

Long-term care in Jersey How should we pay?

Questionnaire

Please pull out this section and return it by 31 March 2010 to:

**Long-Term Care Consultation
Social Security Department
PO Box 55
Philip Le Feuvre House
La Motte Street
St. Helier
JE4 8PE**

Please read the summary paper before completing the questionnaire.

This questionnaire should take about 20 minutes to complete.

At the end of the questions, there is space on the back page for you to add your own comments about any issues you would like to raise.

Please answer a few questions about yourself. This will help us to analyse the results of the survey.

How old are you? *Please tick*

Under 25	<input type="checkbox"/>	25 - 44	<input type="checkbox"/>	45 - 64	<input type="checkbox"/>	65 - 74	<input type="checkbox"/>	75 - 84	<input type="checkbox"/>	85+	<input type="checkbox"/>
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Do you own your own home? *Please tick*

Yes, without a mortgage/loan	<input type="checkbox"/>
Yes, with a mortgage/loan	<input type="checkbox"/>
No, I am a tenant	<input type="checkbox"/>
No, other - please give details	<input type="text"/>

How long have you lived in Jersey in total? *Please tick*

All my life	<input type="checkbox"/>
For at least 20 years	<input type="checkbox"/>
10 or more, but less than 20 years	<input type="checkbox"/>
5 or more, but less than 10 years	<input type="checkbox"/>
Less than 5 years	<input type="checkbox"/>

Please note that consultation responses may be made public with your permission. This means, for example, that your comments may be sent to other interested parties on request, sent to the Scrutiny Office, quoted in a published report, reported in the media, published on www.gov.je or listed in a consultation summary.

*Please tick **one** option*

I agree that my comments may be made public and attributed to me

I agree that my comments may be made public but not attributed (i.e. anonymous)

I don't want my comments made public

If you agree to your comments being attributed to you, please provide your name and contact details.

Name

Address or email address

If responding on behalf of an organisation, please give details

1. How acceptable or unacceptable are the following options for changing the funding of long-term care?

*Please tick **one** option for each line*

Highly acceptable	Acceptable	Unacceptable	Highly unacceptable	Don't know
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Option 1 – Keep the current system

<input type="checkbox"/>				
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Option 2 – Charge for all long-term care services and introduce a consistent means test

<input type="checkbox"/>				
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Option 3 – Provide all long-term care services free at the point of use

<input type="checkbox"/>				
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Option 4 – Introduce a new benefit that covers some care costs for everyone needing care, with people paying their everyday housing and living costs if they live in a care home

<input type="checkbox"/>				
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2. Do you agree or disagree that someone with income and savings above a certain level should be responsible for the full costs of their own long-term care?

*Please tick **one** option*

Strongly agree	Agree	Disagree	Strongly disagree	Don't know
<input type="checkbox"/>				

If you agree or strongly agree, please suggest this level below:

3. At present, the States (using taxpayers' money) pays just over half of the total estimated cost of long-term care in the Island, with the remaining cost being funded directly by people themselves when they need care. Should the States...

Please tick one option

- Pay the **same** share of the costs in the future
- Pay a **greater** share of the costs in the future
- Pay a **smaller** share of the costs in the future

4. Raising the money to meet the increasing cost of long-term care

Whichever system is chosen, the States will need to raise extra money to meet the increasing cost of long-term care in the future as the number of older people increases. The total cost of long-term care is likely to at least double by 2026, from £55 million to £110 million a year (at current prices).

How acceptable or unacceptable are the following methods for increasing the States' funding available for long-term care?

Please tick one option for each line

Highly acceptable	Acceptable	Unacceptable	Highly unacceptable	Don't know
Increase income tax				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Increase GST				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
One-off compulsory contribution on reaching pension age				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Regular compulsory contributions (similar to Social Security contributions)				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. Regular compulsory contributions

Employees currently pay 6% of their gross wages as their Social Security contribution – mainly towards funding old age pensions. Those over pension age do not make contributions.

If it is decided to raise money for a long-term care benefit from regular compulsory contributions from people, how much extra would you be prepared to pay within the next ten years?

Please tick **one** option

Nothing	<input type="checkbox"/>	3%	<input type="checkbox"/>	6%	<input type="checkbox"/>
1%	<input type="checkbox"/>	4%	<input type="checkbox"/>	7%	<input type="checkbox"/>
2%	<input type="checkbox"/>	5%	<input type="checkbox"/>	8% or more	<input type="checkbox"/>

6. If it is decided to raise money from regular compulsory contributions from people, which age group should make these contributions?

