



Information and advice to help
you make the right choices and
ease the worry of paying for care.

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carewise

WEST SUSSEX | Care Funding Advice



Carewise care funding advice

The prospect of paying for care at home or in a residential home can feel daunting. Care in later life seems a complex issue and for most people it is their first experience of arranging and purchasing care services.

In West Sussex the majority of older people who are paying for their care, either in a residential home or in their own home, do so from their own income and savings. Many do not seek the information and advice that's available.

West Sussex County Council wants people to make well-informed choices when planning care and support and to choose the best solutions for their circumstances.

People need to think very carefully about their options so that they have maximum choice about their future care.

This is where Carewise can help. It can ease the worry of paying for care and support by giving you access to good information and independent specialist financial advice.

The Carewise partnership

Carewise is a long-standing West Sussex County Council supported scheme that provides information about available care and support options and financial advice on the most cost effective ways of paying for care.

Carewise was established by West Sussex County Council's Adults' Services and Trading Standards departments, Age UK West Sussex, the Society of Later Life Advisers (SOLLA) and West Sussex Partners in Care. More information about the Carewise partners can be found at the end of the booklet.

Carewise includes a panel of locally-based care fees specialists who are qualified independent financial advisers specialising in later life advice.

If you need this information in another format, for example, on audio CD or in a different language, please call the County Council's Adults' CarePoint on **01243 642121** or email socialcare@westsussex.gov.uk



Information about care and support options

Many people would prefer to continue living independently in their own home and community.

A number of people move to a care home because they and their family do not realise that continuing to live independently in their own home with suitable care and support is a realistic alternative option.

It is important you get good information and advice about the range and type of care and support services available to meet your needs, before you make a decision about your long-term care.

West Sussex Connect to Support is a website for residents of West Sussex providing information and advice about a range of ways to help people live as independently as possible. Some of these are free or low cost local community activities and some are products and care services which can be purchased in an electronic market place. You can complete an online self-assessment of your care needs to help you consider your situation - what is working well in your life and what needs to change. There is also a financial assessment which can help you think about your finances and give you an indication of local authority funding. The website also has information about getting social care from the County Council.

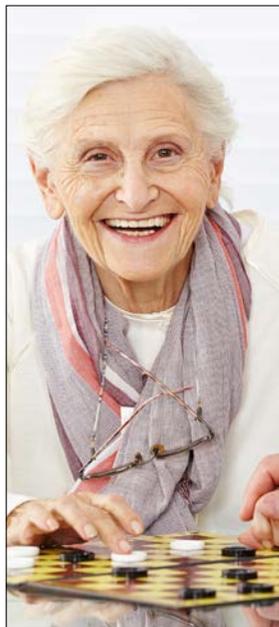


Visit **www.westsussexconnecttosupport.org**.

West Sussex Care Guide is an annual publication that provides information about home care services, care homes and community care in West Sussex. Visit www.westsussex.gov.uk/careguide or contact the County Council's Adults' CarePoint on 01243 642121 or email socialcare@westsussex.gov.uk for a copy.

Age UK West Sussex provides a comprehensive telephone and face-to-face information and advice service, covering a wide range of issues affecting people in later life, their families and carers.

It also offers a money advice service. This is a free, confidential service giving independent and jargon-free information on all matters relating to personal finance. See page 10 for contact details.



Carewise care fees specialists

If you are funding your own care, you may not be aware of all the available options. It may seem simplest to pay care fees from savings or income or from selling your home, but this may not always be the best solution.

It's important that you understand all your options and carefully consider these before making any decisions.

Carewise has approved a panel of local care fees specialists who are qualified independent financial advisers. They are also independent of the County Council.

The care fees specialists can offer you reliable, independent financial advice to help you afford the best quality care at home or in your preferred care home. To provide you with additional confidence, the care fees specialists have been:

- accredited by the Society of Later Life Advisers (SOLLA), a not-for-profit organisation established to help consumers get better financial advice for later life;
- approved under the Trading Standards 'Buy with Confidence' or equivalent local authority approved scheme.
- Disclosure and Barring Service (DBS) checked ; and
- trained in safeguarding adults.

The first consultation with a Carewise care fees specialist is free of charge. The care fees specialists will clearly explain their charges for any future advice after the first consultation.

We can put you in touch with a Carewise-approved care fees specialist near you. Contact the County Council's Adults' CarePoint on 01243 642121 or email socialcare@westsussex.gov.uk for a referral.

You can find a list of all the Carewise care fees specialists on the West Sussex Connect to Support website at www.westsussexconnecttosupport.org/carewise or in the Carewise information pack which you can get by contacting the County Council's Adults' CarePoint – see above for contact details. People who can benefit from the independent financial advice include:

- those who might need a small amount of additional income to fund care at home or capital for adaptations or extensions to their home;
- those with an immediate need for long-term residential or nursing home care;
- those already resident in a care home and paying for their care from their income and savings;
- anyone who wants to ensure that as much of their savings, investments and other assets as possible pass to their family or other beneficiaries; and
- anyone acting as an attorney and looking after the financial affairs of someone in any of the above circumstances.

A Carewise care fees specialist is able to provide advice from the whole market to guide you through the best options for your individual needs. This may include the following.

