

CCC



A Vote for Good Care

CCC's Policy Priorities for the Next Parliament

Long Term Care Policy Healthcheck

CCC invites candidates and voters to test proposals against these essential criteria:

Are the policies...

- Clear
- Consistent
- Cost-effective
- Carer-friendly

Will they deliver...

- Fair care
- Affordable care
- Integrated care
- Reliable care

Do they promote...

- Independence
- Rehabilitation
- Dignity
- Choice

Campaigning for Good Care

The Continuing Care Conference (CCC) has been working with politicians and policy-makers of all parties for nearly a decade. During this time, we have seen significant advances in thinking about long-term care and security in retirement, but there have also been missed opportunities. The political parties, in their different ways, now acknowledge the importance of policies for today's – and tomorrow's – older people. And about time too. Some of the reforms put in place during the last Parliament, 1997-2001, could provide a solid framework for care services – *provided that*:

- *there is sufficient funding*
- *the funding delivers resources where they are needed*
- *different policy initiatives are properly joined-up*

It is also crucial to get the details right, to iron out anomalies and inconsistencies which have bedevilled the delivery of long-term care, and generated the feeling of injustice and unfairness now widely acknowledged across the political spectrum. There have been plenty of well-crafted words, but they are too seldom translated into well-designed, well-delivered services that meet the real needs of real people. Resources have been too stretched to deliver, in practice, the services intended. Above all, people have not always had any real say in the care they receive.

The Task of the New Parliament

The promise of May 1997 was a Royal Commission which could establish consensus on care – but even its remit was limited, with its focus on funding issues. In the event, the Government rejected its core recommendation and proposes to implement a ragbag of policies, some of which will introduce perverse incentives – which may have deeply worrying consequences for one in five older people.

CCC's challenge to the next Parliament is to adopt and implement a coherent approach to long-term care which learns from the mistakes of the past, harnesses the diverse resources of the present, and plans for the growing needs of the future.

Such an approach means:

- *providing the resources for consistent, properly funded care*
- *ensuring fair access to care, and*
- *enabling people to make the most of their retirement income.*

Providing Consistent, Properly Funded Care

CCC has always argued that better care standards and increased funding must go hand in hand. The issue here is to create a framework which allows i) the standards of care to rise uniformly and ii) the quantity of care to grow. A start has recently been made in improving standards:

- *The National Care Standards Commission will be setting the level of standards nationally*
- *Within the NHS there now is a National Service Framework for Older People*

These must be adequately funded and accountable.

Government must ensure that these standards are safeguarded. It must ensure that people receive good care. It must end the geographical lottery of care provision. It must provide the realistic resources for local government and private providers to deliver good care.

CCC believes the policy framework should include:

Ring-fenced funding for public services provision, to prevent community care funds being siphoned to other services.

Transparency of funding, to reveal geographical unevenness of provision and to point up perverse incentives.

Consistency of service delivery. Standards are being developed to regulate long-term care insurance, and that pattern should be extended to the caring services. Service users (and carers) should be aware of their entitlements and the service they can expect.

Best value principles should be developed, and the price paid for a service should be linked to its quality.

Care needs must be assessed speedily and consistently, and criteria developed for reviews – all suitable issues for service standards to be set.

Options addressing rehabilitation, promoting and maintaining independence must be part of the choice offered to service users, including technologies that are emerging that reduce risk and encourage independence.

Introducing change in service provision can be disruptive to older users, and must be managed sensitively.

Care providers and funders must work toward more integrated service provision, particularly in home care. People are often confused by the array of different providers arriving to deliver a part of their care package.

The Government must urgently provide comprehensive guidance to local authorities in contracting policy and practice.

If the system is to work, it must be actively supported by a strong, independent, consumer watchdog, which in turn needs criteria couched in service users' rights and expectations of the service being delivered.

Access to Care

In England and Wales, legislation will entitle people in nursing homes to free nursing care from October 2001. This step forward is welcome. In Scotland, it is possible that free personal care may be available from April 2002. This will be even more welcome.

But many questions remain to be answered. For the proposals to benefit people the way they are intended to, older people need answers to questions like these:

- *Will my care needs be properly assessed by an expert at the right time for me?*
- *What will nursing care cover?*
- *Will my need for help with nursing care depend on the availability of nurses to give it?*
- *Community nursing and other community health services where I live are in scarce supply. What do I have a right to expect, and how do I action my rights?*
- *If I need to move to a different part of the country, can I expect to receive the same level of services?*
- *Do I have any rights to influence the shape of my care programme?*
- *Exactly who is looking after me – the NHS, Social Services (or my care insurance company)?*
- *I'm fed up with filling in forms and being passed from pillar to post. Is there one properly qualified person I can go to for help?*
- *This Intermediate Care idea sounds good, but what happens if I am not fully fit and functioning after six weeks?*
- *Will my partner/family/carer be expected to pay for my care needs?*
- *Is anybody out there actually listening to older people? I get the impression that I am a case history and that nobody knows (or cares) who I am.*

Making the Most of Retirement Income

Flexible Pensions

One way to make the most of retirement income is to allow people to link pensions and long-term care provision by giving the option:

- *To take different levels of pension at different stages of retirement. This, prevented at the moment by Inland Revenue rules, would allow people to take a smaller pension early on and then a larger pension when care or other support is needed.*
- *To link part of a pension contribution to a long-term care insurance policy.*

Choice and Long-term Planning

Of people over 65, 75% own their own homes, with little or no mortgage debt. Though asset rich, their wealth is tied up in the house.

Equity release mechanisms enable a household to draw down some of the equity in the house, either by taking a capital sum or income from the plan. They can be used to provide extra retirement income, lump sums to fund urgent repairs or maintenance, or to pay for long-term care or for aids and adaptations that increase independence. But there are barriers to developing safe equity release products at the right price.

The next Government should:

- *set out a proper relationship between money derived from equity release mechanisms and means-tested benefits.*
- *free up restrictions on equity release.*
- *fast-track regulation to provide security and market confidence*
- *encourage pension funds to invest in equity release mechanisms.*

Regulate Long-term Care Financial Products

Long-term care insurance may help some people pay for care or pay for aids and adaptations to their home so that they can remain at home as long as possible. CCC supports the regulation of long-term care financial products by the Financial Services Authority (FSA).

The next Government must:

- *regulate long-term care insurance early in the next Parliament.*
- *develop CAT standards that encourage more people to have the confidence to buy financial products that can meet their needs, and encourage product providers to provide more, and more accessible, products.*

Perverse Mechanisms

- *Immediate needs annuities are not taxable if paid to a formal care provider, but taxable if paid to the individual. This militates against providing informal care and promoting independence.*
- *The Attendance Allowance is payable only after a need has been shown over a six month period. Again, this can militate against living independently.*
- *People choosing Direct Payments face a welter of bureaucracy. Advocacy and administrative support should be available if this route to independence is to work.*
- *Identifying the cost of nursing care introduces a new tier of assessment, to run beside assessments of needs and of financial means. It adds another strand of potential confusion and unfairness, and draws nurses into the web of gatekeeping and rationing.*

A Vote for Good Care

Even with recent Health and Social Care legislation, there remains deep confusion over the funding of long-term care. But that is to look through the telescope from the wrong end.

First, society needs to acknowledge that we have allowed a care deficit to develop in our planning for an ageing society. Good care, available when needed, is the policy priority, and the present arrangements do not meet the demands and expectations of society today.

Only with a sensible, coherent structure in mind should we then work out how to pay for it. The cost is bound to fall on the whole population by one device or another, but – importantly – it should not be financially crippling for one individual whilst scarcely impacting on another.

Our present strategies do not pass that test. CCC is a broad spectrum of organisations with an interest in care provision, and has an integrated, consensual position. Our challenge to the next Parliament is to show the same measure of joined up thinking.

The 2001 Parliament will have a unique responsibility to make good care for all older people a reality. CCC invites MPs in the new Parliament, when voting for proposals concerning long-term care, to test them against these essential criteria:

Are the proposals...

- Clear
- Consistent
- Cost-effective
- Carer-friendly

Will they deliver...

- Fair care
- Affordable care
- Integrated care
- Reliable care

Do they promote...

- Independence
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