care scheme as soon as you start paying for assessed care and support.

This booklet will provide you with more information.

If all your assets, including the value of your home, are below £419,000, you may be entitled to financial assistance as soon as you start to receive care at an agreed level. See information on Long-Term Care, [Route A](#).

You may be eligible for a Long-Term Care Property Bond, [Route C](#) if:

- the value of all your assets, including your home, is more than £419,000 and
- your assets other than your home have a value of less than £25,000.



## Who is eligible?

You need to be over 18 to qualify for the Long-Term Care Scheme and must have;

- Lived in Jersey continuously as an adult for the ten years immediately before you apply, or
- Lived in Jersey for ten years (at any time) continuously as an adult in the past and for one year prior to applying.
- If you apply before the age of 28, you must have lived in Jersey for a continuous ten year period at any age, and 1 year immediately before you claim.

## Care Assessment

Before you can join the Long-Term Care Scheme, your care needs will be assessed by a health and social care professional from the Health and Community Services department. They will help you to understand the care that you need.

**To arrange a health assessment**, you can contact the Health and Community Services Single Point of Referral (SPOR) team.

**01534 444440** or via email at: [spor@health.gov.je](mailto:spor@health.gov.je).

If you are assessed as needing long-term care, you can ask for your details to be passed to an advisor in the Pensions and Care Team at Customer and Local Services. They will help you join the scheme.

If you have any questions, you can contact us from 8:30 am to 5:00 pm.

**To book a face-to-face appointment**, Call **01534 444444** or visit the website at [gov.je/longtermcare](http://gov.je/longtermcare).

**To speak with the us**, press option 4 after calling **01534 444444**, or email [longtermcare@gov.je](mailto:longtermcare@gov.je).

## Covering the cost of your care

The Long-Term Care Scheme shares the costs of care across the community. While the scheme assists you with your care costs, there is also an obligation on you to contribute to the cost of your care where you can afford to do so.

You will need to pay for your care costs for a waiting period, financial assistance from the Long-Term Care Scheme will then meet your standard weekly care costs.

The table shows the maximum standard weekly benefit payment.

Assessed level of care	Maximum weekly benefit (2024)
Level 1	£492.03
Level 2	£750.54
Level 3	£1084.93
Level 4	£1363.95

The period of time you will need to pay all of your care costs depends on your assessed care level.

Assessed level of care	Waiting period
Level 1	<b>148 weeks</b> - Just under 3 years
Level 2	<b>97 weeks</b> - Around 1 year and 10 months
Level 3	<b>67 weeks</b> - Around 1 year and 4 months
Level 4	<b>53 weeks</b> - Just over a year

We will keep a record of when your care has started and your assessed care level. If your care needs change you must advise the team.

We will contact you when you are about to qualify for the weekly Long-Term Care payments. You should join the Long-Term Care Scheme as soon as you start paying for assessed care and support.

The Long-Term Care Scheme only covers care provided in Jersey.

## Care costs for a couple

The wait period (the number of weeks that you will need to pay your full care costs) will be different if you and your partner are both receiving long-term care, at the same time or separately.

We will tell you the exact number of weeks – this will depend on your assessed care level and your partner's assessed care level.

Peter is single and has a long-term care need assessed at **level 3**.

Peter applies for the Long-Term Care Scheme as soon as he starts to pay for his care. **He owns his own home, which is valued at over £419,000 and he has £200,000 in investments and savings accounts.** Peter will need to pay his **full care costs for 67 weeks**. Once he has met his own costs for 67 weeks he is then eligible for financial assistance from the Long-Term Care Scheme. The scheme will pay **up to a maximum of £1084.93 a week** towards Peter's approved care package.



## Care and support in your own home

Care and support in your own home may be delivered as a combination of formal care from a registered agency or carer and unpaid informal care from friends or relatives.

The Long-Term Care Scheme does not cover your living costs. You will need to continue to meet your own household expenses, for example rent, mortgage, food, and utility bills.

The costs of your care package does not affect the period that you are required to meet all your care costs. The waiting period is set by your assessed care level.

