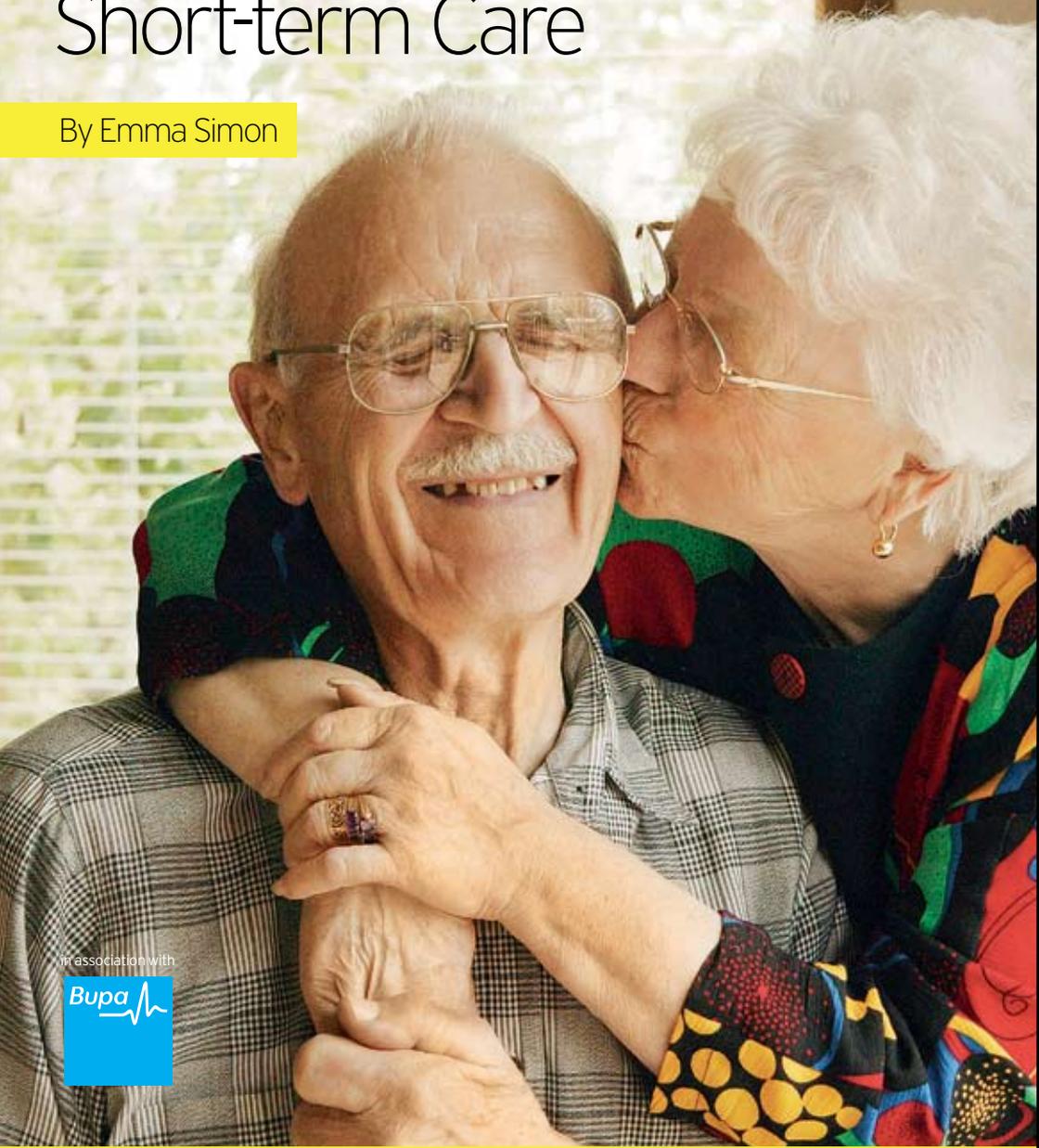


# Guide to Long and Short-term Care

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In association with



Telegraphmoney

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Let's start with some good news: we are all living longer. Not only has life expectancy increased, but many people now enjoy a far healthier and far more active life, and in many cases well into their 80s or 90s.

But when we think about old age, particularly how our parents will cope as they get older, it's easy for this good news to be overshadowed by the worries that are sometimes associated with 'an ageing population,' such as how to stay independent or, if required, how to pay for care.

This need not be the case. There is no escaping the fact that some people will need additional care as they get older. But this doesn't mean that they necessarily have to stop doing many of the things that they enjoy or see less of the people they care about. There is now a wealth of specialist care services in the UK, which are geared to supporting older people, helping them stay fitter and happier for longer.

Arranging care for a loved one can seem a daunting task, and one that involves making life-changing decisions. All too often such decisions are made at a time of crisis, following an illness, or bereavement. Typically it's the closest family members who take on the responsibility of finding the right care and arranging the funding.