- Financial assistance to enable you to continue living independently in your own home.
- Advice on how to release extra income from existing savings or investments.
- Equity release from the value of your home to either pay for the cost of care at home, fund an adaptation or extension to enable you to continue living independently, or to purchase an immediate needs annuity.
- An immediate needs annuity or immediate care plan - a type of insurance policy that provides a guaranteed regular income to cover the cost of care.
- Investments – many different types of accounts and investments may be suitable to provide a return which would help pay for care.
- Estate planning and its implications on care fees planning.
- Advice on renting out your property – it might not be necessary to sell your home as rental income may be able to contribute towards the cost of care.
- Legal, tax and benefit issues – advice to reinforce your rights and entitlements is crucial when planning for later life and choosing the best way to pay for care.

West Sussex County Council has supplied details of independent care fees specialists and other information and advice services for your information only. The information is not exhaustive and other care fees advisers are available.

West Sussex County Council, Age UK West Sussex, the Society of Later Life Advisers and West Sussex Partners in Care are not responsible for the products, policies or services offered by care fees specialists approved by Carewise.

West Sussex County Council, Age UK West Sussex, the Society of Later Life Advisers and West Sussex Partners in Care will not be liable for any damages or losses, however caused, suffered by any person who relies on information and advice provided by organisations operating within the Carewise care funding advice service.

Contact Carewise

- Visit the Carewise web page at **www.westsussexconnecttosupport.org/carewise** for further information and details of Carewise care fees specialists.
- Call the County Council's **Adults' CarePoint** on **01243 642121** or email socialcare@westsussex.gov.uk for a Carewise information pack or to be put in touch with a Carewise care fees specialist.

Partner organisations

- **Age UK West Sussex**

A not-for-profit organisation helping people and their families to find trusted accredited financial advisers who understand financial needs in later life. SOLLA has established a Code of Practice for its members so that you can be clear about what to expect of the service provided.

Website: **www.ageukwestsussex.org.uk**

Email: **information@ageukwestsussex.org.uk**

Phone: **0800 0191310**

- **Society of Later Life Advisers (SOLLA)**

A not-for-profit organisation helping people and their families to find trusted accredited financial advisers who understand financial needs in later life. SOLLA has established a Code of Practice for its members so that you can be clear about what to expect of the service provided.

Website: **www.societyoflaterlifeadvisers.co.uk**

Email: **admin@societyoflaterlifeadvisers.co.uk**

Phone: **0333 2020 454**

- **West Sussex Partners in Care**

The largest representative body for community care in West Sussex working on behalf of small, medium and large private, voluntary and not-for-profit organisations.

Website: **www.westsussexpartnersincare.org**

Email: **admin@westsussexpartnersincare.org**

Phone: **07810 194 091**

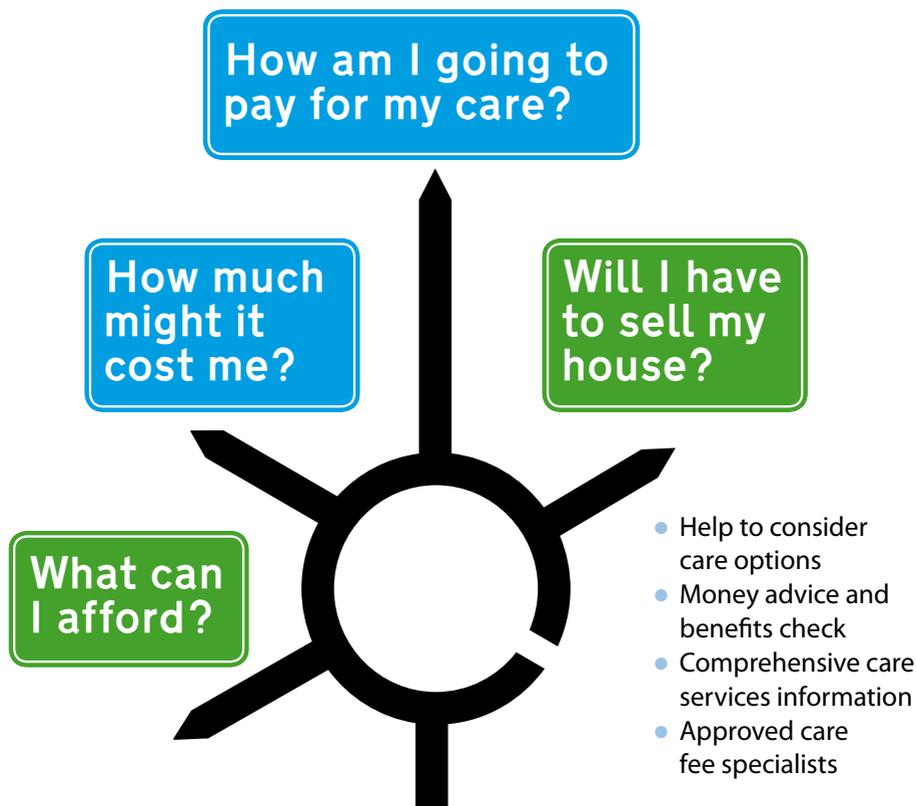


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Helping you to make
the right choice about
your care and support.

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Avoid a wrong turn with your care planning. Get on the right track with Carewise.




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