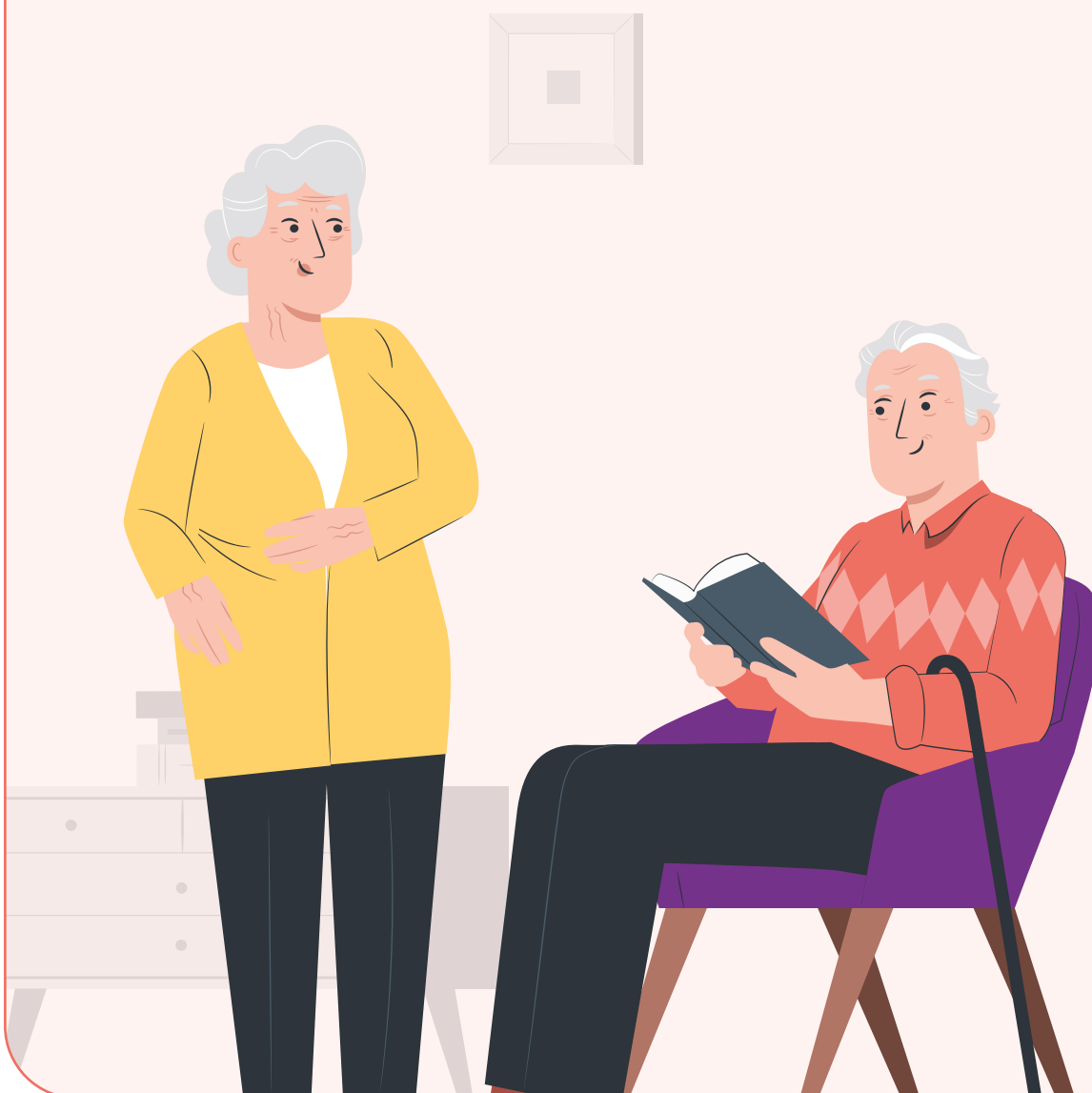
At the end of the waiting period, you will start to receive financial assistance from the Long-Term Care Scheme in line with your assessed care needs. In 2024, the maximum rate ranges from £492.03 up to £1363.95 a week. Home care packages are assessed on a case by case basis, and the Long-Term Care Scheme will pay for your agreed care package up to the maximum available for your care level.



The care and support provider must be registered (or be exempt for registration) under the Regulation of Care (Jersey) Law 2014 and approved under the Long-Term Care (Jersey) Law 2012. The provider must be able to deliver care appropriate to your level of care needs.

Visit [www.jod.je](http://www.jod.je) to find an approved list of providers or contact us.

You can ask Pensions and Care or your health and social care professional if your preferred provider meets the criteria.



## Care and support in a residential care home

If you will be living in a care home, the care home fees cover both the cost of your care and your living costs. For example, your room, food, and utilities.

The total weekly fee you pay to the care home does not affect the length of your waiting period. The waiting period is set by your assessed care level.

Living costs in the care home will always remain your responsibility. Some homes charge more than others, you will need to agree the rate with your preferred provider.

At the end of the waiting period, you will start to receive Long-Term payments in line with your assessed care needs. In 2024, the rate ranges from £492.03 up to £1363.95 a week. This will not cover the full care home fees – you will always need to pay for your own living costs.

The Long-Term Care Scheme only covers care homes that are in Jersey and are registered with the Jersey Care Commission. When you choose your preferred care provider, make sure that you can afford the package of care. Remember there is a limit as to how much money (including loans) you can receive.

Visit [carecommission.je](https://www.carecommission.je) to find a list of registered care homes.

**When choosing your preferred care provider, you should take into consideration that the package of care you choose needs to be financially sustainable.**



Judith is single and has a care need assessed at **level 4**.

Judith begins to receive care in a residential care home and pays for her care and support. **She owns her own home, which is valued at over £419,000 and has £200,000 in investments and savings accounts.**

Judith arranges her care package with her chosen residential home. Judith pays all of her care costs for just over a year. She has met her own costs for 53 weeks and is now eligible for financial assistance from the Long-Term Care Scheme. This will pay **up to a maximum of £1363.95 a week** towards Judith's approved care package.



