



Long-Term Care Scheme

General Information



Customer and Local Services

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2 Introduction

A new long-term care (LTC) fund has been set up which will collect long-term care contributions from local residents and make benefit payments to adults who have long-term high-level care needs.

The States has provided funding to allow benefits to be paid from 1 July 2014. Contributions have begun to be collected from the beginning of 2015.

If you have high-level care needs and have been resident in Jersey for a set period, you may be eligible for benefits under the long-term care scheme. Your care can be provided in your own home or in a care home.

A universal LTC benefit is payable once your care costs reach a certain level – this is paid regardless of your income and assets. This benefit does not cover your living costs if you are in a care home.

Additional financial support may be available to help meet your care costs and your living costs depending on the income, savings and assets of you and your partner. Property loans may be available to assist you if you are a homeowner, depending on the income, savings and assets of you and your partner.

3 Who is eligible for the LTC scheme?

The LTC scheme has conditions relating to:

- your age
- how long you have lived in Jersey
- your care needs
- your care package
- paying towards your own care costs
- whether you are currently subject to any legal proceedings under the Social Security Law or the Long-term Care Law.

3.1 Your age

The LTC scheme covers adults aged 18 or above.

Children and young people under the age of 18 will continue to be supported by the Health and Community Services Department.

3.2 Residency requirements

There are two main conditions:

- you have lived in Jersey continuously as an adult for ten years immediately before you apply, or
- you have lived in Jersey for ten years continuously as an adult in the past and for another year immediately before applying.

If you apply before the age of 28 then the test is that you have lived in Jersey continuously for a period of ten years at any age and 1 year before claim. This means that if you are a local young person with high-level care needs you can apply for the new scheme as soon as you reach the age of 18.

Support with long-term care costs will continue to be available for individuals who satisfy the residence test for Income Support, but who do not meet the full residence conditions for the long-term care scheme. This support is fully means tested.

3.1 Not subject to any proceedings under the LTC Law or Social Security Law

To be eligible for the long-term care scheme you must not currently be subject to any legal proceedings under the LTC Law or the Social Security Law.

3.2 *Care needs and care package*

Your care needs determine whether or not you qualify for the long-term care scheme. Support for care needs below the level of the long-term care scheme is offered through Income Support.

Your care needs and care package are assessed by a team of health professionals in the Health & Community Services Department. This is explained in more detail in the next section.

4 Your care assessment

To qualify for the long-term care scheme you must be assessed by a Health and Community Services healthcare professional as needing permanent help with activities that are an essential part of normal daily living (such as bathing, dressing, grooming, eating). This help is expected to continue for the rest of your life. The assessment will allocate you to one of the four LTC care levels. The table below describes the different care levels – with level 1 being the lowest and level 4 the highest – and gives examples.

Care Level – qualifies for LTC scheme	Examples
<p>LEVEL 1 = Needs a moderate level of support Needs daily carer input with a number of physical tasks and/or is reliant on significant support to maintain psychological/social well-being. Can be left alone for extended periods of time (more than 3 hours) but needs support more than once a day to stay safe.</p>	<ul style="list-style-type: none"> • Needs support with personal care morning and evening. • Limited ability to make plans or appreciate risk. • At risk of accidental physical harm, e.g. falling, accidents in the home. • Socially isolated and/or needs support throughout the week with social activities and relationships.
<p>LEVEL 2 = Needs a high level of support Complex needs requiring help with almost all physical activities and/or has psychological needs which severely curtail ability to live an ordinary life. Cannot be left alone safely for an extended period (more than 3 hours during the day).</p>	<ul style="list-style-type: none"> • Needs help with personal care and physical tasks throughout the day or needs support of two carers with personal care. • Needs regular visits for safety during the day. • Severe disorientation with a widespread impact on activities.
<p>LEVEL 3 = Needs a very high level of support Complex needs, requiring hourly support or constant availability of a carer to ensure safety, including</p>	<ul style="list-style-type: none"> • Physical impairment preventing all/almost all independent activity. • Little/no appreciation of everyday risk. • Challenging behaviour requiring supervision.