Knowing where to start can be difficult, which is why we've produced this guide in partnership with Bupa Care Services. It will help you to navigate your way through the complexities of finding appropriate care, from explaining the different services available, to what to look for when visiting prospective care homes, as well as understanding what help you may get with fees.

At each juncture this guide will provide signposts indicating where to go for more information, and useful phone numbers, so you can talk through your options, when needed, with a care specialist.

*(Note: All figures and information given in this guide were correct at time of publication November 2013. Please note that they may be subject to change. Some figures are usually up-rated annually, each April.)*

## Finding the right type of care



All too often we hear that catch-all term 'long-term care'. But this phrase describes a wide range of different care services. People are individuals, so it's not surprising their care needs can be very different. The first step is often deciding what type of help you need at that time.

People's care needs are not fixed, but often change as they age and as their health, both physical and mental, changes. Understanding what this journey can involve can help you ask the right questions initially, and ensure you put in place the right services that are flexible, and can be adapted to meet the individual's changing needs.

## What type of care is available?

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### Residential Care

These are care homes offering accommodation, meals and personal care. So there will be someone on hand to help with bathing and dressing for example. This type of care is ideal for those who are finding it difficult to cope at home, but don't need nursing care, or need more round-the-clock help than a carer or family can provide.

However, not all residential care homes will provide nursing care or specialist help for those suffering from dementia-related conditions or other health problems, if they are required in time.

### Nursing Care

Nursing care can be provided either at a person's own home, or, more usually in a nursing home. Like a residential home, a nursing home will offer accommodation, meals and personal care - but they will also have qualified nurses in attendance, usually 24-hours a day.

This is to ensure medical conditions are monitored, and to provide help with administering medication and giving injections.

### Respite or Short-Stay Care

This is when a person goes into a nursing or residential home, typically for up to four weeks (or less) to give their carers a break. Alternatively, it might be for convalescence or post-operative care for people recovering from an illness or operation, before they go back to their own home.

### Dementia Care

One of the most common reasons why people need some form of nursing care as they get older, is because they have a dementia-related condition, such as Alzheimer's. Often a residential or nursing home may offer specialist dementia care.

There are also specialist homes that have dedicated caring facilities for those with more severe mental health conditions.

### Specialist Care and Learning Disabilities

Some homes will offer specialist care for conditions like Parkinson's or Huntington's disease. There are also specialist care units for adults with learning difficulties who may need a more supervised environment.

### Palliative Care

Hospices specialise in the care of those with chronic conditions, who are terminally ill. Many care homes will also offer palliative care services which means your loved one does not have to move. Palliative care focuses on the control of pain and symptoms, and improving the quality of life. This specialist approach often involves the individual, family and carers to plan and agree the delivery of care.



*Respite or short stay can give carers a break*



## Case Study 1: Short-term Care

Jeanette, aged 75 years, opted to take a short break at her local care home to help her recuperate after an operation. She booked a three week stay at Bupa's Erskine Hall Care Centre.

Jeanette says "I had visited the home a number of times because a friend of mine had stayed there, so I knew it was a nice place with a lovely ambiance. During my own short break, I was able to see the care that the other residents received first-hand, and I was so impressed. The staff are outstanding, providing personalised care, and the residents were always so well looked after. I definitely feel that my short-stay enabled me to get well and return home sooner. I wouldn't hesitate to recommend Erskine Hall to someone else."

Situated in the leafy suburbs of Northwood, Middlesex, Erskine Hall is one of 300 Bupa care homes across the UK that offers short-stay breaks that are ideal for people who want to convalesce after an operation. They also give carers the opportunity to recharge their batteries, with the reassurance of knowing that their loved ones have 24-hour care.

## The first steps



Arranging care for a parent can seem like a daunting prospect; part of the problem is that there are often a number of different agencies to deal with - from GPs, to social services to care providers.

This is often a difficult time for families; it can be hugely upsetting seeing someone's health deteriorate and many people feel guilty that they aren't able to provide the specialist care that an ageing parent or relative needs.

It is important to remember though, that arranging care - whether it is more help at home, or a place in a care home where there is specialist help for age-related illnesses - can be a positive step.

Many people focus on the fact that a relative is moving out of the family home. Saying goodbye to so many years of good memories is never easy. But this doesn't negate the fact that many older people will have a far better quality of life once they are settled into an environment where they can access the care services they need and with help, lead a full and active life. The fact that you are considering a move into a care home indicates that a loved one may not be coping well at home: there may be safety and security fears, as well as anxieties about whether they are eating or sleeping properly.

In the right setting, with a personalised care package in place, not only should you see an improvement in your loved one's well being, it's also likely to mean a lot less stress on the family, freeing them up to spend quality time with a relative.

## Who to talk to?

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If you are concerned about a relative's mental or physical health the first step is to talk to their GP. They should be able to explain the options that are open to you. If you need greater help at home, then talk to the local authority's adult social services department. They should be able to provide contact numbers of local agencies that can provide this support.

Alternatively, you may want to contact local residential and nursing homes. