

# Need to know, need to share

## Care Act

Please discuss the following in your team meeting

March 2015

**What:** From 1 April 2015, care and support in England is changing. The new Care Act will introduce a number of reforms that primarily impact existing and new care users, their carers and families. The new Care Act will help make care and support more consistent across the country. The new national changes are designed to put people in control of the help they receive.

Anyone currently receiving care, or supporting an adult family member or friend as an unpaid carer, could be affected by the national changes being introduced by the Care Act.

**Why:** 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. The 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.

**When:** Changes to care and support in England will start on 1 April 2015. More changes to the way people pay for care and support will be introduced in 2016.

### Frequently Asked Questions

#### 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.

#### What are the 3 key reforms that will be introduced on 1 April 2015?

Changes to the needs assessment - There will be a national level of care and support needs that all councils will consider when they assess what help they can give people. Councils will work together to make sure that there is no gap in care provision if a care user moves to another area.

New support for unpaid carers - Carers may be able to get more help so that they can carry on caring and look after their own wellbeing. They 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 they need a short break. Or they may prefer to be put in touch with local support groups so they have people to talk to.

Deferred payment agreements now universal - Deferred payment agreements are already offered in Newham but from April 2015 deferred payment agreements will be available across England. A deferred payment agreement is an arrangement with the council that will enable some people to use the value of their homes to fund care home costs. If someone is eligible, their council will help to pay their care home bills on their behalf. They can delay repaying the council until they choose to sell their home, or until after their death. This means that people should not have to sell their homes in their lifetime to pay for their care, as they have sometimes had to do in the past.

#### What changes will be made in April 2016?

More changes to the way people pay for care and support will be introduced in 2016. These will protect people with the highest needs from facing unlimited costs, and provide more financial support to people with modest means.

Changes include:

- A lifetime cap on care costs
- Extended financial support.

#### 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. 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 care element of the costs of meeting their eligible 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.

#### For further information

visit [www.gov.uk/careandsupport](http://www.gov.uk/careandsupport)  
[www.newham.gov.uk/careact](http://www.newham.gov.uk/careact) or email  
[CareAct2014@newham.gov.uk](mailto:CareAct2014@newham.gov.uk).