<p>periods of one-to-one engagement, either:</p> <ul style="list-style-type: none"> • during the day or • during the night but not both. 	
<p>LEVEL 4 = Needs an extremely high level of support Highly complex needs requiring specialist care or 24-hour presence. Needs support of at least one carer almost continuously, including constant support at night, and/or needs specialist staff/interventions.</p>	<ul style="list-style-type: none"> • Serious health condition requiring constant monitoring from carers. • Severe challenging behaviour needing 24-hour supervision.

Table 1 Care levels under the LTC scheme

You may have some care needs, but these are not at the level needed to qualify for the LTC scheme. These could include:

Care Level – does not qualify for LTC scheme	Examples
<p>Needs a minimal level of support Physical ability and/or psychological/social well-being affected to some degree. Can manage independently for more than one day at a time.</p>	<ul style="list-style-type: none"> • Needs weekly help with housework and shopping. • Needs occasional support with personal care, but not on most days. • Needs provision of support with a weekly social activity.
<p>Needs a low level of support Needs daily support with one or several physical tasks and/or requires regular support to maintain psychological/social well-being.</p>	<ul style="list-style-type: none"> • Needs help with personal care most days or daily. • Needs support to plan the day but appreciates everyday risks. • Has some contact with family/friends but also needs regular support with

Requires checking daily or most days to stay safe.	social activities or relationships, e.g. a couple of times per week.
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Table 2 Care levels not covered by the LTC scheme

If you think your long-term care needs are sufficient to at least qualify you for level 1 care then you may qualify for the long-term care scheme. Support for care needs below the level of the long-term care scheme is offered through Income Support.

4.1 Your care package

Help with LTC costs may be available whether you choose to receive care in a care home or in your own home. The care home has to be registered (or be exempt for registration) under the Nursing and Residential Homes (Jersey) Law 1994 and approved under the LTC Law. The care home must be able to deliver care appropriate to your level of care needs.

If you are considering having a package of care delivered in your own home by an external provider, then to be covered by the LTC scheme this has to be delivered by a care provider that is on Health and Social Services' approved provider list. This package can provide all your care or can be combined with receiving unpaid informal care from a friend or relative.

4.2 Meeting your share of the costs of long-term 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 meeting the cost of your care where you can do so.

5 Financial assessment: what costs are covered by the LTC scheme?

Three types of costs are included in the LTC scheme:

- standard care costs
- standard co-payment
- additional costs

These are explained below.

5.1 *Standard care costs*

A standard care cost rate is set as a weekly amount for each assessed care level in the LTC scheme. The four care levels are described in Table 1 in section 4 and the weekly rates are shown in Table 3 in section 5. These standard care costs apply whether you are receiving care in a care home or care at home.

Financial assistance may be available to help meet your standard care costs, depending on the income and assets of you and your partner.

5.2 *Standard co-payment*

If you receive care in a care home, your care home fee will be made up of the standard care cost for your care level plus a co-payment that covers the costs of living in a care home. Under the LTC scheme, there is a single standard co-payment rate for everyone that lives in a care home. The standard co-payment is £361.20 a week, but your total co-payment will depend on your choice of home and any extra services or facilities received. Some homes charge more than others.

The co-payment does not count towards the care costs cap (see section 6) and will always remain your responsibility even after the care costs cap has been reached. Financial assistance may be available to help meet the standard co-payment, depending on the income and assets of you and your partner.

If you receive care at home, you do not need to make a co-payment because you will continue to meet your own living costs. These living costs are not included in the LTC scheme. If you are at home and need help with meeting your living costs then support can be provided through Income Support.

Table 3 shows the weekly standard care costs and standard co-payment.

Care level	Standard weekly care cost	Standard weekly co-payment	Standard weekly gross fee (care home)
1	£456.82	£398.79	£855.61
2	£696.85	£398.79	£1,095.64
3	£1,007.30	£398.79	£1,406.09
4	£1,266.37	£398.79	£1,665.16

Table 3 Standard weekly costs

5.3 *What are additional costs?*

If you receive care in a care home you may choose a home, a type of room or other facilities which mean that the total co-payment is more than the standard £398.79 a week.

If you are receiving care in your own home then you may choose to purchase care which costs more than the standard care cost for your care level.

Financial assistance may be available in the form of a loan secured against your property to help you meet these additional costs, depending on the income and assets of you and your partner.

There is a limit to the amount of additional costs that can be covered through an LTC property loan. More details on loans are in section 10.

