

# Planning for care

We at Jewish Care understand that planning for care costs is something you may have little experience of, which is why it can be helpful to learn what funding options are available to you as well as having access to our care home fees.

Please read below for more information and if you have any further questions, please don't hesitate to contact our Living with Jewish Care Team on **020 8922 2321** or email **lwjc@jcare.org**

## What are the different ways I can fund myself or my relative's care?

Jewish Care are proud to provide 10 different care homes to our community, which can be paid for in the following three ways:

- 1. Self-funding** is where the person being cared for pays all the costs for their care.
- 2. Local Authority:** Subject to an assessment of health and financial needs, your local authority may fund some or all of the care. Where there is a shortfall between what the local authority will pay and what the actual care home fees are, we will ask a relative of a resident (not the spouse) to contribute an additional fee, known as a "family contribution fee", which we can give you more information about depending on what home may be appropriate.
- 3. The NHS** in some circumstances may also contribute to the cost of all or some of the care. For example, anyone classed as having ongoing and substantial care needs could be eligible for NHS continuing healthcare funding.

Fees will vary depending on the type of care or care home you or your relative needs.

## How will I know if I'm a self-funder or not?

You will have to arrange and pay for a place at one of our care homes, also known as 'self-funding', if you:

- Have savings and assets in excess of the capital limits for care (£23,250)
- Don't qualify for local authority funding because your needs were assessed to be lower than the threshold set by them.

## How will I know if I'm eligible for local authority funding?

To determine if you or your relative is eligible for financial support to pay for a placement in one of our care homes, your local authority will first carry out a free needs' assessment.

If you're assessed as having 'eligible needs', your local authority will next carry out a financial assessment. This is necessary as there are thresholds for savings and assets (known as 'capital limits for care') above which you will need to pay for care. The upper limits for a care home assessment are £23,250. They will assess you on the following three areas, income, capital and savings. You will need to provide them with information on all these areas.

## Why we ask for a weekly family contribution fee?

Often there is a significant difference between the amount the local authority is prepared to pay towards you or your relative's care and real cost of our fees, resulting in a funding gap.

In an increasingly difficult economic environment, with costs increasing faster than income, it is incumbent upon Jewish Care to request relevant family members to make a family contribution to reduce the funding gap.

Jewish Care will never approach our residents to pay a top-up fee, as many of our residents cannot pay their full fees (demonstrated by the fact that they have qualified for local authority funding) and it is for this reason we ask if that resident has a relative who is able to make a contribution to their relative's care costs, that they help do this. This allows us to meet the funding gap created by the shortfall from local authority funding. Only by doing this can we continue to keep the doors of our care homes open.

## Your fees at Jewish Care include the following:

### **Accommodation**

This includes your bedroom with en-suite shower room (our new homes have generously sized rooms fully and tastefully furnished) as well as the communal spaces and lounges.

### **Full board services**

All meals, snacks and drinks, including special diets are Kosher supervised and freshly prepared in the home. Laundry, cleaning, laundry (excl. dry cleaning) and bed linen are all included in your fees.

### **Care and recreational activities**

Personal care and support is provided day and night every day of the year by our dedicated and well trained carers and nurses, overseen by the registered managers. A rich programme of activities to suit a wide range of interests and abilities is provided by a dedicated team of activities co-ordinators and many volunteers. Our links with art and music projects mean residents enjoy a variety of music and other projects.

### **Jewish Way of Life**

In addition to Kosher food being provided in all of our homes, living 'Jewishly' is well supported by our in-house Rabbi and many volunteers supporting residents, relatives and staff. All homes have Kiddush and a Shabbat Service, many attended by the Community. The Jewish culture is interwoven into every aspect of life in our homes.

### **Health**

Four of our homes have nurses on site whilst others are visited by community nurses. Every home is registered with a local GP practice which we fund for additional services such as weekly visits as well as a enabling Jewish burial by providing the necessary documents in a timely manner.

### **Finances**

Our homes' admin staff will gladly manage your finances in a safe way ensuring that statements are provided.

# Care fees across all of our care homes

1 April 2020 to 31 March 2021

The fees are determined by three factors

- Accommodation type
- Type of care
- Level of care

Before you or your relative move in to one of our care homes, we will thoroughly assess your care and support needs to determine the category and level of care you require. This may be reviewed if your needs change over time.

For more information or to discuss our fees, call **020 8922 2321** or email [lwjc@jcare.org](mailto:lwjc@jcare.org)

| Price (per week)           |                  |                          |                  |                         |
|----------------------------|------------------|--------------------------|------------------|-------------------------|
|                            | Personal care    | Personal & dementia care | Nursing care     | Nursing & dementia care |
| Anita Dorfman House        | £1,400 to £1,600 | £1,500 to £1,700         | £1,650 to £1,750 |                         |
| Wolfson Assisted Living    | £1,550           |                          |                  |                         |
| Clore Manor                | £1,186           | £1,268                   |                  |                         |
| Hyman Fine House*          | £1,172           | £1,307                   | £1,484           |                         |
| Jack Gardner House         | £1,232           |                          |                  |                         |
| Kun Mor & George Kiss Home | £1,423           | £1,672                   |                  |                         |
| Lady Sarah Cohen House     | £1,368           |                          | £1,805           | £1,981                  |
| Otto Schiff                |                  | £1,672                   |                  |                         |
| Rela Goldhill              | £1,291           |                          |                  |                         |
| Rosetrees                  | £1,368           | £1,592                   |                  |                         |
| Sidney Corob House         | £1,232           |                          |                  |                         |
| Vi & John Rubens House     | £1,222           | £1,307                   | £1,484           |                         |

\*£75 premium for sea view room

# Care fees in detail – Rosetrees

1 April 2020 to 31 March 2021

| Price (per week)   |               |                          |              |                         |
|--|---------------|--------------------------|--------------|-------------------------|
| Breakdown of fees  | Care category |                          |              |                         |
|  | Personal care | Personal & dementia care | Nursing care | Nursing & dementia care |
| Care fees  | £752          | £976                     |              |                         |
| Non-care fees<br>(e.g. accommodation, catering, housekeeping, maintenance) | £616          | £616                     |              |                         |
| Total per week   | £1,368        | £1,592                   |              |                         |
| Refundable deposit   | £5,946        | £6,919                   |              |                         |

There is a deposit of one month's fees to pay to secure your place. This is refundable once the final account has been settled.

# Our categories of care explained

## Personal care

For people who require help with daily activities such as:

- Washing
- Getting dressed
- Eating and drinking
- Getting around/mobility
- Interacting with others

Personal care may also include assistance with taking medication or support with a medical procedure that can be performed by a community nurse.

## Dementia care

For people who require help with daily activities and routines because they are living with dementia. They may also have some additional care needs, such as support with communication, managing their mood and reducing feelings of confusion and anxiety.

## Nursing care

For people who require help with daily activities and have a condition that requires the supervision and intervention of nurses that cannot be performed by a community nurse. They may need additional nursing support with taking medication, managing pain or another nursing procedure.