



COUNTRY
COUSINS

Care where you're happiest. Home.

Choosing long-term care



Contents

-  **4** Care needs assessment
-  **6** Types of long-term care
-  **9** Introductory agencies and managed services
-  **10** What to consider
-  **12** Funding your care
-  **12** Support from Country Cousins



Care needs assessment

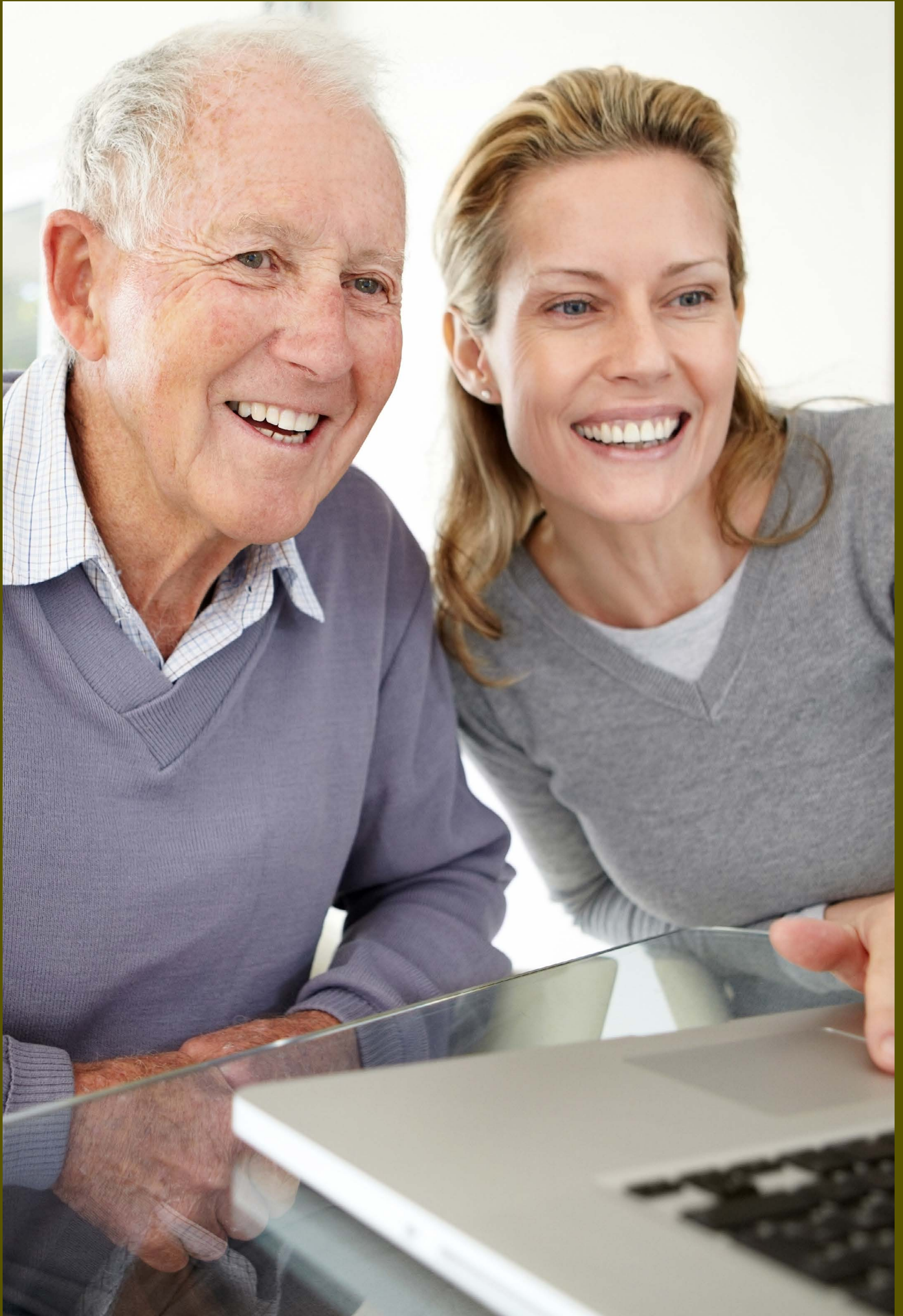
Making decisions about long-term care can feel overwhelming – especially when circumstances have suddenly changed, or you have less independence than you are used to. Knowing where to start can feel daunting, which is why we have written this helpful guide to break down what options are available, and what you need to consider.