If you wish, you can fund any additional costs by ‘topping up’ from funds provided by friends or family. However, you should be aware that if at any point your friends or relatives can no longer afford this ‘top-up’ then this sum cannot be met through LTC support and there is a limit on how much can be covered through an LTC property loan. You are advised to check that those funding such top-ups are able to do so for a realistic period.

6 Financial assessment: what is the care costs cap?

The care costs cap sets a limit on the amount of standard care costs that anyone has to meet themselves. Once this cap is reached, you will be eligible to receive the universal LTC benefit (see section 7) that covers your standard care costs for the rest of your time in care – whatever your level of income or assets. You will still be expected to meet your standard co-payment and any additional costs you have agreed.

The value of the cap is the same regardless of your care level. However, as standard care costs vary between different care levels, the number of weeks it takes to reach the care costs cap ranges from 53 weeks (just over 1 year) at the highest care level, up to 148 weeks (just under 3 years) at the lowest care level.

The care costs cap is set at £67,380.

Care level	Weekly standard care cost/LTC benefit	Number of weeks to reach the care costs cap
1 (lowest)	£456.82	148
2	£696.85	97
3	£1,007.30	67
4 (highest)	£1,266.37	53

Table 4 Care levels and weekly standard care costs

Customer and Local Services will keep a record of your care costs and send you an annual statement. We will write to you when you are about to reach the care costs cap and confirm the level of LTC benefit you will receive.

For every week that you receive care, your standard care costs will build up to the care costs cap. It does not matter how much your care actually costs or how much of your care costs you pay yourself, your care costs will always accumulate towards the cap at the standard care cost for your care level.

If you are receiving care at home, your care costs may be less than the standard care costs for your care level – this might be because a family member is providing some of your care. However, your care costs record will reflect the standard care cost appropriate to your care level.

If you have a partner and you both receive long-term care at some time (even years apart), you will each have a care costs record. If the total value of your care costs reaches £101,070.00 that will also meet the care costs cap and you will then both be eligible to receive the LTC benefit that covers your standard care costs for the rest of your time in care.

If one of you reaches the single £67,380.00 care costs cap and starts to receive the universal LTC benefit, then the other partner will only need to accumulate the difference between this figure and the combined cap (i.e. £30,080) to qualify to receive the LTC benefit.

7 Financial assessment: What benefits are available under the LTC scheme?

The benefits available under the LTC scheme are:

- LTC benefit
- LTC support
- LTC property loan

These are explained below.

7.1 *LTC benefit: standard care costs*

The LTC benefit is available once your standard care costs have reached the care costs cap of £60,160 (or, as a couple, your joint costs have reached £90,240). The LTC benefit is a universal benefit and is not subject to any financial assessment. It is paid at the weekly standard care cost rate set for your care level. You can receive this benefit whether or not you submit your financial details when you apply for the scheme.

7.2 *LTC support: standard care costs and standard co-payment*

One of the key features of the LTC scheme is to provide support for homeowners so that people are not forced to sell the family home to meet care costs. This is achieved by excluding assets of up to £419,000 from the benefit calculation. Assets include savings and other investments owned by you or your partner and the value of your home (see section 9).

If the total value of all your assets is **less than** £419,000, this amount is completely exempt from the benefit calculation and you can request LTC support with your standard care costs and, if you are in a care home, with your standard co-payment. The amount of LTC support you receive will vary depending on your income, your family situation and your assessed care level. You will always need to pay your income (less expenses – see Table 6) towards your care fees. LTC support is paid to make up the shortfall in your standard costs.

You will be expected to produce a reasonable income from any exempt assets. This could be rental from the family home that is now empty or income from savings and investments, or a combination of both. If you choose not to produce an income from your exempt assets then a deemed income will be included in your benefit calculation. The deemed income will be set at a reasonable market level to reflect the actual income that could be achieved from the assets.

7.3 LTC property loan: standard care costs and standard co-payment

If the total value of your assets is **more than** £419,000 and you own your family home, you may be able to request support through an LTC property loan against the value of your family home to help with your standard care costs and, if you are in a care home, your standard co-payment. To access an LTC property loan, you must first have used up your other assets down to your other assets exemption level (see section 9), which protects a minimum value of “cash” assets. The amount of your LTC property loan will vary depending on your other assets, your income, your family situation and your care level. You will always need to pay your income (less expenses – see Table 6) towards your care fees. The loan will be secured by a charge that will be registered against all property in Jersey owned by you or your partner.

