**Care User and Carer FAQs for Local Authorities**

The care user and carer Frequently Asked Questions (FAQs) have been developed for Local Authority communications teams to use when dealing with enquiries from the public.

The FAQs provide answers to questions about changes to the Care Act, how the reforms will affect care users and informal carers, the differences between care provided by the council/NHS, and where to direct carers and care users for further information.

The FAQs have been developed with space for Local Authority colleagues to customise the document with local answers to reflect local variations.

This resource is intended to be used for information that we hope will be useful when producing local materials or equipping first contact staff to answer questions. It is not intended to be sent to carers, care users or other members of the public in its current form.

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**Section 1: General FAQs**

**What is care and support?**

‘Care and support’ is the term used to describe the help some adults need to live as well as possible with any illness or disability they may have. It can include help with things like getting out of bed, washing, dressing, getting to work, cooking meals, eating, seeing friends, caring for families and being part of the community.

It might also include emotional support at a time of difficulty and stress, helping people who are caring for an adult family member or friend or even giving others a lift to a social event.

Care and support includes the help given by family and friends, as well as any provided by the council or other organisations.

**What is changing?**

From April 2015, care and support in England is changing for the better. The new Care Act will help make care and support more consistent across the country.

The new national changes are designed to put you in control of the help you receive.

Any decisions about your care and support will consider your wellbeing and what is important to you and your family, so you can stay healthy and remain independent for longer.

Some changes will be introduced in April 2015 and others in April 2016.

As part of the 2016 changes, we will provide more financial help for those who need it and people with modest means will benefit too. There will also be a new form of protection from unlimited care costs – You may have heard this referred to as the cap on care costs.

**What was wrong with the old system?**

As people are now living longer and with a better quality of life, the care and support needs they have are different. The way care and support is provided has to change to reflect this. A new Care Act has been passed to make care and support, and the way we pay for it, clearer, easier to access and more consistent across the whole of England.

**Will the changes affect me?**

You may benefit from the changes to care and support if you:

* receive care and support from your council or another organisation, either at home or in a care home
* give unpaid care and support to an adult family member or friend
* think you may need care and support in the near future, either for yourself or for someone you help

**How will the changes make things better?**

The changes mean that more people will be able to get the care and support they need, either from the council or from other organisations in the community. Different ways to pay for care and support will be available across the whole of England, so people should not have to sell their home in their lifetime to pay for care. People who receive care and support from the council will have more say over what sort of help they get. And there will also be more help available for people who give unpaid care and support to an adult family member or friend.

From April 2016, financial support will be available to more people, and everyone will be protected from unlimited care and support costs.

**What’s the difference between care and support from the council and the care I receive at home from NHS?**

Care and support organised by the council can include help with everyday things like washing and dressing, getting in and out of bed, and keeping your home clean and safe.

As well as care and support organised by us, some people are also eligible to  
receive help from the NHS. This help may be a nursing service for people who are ill or recovering at home after leaving hospital. It could include things like changing the dressings on wounds or giving medication. If you are eligible for this kind of help, a health professional such as your GP or Community Nurse should be able to tell you.

In exceptional circumstances, where an adult has a complex medical condition and substantial on-going care needs, the NHS provides a service called NHS Continuing Healthcare. NHS Continuing Healthcare provides care and support in a person’s home, care home or hospice.

You can find out more about [NHS Continuing Healthcare](http://www.nhs.uk/CarersDirect/guide/practicalsupport/Pages/NHSContinuingCare.aspx) here.

**Where can I find out more?**

To find out how the changes are being introduced in this area, visit: <http://www.cumbria.gov.uk/healthandsocialcare/adultsocialcare/careact/default.asp>

**Section 2: Deferred Payment Agreement FAQs**

**To come…**

**Section 3: Needs and Eligibility FAQs**

**What is a needs assessment?**

A needs assessment is a discussion between you (or the person you look after if you are a carer) and a trained person either from the council or another organisation that the council works with, where you will talk about the care and support needs you have and the goals you want to achieve. We will use the assessment to identify your care and support needs, and to discuss how these could be met. This might mean that the council will give you help or put you in touch with other organisations, such as local charities, that you can talk to.

**Who should have a needs assessment?**

If you think you have any care and support needs, you can contact the council to ask for an assessment. If you are a carer and you need some support, get in touch with the council covering the area where the person you care for lives. The council will be able to give you information and advice about how the assessment will work.

**What will be considered during the needs assessment?**

The needs assessment will consider what care and support needs you have and how these affect your wellbeing. This will include identifying any physical needs, such as whether you need help to wash or dress, get in and out of bed or keep your home safe to live in. The assessment will also look at your mental and emotional needs and ask what is important to you in how you live your life, such as being able to carry on working or volunteering, or being able to meet your friends.

Everyone’s needs and the ways they affect people’s wellbeing are different. Identifying your needs and the things you want to achieve will help us to decide if we can help. Depending on what needs you have, we may give you information and advice about other kinds of support available locally that can help you, such as charities or community groups.

**Is a needs assessment the same as a carer’s assessment?**

A ‘needs assessment’ is an assessment of an adult who may need care and support. A ‘carer’s assessment’ is for someone who gives care and support to an adult family member or friend. Caring can include lots of different things, like helping with their washing, dressing or eating, taking them to regular appointments or keeping them company when they feel lonely or anxious.

**Can I get someone to help me with my assessment?**

The assessment is about you and we will make sure that you are able to be involved. If you wish, then your carer, a friend or family member can help and represent you. If you don’t have a carer, family member or friend who you can ask, and you have a lot of difficulty doing the assessment yourself, the council will find an independent advocate to help you.

**Will I need to be re-assessed?**

If you are already receiving care and support from us, you do not need to ask for a reassessment. We will contact you if there are any changes that affect you. If your needs have changed recently and you feel like you need more care and support, you can ask for a new assessment.

**Who will do the assessment?**

Lots of different people can carry out assessments - as long as they have the right training. The person doing your assessment could be a social worker or care manager, or it could be someone else. We will make sure that whoever carries out your assessment has the right training. You could also be offered a supported self-assessment. This means you do your assessment yourself with help from the council.

**Will the council look into my finances?**

A needs assessment won’t ask about your finances. But if you are eligible for care and support from the council, you may have to pay something towards the cost. To find out how much you might need to pay, we may ask you to do a financial means test and you would then need to disclose details about your savings, assets and income.

**How will I know if I have eligible needs?**

For the first time, there will be a national level of care and support needs that all councils will consider when we assess what help we can give you.

The council will assess your care and support needs with you, and decide if they are at the level where you need help from us.  Your needs could be eligible if you are not able to do a combination of certain things that seriously effects your wellbeing. These may include washing yourself, getting dressed, getting in and out of bed or keeping your home safe for you to live in.

After the assessment we will write to you about our decision and give you reasons to explain what we have decided.

If you have eligible needs, we will contact you to discuss what help might be available. This will be based on the information you gave us during your assessment. As far as possible the council will agree your care and support plan with you.

If you do not have needs that are eligible, we will give you information and advice about what care and support is available to help you locally. This could be help from local charities or voluntary organisations for example.

**What happens if my needs are not eligible for care and support from the council?**

Everyone’s needs are different. They may be physical, mental or emotional. You may find that the support you need could be met by something going on in your local community, for example services organised by local charities or other support networks. Whatever your level of need, we will give you information and advice that can help you. We might also be able put you in touch with other organisations who can support your wellbeing and help you remain independent for longer.

**I pay for my own care, do I need to be assessed by the council?**

If you have arranged care and support yourself, either in your own home or in a care home, you do not need to be assessed by the council.

**I pay for my own care, how do I get my cap on care costs account started?**

To benefit from the cap on care costs from April 2016, you will need to get in touch with us. We will assess you to see if you have any eligible needs. If you do have eligible needs, we will work out if we can help you and we will calculate how much it should cost to meet your needs. This amount will count towards your cap.

**Must I have a needs assessment to get a deferred payment agreement?**

Not necessarily. We may decide that we don’t need to do an assessment.

**How will the new national level of needs affect you if you are planning to move?**

The new national level will give you peace of mind that if you decide to move to another area in England, the new council will meet at least the same minimum level of care and support needs as your old one. Councils will also have to work together to make sure that there is no gap in your care.

**If I am receiving care and support and decide to move, will I lose the help I currently get?**

If you have needs that meet the new national level, you will be able to get some help from your council wherever you live in England. Although the level of need councils use to decide whether or not they can help will be the same across the country, the help they give you might be different in different areas. For example, one council might provide a buddying service to stop people from feeling lonely, whilst another might help people to stop feeling lonely by introducing them to community events in their area.

**Section 4: Support for Carers FAQs**

**What is a carer?**

In England, millions of people provide unpaid care or support to an adult family member or friend, either in their own home or somewhere else.

‘Caring’ for someone covers lots of different things, like helping with their washing, dressing or eating, taking them to regular appointments or keeping them company when they feel lonely or anxious.

If this sounds like you, you are considered to be a ‘carer.’

From April 2015, care and support in England is changing for the better, and if the person you care for is an adult (aged 18 or over) you may be able to get more help to carry on caring and look after your own wellbeing.

**What is ‘support for carers’?**

‘Support for carers’ is what we mean by the help and advice that carers can get from the council, national services and local networks. As a carer, you may be able to get more help so that you can carry on caring and look after your own wellbeing.

**What is changing?**

From April 2015, changes to the way care and support is provided in England mean you may be eligible for support, such as a direct payment [[1]](#footnote-1)to spend on the things that make caring easier; or practical support, like arranging for someone to step in when you need a short break. Or you may prefer to be put in touch with local support groups so you have people to talk to.

The council covering the area where the person you care for lives can help you find the right support and you can ask them for a carer’s assessment.

A carer’s assessment will look at the different ways that caring affects your life and work out how you can carry on doing the things that are important to you and your family. Your physical, mental and emotional wellbeing will be at the heart of this assessment. As a result, you may be eligible for support from the council, who will also offer you advice and guidance to help you with your caring responsibilities.

You can have a carer’s assessment even if the person you care for does not get any help from the council, and they will not need to be assessed.

**Am I eligible for support?**

The council covering the area where the person you care for lives can help you find the right support and you can ask them for a carer’s assessment. The carer’s assessment will help to decide what care and support you need and how much help the council can give you.

**What about parents caring for disabled children, or young carers who are under 18?**

If you are a young carer yourself, or if you are a parent caring for a disabled child, you have similar rights to assessment and support but they are covered by the Children and Families Act, not the new Care Act.

If you or the person you are caring for is about to reach the age of 18 years, you will be able to get a ‘transition assessment’ which will let you know whether you or they are likely to be eligible for support as an adult caring for another adult.

The Department for Education will soon be publishing further information on the rights of parent carers and young carers and how councils should support them.

To find out more about support for parent carers and young carers visit: [www.nhs.uk/carersdirect](http://www.nhs.uk/carersdirect).

**How might a carer’s assessment help me?**

If you provide care and support to an adult friend or family member, you may be eligible for support, such as a direct payment to spend on the things that make caring easier; or practical support, like arranging for someone to step in when you need a short break. Or you may prefer to be put in touch with local support groups so you have people to talk to.

A carer’s assessment will consider the impact the care and support you provide is having on your own wellbeing and important aspects of the rest of your life.

**When can I request a carer’s assessment?**

You can ask for a carer’s assessment at any time. You should contact the council covering the area where the person you care for lives, if it is not the same as your own. If you don’t want a carer’s assessment but you are looking for advice and information about local support, the council will be able to help you.

**What will be considered during the assessment?**

A carer’s assessment will look at the different ways caring affects your life and work out how you can carry on doing the things that are important to you and your family. It should cover your caring role, your feelings about caring, your physical, mental and emotional health, and how caring affects your work, leisure, education, wider family and relationships.

Your physical, mental and emotional wellbeing will be at the heart of this assessment. This means that you will be able to tell the council how caring for someone is affecting your life and what could make things better for you and the person you look after.

**Will I be asked about my finances?**

You won’t need to do a financial means test as part of the carer’s assessment but you might be asked about what impact the cost of caring is having on your finances. The carer’s allowance that some people receive for caring on a full-time basis is different and does require a means test.

Councils may charge a fee for some of the support services they offer. If they think you might benefit from one of these services, the council might ask to look at your finances to see whether you can afford to pay. If you can’t afford to pay, they might offer you the service for free. Councils may also need to look at the finances of the person that you care for if they are going to provide support directly to that person.

**Does having a carer’s assessment affect my right to get carer’s allowance?**

Not at all. Having a carer’s assessment will not affect your right to receive a carer’s allowance.

**Does having a carer’s assessment mean the council is judging the quality of care that I provide?**

A carer’s assessment is about you and your wellbeing. It will consider the impact that caring is having on your life and what support might be available for you. Its purpose is not to judge the care that you provide.

