



Marian House  
nursing home



Your Care Guide

# Types of care we offer

## Nursing Care

Nursing homes offer residents the benefit of having qualified nursing care 24 hours a day. Trained staff are available to assist residents with a variety of needs and also promote independence wherever possible.

This can be a great relief for those who are struggling to cope in their own home, with only visiting carers for support.

## Respite Care

Respite care can be taken in our nursing home when a room is available. This enables carers to have a temporary break when needed. Please telephone for availability.

## What to look for when choosing a nursing home:

The following is a checklist of areas you may want to consider:

### Where you live

- When was the home built is it purpose-built?
- Is there easy access to the emergency call button/cord?
- Is there sufficient special equipment to aid mobility in all rooms?
- Are there handrails in the hallways and corridors?
- Is the home fully wheelchair accessible?
- If you have a hearing or sight impairment, are your needs catered for?
- Is there a quiet area away from the main lounge?
- Is the home clean, well-kept and inviting?
- Is the garden landscaped, accessible, safe and interesting?
- Are there en suite facilities?
- Can you adjust the heating and open the windows?
- Will you be able to entertain visitors in your own room?
- Will you be able to watch television, make a private phone call
- Do you have access to Wifi.
- Can you bring some of your own belongings to make your room more personal?
- Are there secure facilities in the room for the safe keeping of valuables?



### The way you live

- Are residents encouraged to remain as independent as possible?
- Will you have access to all the specialist equipment you need?
- If you have a particular medical condition, can these be met?
- How many staff are on duty day and night and are they appropriately trained?
- Are there satisfactory arrangements for laundry and room cleaning?
- Are there regular visits from hairdressers, dentists, opticians etc?
- Is there somewhere other than your room to go for some peace and quiet?
- Can you practice your religion?
- Are there a variety of activities and outings?
- Is there regular events that your friends and relatives are invited?
- Are the staff friendly, caring and interested in the residents?
- Do residents seem happy and well cared for?
- Does the home feel safe and secure?

### Your freedom to choose

- Can you choose when to get up, what time to go to bed and when to have a bath?
- Is there a monthly menu, which you can select from daily?
- If you have special dietary requirements, will these be catered for?
- Are there facilities for you to have a snack or drink as and when you want?
- Is alcohol available if you would like it?
- Can meals be eaten in areas other than the dining room?
- Will visitors be able to join you for meals?
- Will visitors be welcomed at all times?
- Will you be able to go on outings with visitors?
- Can residents still see their own GP?
- Is there a clear complaints procedure?
- Are you able to arrange a trial visit?

Take the time to look at each home in detail and check to see if it meets the standard you expect. By finding answers to as many of your questions as possible, you should be able to find a home that's right for you..



## Care Fees

The fees will vary for the type of room and the level of care required for each individual. We welcome enquiries from everyone, irrespective of their financial situation.

## Paying for Care

Ideally care would be free regardless of individual needs or financial background. Unfortunately, in reality things are a little less straightforward, with funding based on individual circumstances. Consequently some residents at Marian House are self funding whilst others receive contributions from their Local Authority. In a nutshell, a Local Authority will contribute to the cost of care if an individual's assets (their savings and the value of their home) are less than the threshold (please enquire about this figure as it can change yearly). There is a sliding scale of Local Authority contribution below this threshold.

## Types of Funding

### Funded Nursing Care (FNC)

Your needs will be assessed to decide if you are eligible for NHS-funded nursing care. You should receive this if you live in a care home registered to provide nursing care, and you don't qualify for NHS continuing healthcare. The NHS will make the payment directly to the care home.

### Self-Funded

If you have assets and savings over a certain amount then you would be expected to fully fund all of your care. However, you would still be assessed for FNC as this is not means tested. If you qualify for FNC then the amount would be deducted from the room fee payable to Marian House.

### Social Service Funding

Social Service Funding by a local authority is subject to eligibility criteria based on the level of care required, as well as being a means tested benefit. The local authority may pay for some of the costs of your care depending on the care assessment and means test. You would also be assessed for FNC. The Social Service Funding plus FNC does not always cover the cost of the room fees. In this case there would also be a Top Up Payment. Please note that Pensions are usually payable to Social Services if they pay part of the room fees.