You should have your care needs assessment carried out by a care professional. A care needs assessment will look at where you might need help in the various aspects of your life, what your goals and wishes are, and what level of support will be required to meet these.

If you feel that you, or someone you love, is no longer coping day to day, you can request a care needs assessment from social services at your local council. The needs assessment is free, and anyone can ask for one. The assessment should give you a good idea of what help you need to keep living life your way.

All private care providers will complete their own care needs assessment prior to starting a care service with you, and they will use the information gathered to draw up a bespoke care plan. The care plan is the document in which the carers will work from when providing your service, so it's important that it accurately describes your needs, and what you want to achieve.

You should always be involved in writing and reviewing your care plan. Some care providers charge for conducting a care needs assessment, and others don't, it is worth finding out about any upfront costs there may be before committing to a care provider.



Types of long-term care

When discussing long-term care options with your elderly loved ones, this subject may be difficult for most individuals, so it is important to approach the conversation with empathy, respect, and sensitivity.

Consider the following steps:

Gather relevant information

Before approaching your loved one about care at home, it is a good idea to research a variety of care at home providers that are available in your area. Learn about the types of care they provide, the benefits of their service and their costs. Being prepared will help answer any questions your loved one has.

Choosing the right time and place

Ensure you are in a comfortable and private environment where both of you can have an open and honest conversation, preferably your loved one's home where they feel most safe. It can be a sensitive subject so make sure you allow enough time for the discussion. This allows you both to have the chance to say what you think and feel without being forced to rush a decision, which may be frustrating for the both of you.



Be empathetic and respectful

It is very natural that your loved one may have fears and, concerns or may be resistant to long-term care, and you need to appreciate this may be the case. Listen to their thoughts and feelings, acknowledge their emotions, and validate how they feel. This is a significant change but being empathetic towards them will help them feel that their feelings are valid and are being heard.

Needs, wishes and preferences

Build the conversation around how important their wellbeing, safety and quality of life is. Be open and honest about any difficulties they are currently experiencing at home on their own and how you feel that care at home will be beneficial to them.

Financial considerations

Funding care is usually at the forefront of people's minds. It is imperative you provide them with information about insurance, funding and financing options and any other financial resources that may be available to them before making a final decision. It may be worth seeking specialist independent financial advice on how to fund care at home in the long-term.

Supporting your loved one

It is important to reassure your loved one that they are not alone, and you will be involved throughout the whole process, supporting them throughout this transition. Emphasise that you only want the best for them, and their wellbeing is a priority.

Consider involving healthcare professionals

Depending on your situation it may be helpful to involve a healthcare professional to support decision making, for example your GP. These professionals will be able to provide expertise, guidance and additional support when planning your loved one's care.

Introductory agencies and managed services

Home care can be delivered in two different ways – either by an introductory agency, where the agency introduces a self-employed carer to the client, or via a regulated care provider, employs the carers and provides a managed service.

Introductory agencies

Self-managed care is also known as ‘introductory’ care because the role of the care agency is to introduce you to a self-employed carer. With self-managed care, the agency has less involvement than they would with a managed service. The care agency will usually conduct a telephone assessment to understand your needs and wishes before starting a comprehensive selection and vetting process on the self-employed live-in care assistants they introduce to you.

Once a care assistant has been matched to your needs and introduced to you, you will be responsible for arranging any ongoing amendments to the care plan with the live-in carer. You will also be responsible for paying the carer directly, and often a fee to the agency for their introductory service.

The care management team at the agency will be in regular contact with you and your carer to ensure everyone is receiving the right support but they do not usually visit the home to conduct the reviews.

Given that you will have significantly more responsibility than with a managed service, introductory live-in care is best suited to families who would like to be as involved and ‘hands-on’ as possible.

Managed services

With ‘managed’ live-in care, an agency will take an active role in all aspects of the care you or your loved one receives. A ‘managed’ live-in care service is regulated by the Care Quality Commission, which means the agency is regularly assessed to ensure that their practices, policies, and procedures are compliant with standards outlined by the government.

Your care management team will usually visit you or your loved one at home to discuss your requirements, wishes and circumstances as well as conducting a risk assessment to ensure everyone will be able to live safely in the property. A bespoke support plan will then be created, and your care management team will choose the best carer for your needs and lifestyle. You will have ongoing support and regular reviews to ensure everyone is receiving the right support.

Managed care is usually offered within a certain radius of the care provider to ensure your care teams can reach you to visit, review and respond to any alerts. As well as assessing, organising, and monitoring your care, the provider is responsible for interviewing, training, employing and paying your carer.