## Reduced savings

If during the period that you are fully paying for your care and support, the total value of your assets falls below £419,000, you may be eligible for additional financial assistance. You will need to provide full financial details for yourself (and your partner if you have one). See information on Long-Term Care, [Route A](#).

If your family home is worth more than £419,000 but your other savings have reduced below £25,000 you may be eligible for extra help from a Long-Term Care Property Loan. You will need to provide full financial details for yourself (and your partner if you have one). See information on Long-Term Care, [Route C](#).

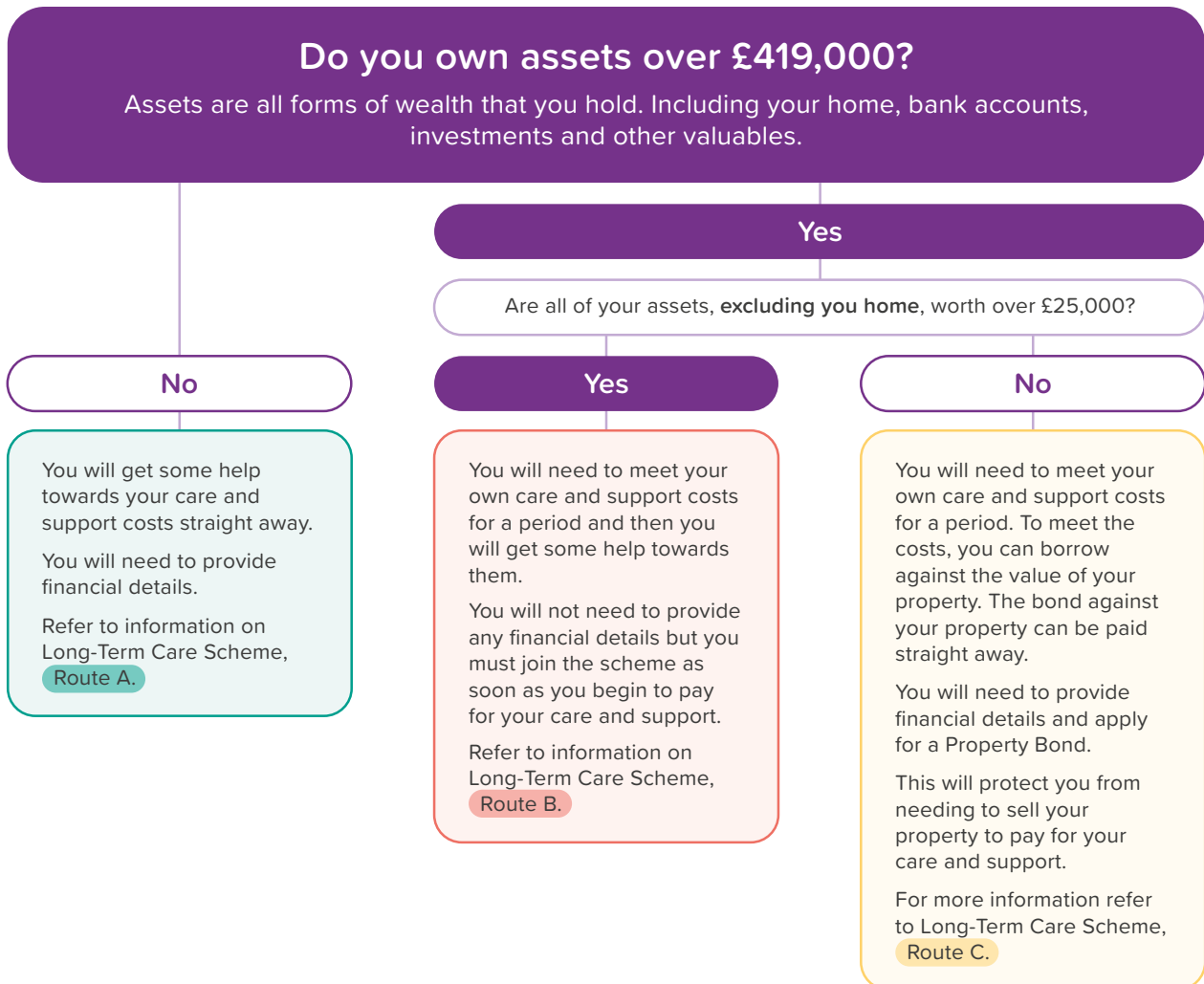
## Accessing the Long-Term Care Scheme

The information provided in this booklet is relevant to you if your assets and the value of your home are worth more than £419,000 and you also have savings. If your circumstances are different, you will access the scheme via an alternative route as explained below.

Information leaflets are available for each of the routes.

If you require information on an alternative route, please contact us.

To speak with the Pensions and Care Team, Press option 4 after calling 01534 444444, or email [longtermcare@gov.je](mailto:longtermcare@gov.je).



Book an appointment online with the Pensions and Care team at Customer & Local Services:



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