### Personal Expense Allowance

This is a weekly amount that people whose care is being fully funded are allowed to retain from their pension for their personal use. If you have your care fees paid by the local authority you can keep a small allowance from your pension for your own personal use.

Note that the limits on local authority funding vary depending on which part of the country you live in. You would also be assessed for FNC.

## Continuing Care

Continuing Healthcare is fully funded NHS care for those who are severely ill. If your health needs are great, then you may be entitled to receive NHS continuing healthcare. In this case, all care costs are met by the NHS. The payment is made directly to the nursing home. Your need for this type of long term care funding is assessed by an NHS nurse, using a decision support tool to make assessments.

## Common scenarios

**Listed below are a few common questions which demonstrate the complexities around paying for care and the assistance that may be available:**

**The Care Home I'm interested in costs £950 a week, but my Local Authority says it's too expensive. Can I still move there?**

The Local Authority will determine the amount they will contribute towards your care. So if they believe that a home charging £950 a week would suit your needs, they probably won't pay any more. You will need to make up the difference.

**My savings are £5,000 above the threshold, which means I must pay for accommodation and care myself. But what happens when that runs out?**

When your savings fall below the threshold, you may be eligible for help. You will need to keep your Local Authority informed of your circumstances, so they know when their help will be needed.

**I have very little money saved, but my house is worth £500,000. Will I have to pay for my care home immediately, before I even sell?**

The value of your house will usually be disregarded for the first 12 weeks of your residence in a care home. Please contact your Local Authority for more details on this.

**My husband will be going into a care home but I am staying in our own house. How will they work out what we need to pay?**

If one member of a couple is going into a care home and the other is staying in their own house, the Local Authority will generally disregard the value of the home. An assessment will be made on any remaining capital before they decide on the level of contribution.





### **Where can I get more advice?**

Paying for care is complex, and everyone's situation is different. You should seek advice about your own situation and here are some organisations that offer specialist help:

**Charities such as Age UK (0800 169 6565)**

**Independent Age (0800 319 6789)**

**Local Social Services Authority**

**SAGA Care Funding Advice (0800 015 0991)**

**Advice on Paying for care website:**

**[www.payingforcare.org](http://www.payingforcare.org)**

**Independent Financial advisers:**

**[www.independent-financial-advisor-uk.com](http://www.independent-financial-advisor-uk.com)**

You can also call us with any queries 0121 240 8000

### **What to do now - What choices do you have?**

#### **When should I start considering a nursing home?**

There are times when care is required immediately and times when you're able to plan for the future. Whatever your situation, we can offer some advice to help you make a choice.

Every individual must have an assessment of needs carried out before they enter our nursing home. One of our nursing team will carry out an assessment and if Social Services are providing funding they will also carry out an assessment. We are aware that for anyone to have to go into care it is

very upsetting for both family and the individual therefore we endeavour to make this process as easy as possible. There will be a number of questions that you'd like to ask when choosing a care home. We recommend taking the following steps:

- Research the care available in your area – seek recommendations from other people
- Create a shortlist of homes you want to visit
- Write a list of questions to ask on your visit
- Speak to residents and staff about the home
- Find out whether or not there is a waiting list
- Work out what your funding situation will be – the Care Home Manager/Home Administrator will be able to give you advice on this
- Ask to be put on the waiting list of your chosen home
- If the manager believes you may get assistance with funding, contact social services
- If you are going to be self funding, contact your chosen home when you are ready to become a resident

### **How do I find help?**

- Help is available from many sources including:
- Your GP
- Your local Social Services department
- Local voluntary organisations for older people

### **What can the Local Authority do?**

They will make an assessment of your needs, and produce a report called a care plan. It is important to be honest about your needs so that they can offer you the best help they can. If you are assessed as needing assistance, the local authority has a legal duty to provide you with care at home, although the levels of care and charges may vary from area to area.

They may also be able to suggest other organisations who can help if the local authority cannot, or you do not want them to. They will also advise you about any benefits to which you may be entitled. Many people are hesitant about applying for benefits, but for example Attendance Allowance does not depend on your income or saving, and can be extremely useful to you and your carers.