“So many great things to say about Country Cousins. Professional and friendly service. The carers are fantastic people and soon become close friends. So glad I chose CC to help with my care needs. Thank you.”

PETER, LIVE-IN CARE CLIENT

What to consider

Residential care

A residential care home is a long-term assisted care facility that provides accommodation, personalised care and support to individuals who are unable to live independently. A care home will be registered with the Care Quality Commission (CQC) in England and are required to meet specific standards regarding quality of care, safety, staffing and accommodation.

Residents have their own private room and have access to communal areas such as lounges, dining rooms and gardens. Care will be provided by carers who will assist residents with personal care, medication, and the tasks of daily life.

Social and recreational activities are organised to promote socialisation and engagement among residents. Other services are typically provided such as laundry, housekeeping, transportation, and access to other healthcare professionals. Some care homes provide nursing care for those with complex needs and specialist care for those living with dementia.

Many people think that a care home is the only option for people who are struggling at home, which is not the case.

Home care

Home care is an attractive alternative to a care home. For most of us, home is where we want to be. It's where our memories are, our routines, our beloved pets, and gardens. Home care allows people to stay in the comfort of their own homes, with flexible, tailored, one-to-one support – something that can almost never be provided in a care home.

Visiting care

Visiting care is perfect for those who feel they do not need a live-in carer and would rather have support at certain times of the day. Perhaps you need help getting up and dressed first thing, or having your meals prepared, or maybe you just need someone around in between family visits. Visiting home care is built around you – carers will be scheduled to come for as long as you need, when you need, to do whatever it is that will help you achieve your goals. Visiting care can be provided on a short-term respite basis for as little as a week if you want to try it out before you commit to a longer-term service.

Live-in care

Live-in care is when a carer comes to live with you in your home, providing a very flexible, round the clock one-to-one service. Live-in carers can help with personal care, medications, providing meals, running errands, and helping around the home. Live-in carers provide 24/7 peace of mind and can significantly improve recovery times, avoiding the need to move into a care home. Live-in care services are tailored to what you need; they can be provided for as little as one week as a respite package, through to an ongoing service, so you can try it out and see if it's right for you.

Home adaptations

To remain safely in the comfort of your own home, you may require some minor adaptations to your current living environment. This could include things like grab rails, ramps, riser chairs or profiling beds. A care needs assessment will help you understand what you might need, and what options are available to you. Home adaptations are sometimes provided by the local authority, or the NHS if you require them as part of your discharge from hospital. In many cases, you have to contribute towards the cost of these adaptations or pay for them in full.





“From the start Country Cousins were amazing. I can’t rate Country Cousins carers and overall service highly enough.”

ROB, SON OF LIVE-IN CARE CLIENT

Funding your care

Whether you need to self-fund your own care or not largely comes down to whether your needs are classed as healthcare needs or social care needs. Unfortunately, the distinction between these two areas can be rather unclear.

Overall, healthcare needs are described as needs relating to the treatment, control or prevention of a disease, illness, disability, or injury. Social care needs are described as pertaining to aiding with activities of daily living, maintaining independence, social interaction and relationships, and safeguarding people from vulnerable situations whilst helping them play a fuller role in society.

NHS Continuing Healthcare

If you have significant ongoing healthcare needs, you may be eligible for funded care called NHS continuing healthcare. This means the NHS will fully fund your care, regardless of your financial situation.

You can ask your independent commissioning board, via your GP, hospital discharge planner, social worker, or care provider, for an NHS continuing healthcare assessment, to find out if you are eligible.

The assessment starts with a checklist tool, which will give a high-level indication as to whether you are likely to be eligible. If you are, then a fuller NHS continuing healthcare assessment will follow.

Unfortunately, many people are not eligible for NHS continuing healthcare funding because their needs are deemed as social care needs. If this is the case, then your local authority will complete a financial assessment, to see whether you are eligible for any financial support.

Most people must pay for some or all their social care.



Attendance allowance

Attendance allowance is for people over state pension age who have a disability severe enough to need someone to help look after them. You must have needed help for at least 6 months (unless you are terminally ill).

There are two rates:

- A lower rate if you need help either in the day or at night
- A higher rate if you need help both day and night
- It does not matter how much income or savings you have

Industrial injuries disablement benefit

Industrial injuries disablement benefit is a weekly payment you can get if either:

- You are disabled because of an accident at work
- You have an illness that was caused by work or an employment training scheme

The amount you get depends on your circumstances. You cannot get industrial injuries disablement benefit if you were self-employed at the time of the accident.