7.4 LTC property loan: additional costs

If you own your own home you may also be able to request a loan to help with your additional costs, i.e. where the co-payment you have agreed with the care home is more than the standard £398.79 a week, or if you are receiving care at home and you have chosen a care package that costs more than the standard care cost for your care level. The loan will be secured by a charge that will be registered against all property in Jersey owned by you or your partner.

The maximum additional cost that can be covered by an LTC property loan is £361.20 a week (i.e. if in a care home an additional co-payment of this amount; if you are receiving a care package at home, up to this amount in additional care costs). The exact amount will depend on your other assets, your income, your family situation and your care level.

If you wish, you can fund any additional cost above the amount that can be provided under an LTC property loan by ‘topping up’ from funds provided by friends or family. However, you should be aware that if there comes a point when they can no longer afford this ‘top-up’ then this sum cannot be met through an LTC property loan or from LTC support.

7.5 Summary

Table 5 below summarises the rules for LTC support and LTC property loans. Choose the column that most closely describes the total value of everything you own, which is split into the value of your family home and all your other assets (including savings, investments, other valuables and any other property you own

or part-own excluding the family home). If you are married or have a partner, you need to include the value of all your partner's assets as well as your own.

This table is only a brief summary of the scheme and it does not include all the options that may apply to you. You are always expected to contribute your income (less expenses – see Table 6) to meet the costs of your care.

Total value of all assets	Below £419,000	Below £419,000	Above £419,000	Above £419,000	Above £419,000
Value of family home	Not a home owner	Below £419,000	Below £394,000	Above £394,000	Above £394,000
Value of all other assets	Below £419,000	Below £419,000	Above £25,000	Below £25,000	Above £25,000
Am I likely to receive LTC support?	Yes	Yes	No	No	No
Am I likely to need to use some of my other assets?	No	No	Yes	No	Yes
Am I likely to be offered an LTC property loan?	Not a home owner	Yes, if you have additional costs	Yes, if you have additional costs	Yes	Not immediately
Will I be eligible for the LTC benefit when I reach the care costs cap?	Yes	Yes	Yes	Yes	Yes

Table 5 Summary of LTC Benefits

8 Financial assessment: income, expenses and assets

When you apply for the long-term care scheme you will have the choice as to whether or not you provide financial information about you (and your partner). If you choose not to submit any details you can still qualify for the LTC benefit but you will not be able to receive other assistance through LTC support payments or an LTC property loan.

The financial assessment looks at your income, the value of your family home (your principal property) and the value of your other assets including savings, investments and any other property you own. If you have a partner, their income and assets are also taken into account.

You and your partner may need to make a contribution from your total income towards your care costs and co-payment. This contribution is worked out by taking your total income and making deductions as set out in the table below:

Expenses that can be set against income	
Type of expense	Weekly amount allowed
Living expenses for single claimant or partner living at home	£254.94
Living expenses for claimant and partner both living at home	£382.41
Living expenses for a dependant living at home, i.e. children up to school leaving age, jobseeker up to the age of 19 and student in full-time education up to the age of 25	£127.47 per dependant
Allowance for earned income	Up to £116.23
Social Security contributions	Actual liability
Rental/mortgage costs	Full cost
LTC contributions/income tax	Liability for current year (weekly value)

Table 6 Expenses that can be set against income

Depending on your household situation, other property and miscellaneous expenses may also be allowed for.

If your income is less than the deductions, you will not need to make a contribution from your income.

If you are living in a care home, you will also retain a weekly personal allowance of £39.55 – this ensures that you have some personal spending money for discretionary items such as toiletries, hairdressing, magazines and social events.

In deciding whether you want to disclose financial information, you need to consider whether you can meet in full your share of your gross fees.

For example, consider a single claimant who receives care in a care home. He owns a three-bedroom house worth £500,000. He also has £100,000 of savings. The house is rented out and his net income (pension plus rental income) after deducting a personal allowance for incidental expenses and allowances for income tax, long-term care contributions and property expenses is £550 per week.

He has level 1 care needs and will reach the care costs cap after 148 weeks receiving care.