Please tick **one** option

Working age adults only	<input type="checkbox"/>
All adults, including adults over pension age	<input type="checkbox"/>
Adults over pension age only	<input type="checkbox"/>

7. Would you be prepared to pay towards the cost of a new benefit that covered:

Please tick **one** option

Everyday housing/living costs if in a care home	<input type="checkbox"/>
The cost of the care itself	<input type="checkbox"/>
Both everyday housing/living costs and care costs	<input type="checkbox"/>
None	<input type="checkbox"/>

8. If a new benefit does not cover all care costs, would you prefer, at the point of needing care, that...

Please tick **one** option

People pay the same for their long-term care, whatever their care needs	<input type="checkbox"/>
People with greater care needs pay more for their long-term care	<input type="checkbox"/>

9. Whichever system is chosen, it is likely that everyone will need to make some payment towards their own costs at the time of needing long-term care. People who cannot afford to make this payment will receive means-tested financial support based on their income and assets (savings, investments, property ownership. etc). They will be expected to use any regular income (pensions, etc) towards the payments.

How much do you agree or disagree with the following statement?

People who need means-tested support should be expected to use at least some of the value of their savings and investments towards meeting the cost of their care.

*Please tick **one** option*

Strongly agree	Agree	Disagree	Strongly disagree	Don't know
<input type="checkbox"/>				

If you agree or strongly agree that at least part of the value of savings and investments should be used towards meeting the cost of an individual's own care, please complete the box below.

People should be allowed to keep at least £ from the value of their savings and investments, whatever their total care costs

10. How much do you agree or disagree with the following statement?

Homeowners who need means-tested support should be expected to use at least part of the value of their main property towards meeting the cost of their care.

*Please tick **one** option*

Strongly agree	Agree	Disagree	Strongly disagree	Don't know
<input type="checkbox"/>				

If you agree or strongly agree that at least part of the value of the main property should be used towards meeting the costs of an individual's own care, please complete the box below.

The homeowner should be allowed to keep at least £ from the value of their main property, whatever their total care costs

11. How acceptable or unacceptable are the following methods of releasing some or all of the value of someone's main property towards funding their own long-term care?

*Please tick **one** option for each line*

Highly acceptable	Acceptable	Unacceptable	Highly unacceptable	Don't know
Selling the main property at the time that care is needed				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Having a States-provided loan against some or all of the value of the property, to be paid back on the death of the owner				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Having a private loan against some or all of the value of the property, to be paid back on the death of the owner (equity release)				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

12. If a new long-term care benefit is introduced, there will need to be rules as to who is eligible to claim the benefit.

Which age groups should be eligible for a new benefit covering long-term care?

*Please tick **one** option*

Adults above pension age who have long-term care needs	<input type="checkbox"/>
All adults who have long-term care needs	<input type="checkbox"/>
Other: (please specify below)	<input type="checkbox"/>

13. How much do you agree or disagree that a new long-term care benefit should only be available to people receiving care in Jersey?

Please tick one option

Strongly agree

Agree

Disagree

Strongly disagree

Don't know

14. If a long-term care benefit is introduced, it could be available only to people who have lived in Jersey for a certain time. This could be at any time in the past, or immediately before the person needed care.

How much do you agree or disagree with the following statement?

A new benefit should only be available to people who have been living in Jersey immediately before making an application.

Please tick one option

Strongly agree

Agree

Disagree

Strongly disagree

Don't know

If you agree or strongly agree that people should have lived in Jersey for some minimum period **immediately** before applying, please complete the box below:

You should have lived in Jersey for years immediately before you need care to be eligible for long-term care benefit.

15. To what extent do you agree or disagree that a new long-term care benefit should be available to people who have not lived in Jersey immediately before they need care, but who have lived in Jersey continuously at some time in the past?

*Please tick **one** option*

Strongly agree	Agree	Disagree	Strongly disagree	Don't know
<input type="checkbox"/>				

If you agree or strongly agree that people who have lived continuously in Jersey at some time in the past should be able to apply, please answer the following questions:

- a) You should have lived in Jersey continuously for years at some time in the past before being eligible for long-term care benefit.
- b) Should time spent in Jersey below the age of 18 count?

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>

16. To what extent do you agree or disagree that the new benefit should be available to people who have not lived in Jersey for the minimum time required as long as they have made contributions towards the funding of the benefit for a certain period?

*Please tick **one** option*

Strongly agree	Agree	Disagree	Strongly disagree	Don't know
<input type="checkbox"/>				

If you agree or strongly agree with the statement above, please answer the following question:

You should have made contributions towards the funding of a long-term care benefit for years (not necessarily consecutive) to be eligible for long-term care benefit.

Additional comments

If you would like to comment on any aspect of long-term care funding, please do so here.

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