Constant attendance allowance

Constant attendance allowance is a payment for people who are ill or disabled because of specific circumstances.

You can get constant attendance allowance if you receive industrial injuries disablement benefit, or a war disablement pension and you need daily care because of a disability.

How much you get depends on the extent of your disability and the amount of care you need. If you get constant attendance allowance, you will not be able to receive attendance allowance as well. But you may be able to get a top up to Constant attendance allowance.

Pension credit

Pension credit gives you extra money to help with your living costs if you're over state pension age and on a low income. Pension credit can also help with housing costs such as ground rent or service charges.

Personal independence payment (PIP)

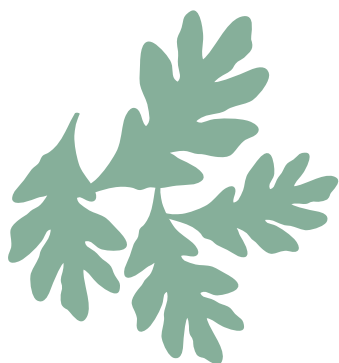
Personal independence payment is for people between 16 and state pension age who have a long-term physical or mental health condition or disability. It has replaced the old disability living allowance (DLA). PIP is made up of two parts: a daily living part and a mobility part. Whether you get one or both and how much you'll get depends on how severely your condition affects you. It does not matter how much you earn or have in savings.



Support from Country Cousins

At Country Cousins, we specialise in connecting clients with exceptional live-in care professionals across the UK. Leveraging our extensive experience since 1959, we ensure rapid, personalised matching with qualified carers suited to individual needs and circumstances.

Our nationwide service, affordable pricing, and dedicated support, all overseen by the rigorous standards, ensure we provide an unparalleled platform for care, prioritising the well-being and peace of mind of our clients and their families.



Unmatched since 1959

We are the longest-serving home care agency in the UK, offering an unparalleled breadth of experience. For over 60 years, we've matched clients with various conditions and situations to carers with precision, empathy, and skill. With decades of service, you can trust we will make the right choice of carer for your loved one.

Rapid and reliable

We understand that timely care is crucial. Our smooth processes enable us to arrange a carer for your loved one in less than 24 hours. This swift placement of experienced carers provides immediate assistance, delivering peace of mind when it's needed most.

Trusted by hundreds

Our track record of excellence has built trust with hundreds of clients. Each relationship we forge reflects our commitment to dependable, high-quality care. Your trust is our greatest achievement, and we continually strive to maintain it.

Experienced carers

The carers who work with us are seasoned professionals committed to developing their skills. Through mandatory annual training, they stay updated on the latest care practices. This culture of continuous learning ensures that our care remains cutting-edge and empathetic.

The perfect match

With thousands of carers registered with us, we provide truly personalised service. We meticulously match each client with a carer suited to their needs and lifestyle, ensuring that your loved one receives the best possible care.

Rigorous standards

Our registration with the Homecare Association, a distinction many agencies lack, underscores our commitment to high-quality service and rigorous industry standards. We uphold their Code of Practice with utmost dedication, ensuring consistent excellence.

Well led

As a part of Trinity Homecare Group, we draw from a pool of industry experts, who help guide our services and decisions. This collective knowledge continually refines our service, ensuring we remain a leader in home care provision.

Dedicated care executive

Each client is assigned a dedicated Care Relationship Executive. This friendly face will provide a direct line for your questions and concerns, ensuring you have a personalised and responsive point of contact.

Nationwide

Our reach spans the UK, enabling us to provide care wherever you are, including island locations. We ensure that distance is never a barrier to exceptional care, offering peace of mind no matter your location.

Affordable

We offer competitive pricing, without compromising the quality of our care. We provide exceptional value for money, offering a cost-effective solution to families seeking top-tier, personalised home care.

What's next?

Get in touch today

Call us

Our friendly team of experts are available to talk through your care needs 7.30am to 6pm, seven days a week.

Call us on **0808 169 8996**.

Enquire online

If you are looking outside of our core office hours, then you can enquire online by visiting **country-cousins.co.uk/contact/enquire-online** we will then be in touch with you as soon as possible to discuss your care needs.



“Amazing service at a very difficult time of life for the elderly. The staff have been compassionate, caring, trustworthy and extremely helpful. The staff are very well matched to their clients and they have looked after my parents wonderfully.”

HELEN, DAUGHTER OF LIVE-IN CLIENTS





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