<i>£407.82</i>	<i>standard care costs for level 1 care needs</i>
<i>£361.20</i>	<i>standard co-payment</i>
<i>£769.02</i>	<i>gross fee</i>

His income does not fully cover these gross fees. However, he has total assets above the asset disregard for the LTC scheme and so he will also contribute from his savings towards these gross fees. Over 148 weeks, he will use £60,160.00 from his savings towards these gross fees (£407.82 x 148 weeks). He will still be above the other assets exemption at the end of this time when his care costs reach the care costs cap.

After he has reached the care costs cap, he will no longer need to make any contribution towards his standard care costs. These will be fully met by the LTC benefit. He will continue to pay his co-payment, which is a total of £361.20 per week. He can afford this from his net income and he no longer needs to make any contribution from his remaining savings.

Table 7 shows how his gross fees are met before and after the care costs cap. In this example, the claimant does not need to provide any financial information. Having registered on the scheme with his care needs and care placement confirmed, he will qualify for the LTC benefit after 148 weeks (assuming his care needs do not change during this time).

		Before cap		After cap		
	Weekly cost	Met from net weekly income	Met from savings	LTC benefit	Met from net weekly income	Met from savings
Standard care cost	£456.82	£456.82	nil	£456.82	nil	nil
Standard co-payment	£398.79	£190.48	£170.72		£456.82	nil
TOTAL	£855.61	£647.30	£769.02	£456.82	£855.61	£0.00

Table 7 Total cost of care – example based on Level 1 standard care costs

8.1 Valuing the family home

If you request financial assistance and you are a homeowner then, in most cases, Customer and Local Services will need to check the value of your property. We will organise and pay for this. The valuation is undertaken as part of your financial assessment.

If you have an existing charge on your property (such as a mortgage) we will take this into account. If you share the ownership of your property with someone other than your partner (for example, you own a property jointly with your brother or sister), we will only include your share of the property in the calculation.

8.2 Divesting assets

If you have transferred or given away assets in the ten-year period before you apply for the LTC scheme, we will continue to include these assets in any financial assessment, other than in exceptional circumstances or if less than £5,000.

If you have transferred the ownership of your home to other family members **at any time in the past** and have continued to live in the property, or receive rent for the property (i.e. you have life enjoyment of the property), the full value of that property will be included in your financial assessment.

A transfer or gift will only be accepted if you can show that the reason for the transaction was not connected in any way with increasing the eligibility of you or your partner to receive financial support for your long-term care costs.

In particular, if you have transferred the ownership of your home through a life enjoyment transaction at any time in the past and the market value of the property exceeds the principal property exemption limit when you apply for help through the LTC scheme, you will need to meet your full care costs up to the care costs cap and you will not be eligible for LTC support payments. As you no longer hold the full ownership of the property, you will not be eligible for an LTC property loan. This does not apply if you have been granted lifetime enjoyment of a property, but you have never owned the property yourself.

9 Financial assessment: assets and asset disregards

The treatment of assets and the asset disregard of £419,000 is explained in this section.

9.1 *Principal property*

Your principal property is your family home in Jersey. If you own more than one property in Jersey, you will need to identify one property as your principal property. If you own property outside Jersey, the value of that property is included with your other assets.

9.2 *Other assets*

Other assets include all forms of wealth that you hold excluding the value of the family home, but including bank accounts, investments, premium bonds, other property in Jersey, all property owned outside Jersey and other valuables. If you have a partner, the total of all your other assets held both separately and jointly are included.

9.3 *Principal property exemption – protecting the family home*

If you own property and other assets in excess of the total exemption amount of £419,000, the principal property exemption is designed to protect £394,000¹ in respect of the value of the family home. The exemption protects you from needing to use any of the exempted value of the family home to meet your standard care costs or standard co-payment. In some cases, you can request an LTC property loan against some of the exempt value to assist with your additional costs, such as a higher co-payment or, if you are receiving care at home, any higher care costs.

9.4 *Other assets exemption – protecting cash assets*

The other assets exemption is designed to protect a minimum value of “cash” assets, separately from the value of the family home. If you are a homeowner with total assets in excess of the total exemption of £419,000, the other assets exemption is designed to protect £25,000² in respect of your other assets. If you do not own your own home, the other assets exemption will cover all of your assets up to a maximum of £419,000.