**Can I have a carer’s assessment if the person I care for does not currently get help from the council?**

Yes. But you will need to do this through the council of the person that you support, if it is not the same as your own. You can also ask for an assessment for the person you care for, if you want to.

**I share providing care with other family members/ friends. Can all of us have a carer’s assessment?**

Everyone who gives unpaid care to an adult over the age of 18, and has some need for support, can request an individual carer’s assessment. They do not have to be done together.

**I share providing care with other family members/ friends and we disagree about who provides the most. Will this affect the support that I may be offered?**

This should not affect the support you may be offered. If you care for an adult family member of friend, and you feel like you need some support, you can contact the council covering the area where the person you care for lives to ask for a carer’s assessment.

If the council decides that you have needs that meet the new national level they will discuss with you what support they can provide.

If your needs are not eligible, the council will give you information and advice about other types of support that are available in your area. This may include putting you in touch with local charities or community organisations.

**The person I am caring for will not agree to a needs assessment themselves. Could I still be offered support as a carer?**

You don’t need the permission of the person you are caring for to request a carer’s assessment. You are entitled to ask for one in your own right.

**If my assessment recommends a short break from caring, who will pay for the cost of services that cover for me?**

Each person’s situation is different. The cost would either be covered by the council, or a contribution would need to be paid by the person receiving the care. You as a carer cannot be charged for any support provided directly to the person you care for, even if it helps you to take a break.

**What happens if my needs change or if I need more support?**

If either of these things happen, the council of the person that you support will be able to discuss your situation with you and agree the next steps to take.

**Where can I find out more about support for carers?**

To find more about support for carers visit: [www.nhs.uk/carersdirect](http://www.nhs.uk/carersdirect) orcontact the council of the person you are caring for.

**Section 5: Cap on Care Costs**

**What is the cap on care costs?**

At the moment there is no limit to what care and support can cost, and this means that people with very high care needs may have to pay expensive bills. But care and support is changing for the better, and from April 2016 there will be a new form of protection from unlimited costs. This protection is called the ‘cap on care costs.’

It means that no-one will have to pay more than £72,000 towards the costs of their eligible care and support needs in their lifetime, and many people will pay much less. This applies to people funding their own care and support, as well as those helped by the council.

Alongside the cap on care costs, extended financial support should ensure that more people are eligible for help with care and support costs. The council will assess your finances and we may be able to offer extra help if you cannot afford to pay. But most people will still have to contribute something towards the cost of their care and support.

**Why is the cap on care costs being introduced?**

Most people currently pay something towards their care and support costs, and will continue to do so.

The cap on care costs will protect those who may need many hours of care a day from unlimited care bills. It will also help people to plan for future care costs.

**How will I benefit?**

From April 2016, you will be able to register with the council to keep track of how much your care and support costs. We should still be able to help you even if you are only paying part of your care and support costs, or paying everything yourself.

If you get help from the council with your care and support costs already, we will start to count how much is being spent on your care straight away. If the amount the care element of the cost of meeting your eligible needs reaches £72,000, we will step in and pay for the rest of your care costs.

If you pay for all of your care and support costs yourself, you can still benefit from the cap on care costs. You can contact the council to register and we will assess you to decide if you have eligible needs. If you do have eligible needs, we will calculate how much it will cost to meet those needs. This amount will be counted towards your cap. If the amount counted towards

your cap reaches £72,000, we will step in and pay for the rest of the care costs that go towards meeting your eligible needs.

To benefit from the cap on care costs you will need to register with us so that we can begin to keep track of how you are progressing towards the cap. This will need to be discussed and agreed.

**What is excluded from the cap on care costs?**

If you choose to spend more on care and support than the council would normally pay, for example moving to a more expensive care home, those extra amounts you spend will not count towards your cap on care costs.

If you live in a care home, you will also have to pay something towards the costs of food, energy bills and accommodation, just as you would if you were living in your own home. These are known as ‘daily living costs’ and an amount for this will be set nationally. There are also some types of service that are not covered by the cap on care costs, for example the cost of a cleaner or gardener that you employ privately.

1. A direct payment means that the money the council contributes towards meeting your care and support needs is paid directly to you, for example into your bank account or the bank account of someone else you choose, to give you control over how it is spent. [↑](#footnote-ref-1)