¹ This figure may vary depending on the value of your other assets

² This figure may vary depending on the value of your principal property

9.5 *Treatment of other assets above the exemption limit*

If you have other assets (e.g. savings or investments) above the other asset exemption limit, these assets must be used towards meeting your standard care costs and standard co-payment before any other help is available. In particular, an LTC property loan will not be provided whilst you continue to hold other assets above the other assets exemption limit.

10 Financial assessment: LTC property loans

You can receive support with your standard care costs or standard co-payment in the form of an LTC property loan if the value of your other assets is below the other assets exemption level, but the value of your family home is in excess of your principal property exemption level. As noted above, a loan is only provided after any assets above the other assets exemption (i.e. aside from the value of the family home) have been used to help meet standard care costs and the standard co-payment.

We will calculate the total income for yourself and your partner and deduct your allowances (see Table 6). This will set your contribution from your income to your standard care costs and standard co-payment. The LTC property loan will make up the shortfall.

A loan to assist with your standard care costs and standard co-payment is limited to the value in your principal property that is above the principal property exemption (for the family home). If the net value of your principal property falls to the principal property exemption limit, you will no longer need to use the loan to meet any further standard costs. Any shortfall in the remainder of your standard care costs (up to the care cost cap) and in the standard co-payment will be met using LTC support.

A loan can also be used to assist with your additional costs. This type of loan is available to homeowners whose homes are above or below the principal property exemption level.

There is a limit to the amount of additional costs that can be supplemented through an LTC property loan. Taking into account your income and other assets, you must have enough value in the property to fund any additional costs for at least five years, leaving at least £197,000 of value in the property. If you have a partner, to take account of the fact that they may also need long-term care, the test used is whether the additional costs can be met for five years each without dipping below £197,000 of value in your property.

The maximum additional cost that can be covered by an LTC property loan is £361.20 a week. The exact amount will depend on your other assets, your income, your family situation and your care level. We will advise you as to the level of additional costs that can be supported in this way.

If you wish, you can fund any additional cost above the amount that can be provided under an LTC property loan by 'topping up' from funds provided by friends or family. However, you should be aware that if they can no longer afford the 'top-up' then this sum cannot be met through an LTC property loan or from LTC support.

10.1 When does the loan have to be repaid?

The loan normally has to be repaid when your family home (the principal property) next changes hands. You may decide to sell your home or the property may be transferred to your heir/s following your death.

In some cases, the loan does not need to be repaid at this time. If your partner or your full-time carer remains living in the property after your death, then the loan is normally only due to be repaid when that person either dies or stops living in your home.

10.2 Is interest charged on the loan?

Yes. The LTC property loan bears interest at the prevailing Bank of England base rate plus 0.5% until it is repaid. Whilst you continue to use the loan to help towards your care costs, the loan will gradually increase. The interest is charged on the balance of the loan as it builds up. The interest is compounded on an annual basis. If a partner or carer remains in the family home after your death and the loan is not repaid until later, then interest will continue to be charged on the outstanding amount.

We will send you an annual statement giving details of the outstanding amount and the interest that has been charged.

10.3 How is the loan secured?

If you own the freehold of your family home, any loan provided is secured using a Social Security hypothec³. This will be registered against any Jersey property owned or part-owned by you and/or your partner. This will be recorded in the Public Registry.

Customer and Local Services will organise the registration of the hypothec. You do not need to appear in Court and you do not have to pay for the application. You will be notified as soon as the hypothec has been registered.

Once the loan has been repaid in full, the Department will apply to have the hypothec discharged. Your executor or family will receive notification once this has been done. Lump-sum repayments covering some or all of the loan can be made at any time.

³ The term "hypothec" is used in Jersey courts – it is a type of charge that can be formally registered against a property owner to acknowledge a debt.

If you own your home through share transfer or company ownership then similar arrangements apply.

10.4 Alternatives to an LTC property loan

The long-term care scheme is designed to assist homeowners by providing loans against the value of the family home to help with both standard and additional costs. Any loan will be secured against all the property that you and /or your partner own in Jersey.

If you do not wish to take out a loan in this way, you can make other arrangements to meet the costs of your care. Possible alternative sources of funding could include a bank loan, an annuity, an equity release scheme or assistance from family or friends.

If you choose one of these options, your standard care costs will still accumulate towards the £60,160 care costs cap. Once the cap is reached, you will receive the LTC benefit, which will then cover your care costs at the standard weekly care cost for your care level.

You (and your partner) are advised to take independent professional advice before deciding whether you wish to receive financial assistance in the form of an LTC property loan or to fund your care costs and co-payment through other means.

11 How to apply for the LTC scheme

If you have long-term care needs and you think you may qualify for the long-term care scheme, please contact the Single Point of Referral (SPOR) team at Health and Community Services on 444440 who will organise an assessment of your care needs and allocate you to one of the four LTC care levels. If you are in hospital, the nursing staff will organise the assessment as part of your discharge plan.

With your permission, the Health and Community Services team will pass your contact details to an adviser at Customer and Local Services who will guide you through the claim process.

If you request a financial assessment and receive support through LTC support or an LTC property loan, then you must inform Customer and Local Services if there is any change in your circumstances or those of your partner that could affect the value of your claim and the amounts of benefits which are payable to you or your partner. If you are in any doubt, please contact the Department.

12 Glossary of terms

Additional costs If you are in a care home, additional costs are those that are over and above the standard co-payment of £407.82 a week. If you are receiving care at home, additional costs are any care costs that are over and above the level of the standard care cost appropriate to your assessed care level.

Care costs cap The lifetime cap relating to the standard care costs that an individual has to accumulate before they become eligible to receive the long-term care benefit.

Co-payment The living costs of being in a care home. Under the LTC scheme, gross care home fees are made up of the standard care cost plus the co-payment. The co-payment can include additional costs as well as the standard co-payment.

Gross fees The total of an individual's LTC costs, including standard care costs, the standard co-payment and any additional costs.

LTC benefit The long-term care benefit available to anyone whose standard care costs have reached the care costs cap. This universal benefit is paid regardless of an individual's financial situation. The LTC benefit is set at the same rate as the standard care cost for each assessed care level.

LTC property loan A loan to assist with any form of LTC cost if the income and assets of an individual and their partner are insufficient to cover these costs. The debt builds up as care costs accumulate and is formally registered against Jersey property using a Social Security hypothec. The loan is normally repaid when the property next changes hands. Interest is charged on the loan at the prevailing Bank of England base rate plus 0.5%.

LTC support Means-tested financial help that is available if the income and assets of an individual and their partner are insufficient to cover their standard care costs and/or standard co-payment.

Other assets exemption The other assets exemption is designed to protect a minimum value of "cash" assets in addition to the value of the family home. The exemption protects the claimant from needing to use any of the exempted assets to meet their standard care costs and, if in a care home, their standard co-payment.

Principal property exemption The principal property exemption is designed to protect the value of the family home. The exemption protects the property owner from needing to use any of the exempted value of the family home to meet their standard care costs and standard co-payment. However, if a claimant chooses a care home with a higher co-payment or a care package at home that is above the

standard care cost for their care level then this can be met through a property loan, which can draw on assets below the principal property exemption.

Social Security hypothec The means by which a charge is placed on any Jersey freehold property held by the claimant and/or their partner to secure a loan from Social Security to pay their standard care costs, standard co-payment or additional costs.

Standard care cost A weekly standard care cost is set for each care level. Every week someone is in care, they build up their standard care costs at the rate applicable to their assessed level of care. These standard care costs count towards the care costs cap.

Standard co-payment The standard co-payment is £361.20 a week. Co-payments do not count towards the care costs cap and are not covered by the LTC benefit. LTC support and LTC property loans can assist with the standard co-payment.

Contact details

Further details about the long-term care scheme can be found on the States of Jersey website at: www.gov.je/benefits/longtermcare

Useful contact numbers

Customer and Local Services... 01534 444444
longtermcare@gov.je

Health and Community Services Single Point of Referral (SPOR) team ...01534 444440
spor@health.gov.je

A large print version of this leaflet is available upon request.

Customer and Local Services

Customer and Local Services
PO Box 55, Philip Le Feuvre House,
La Motte Street, St. Helier JE4 8PE
Tel: 01534 444444
Opening hours: Monday to Friday 8.30 a.m. to 5.00 p.m.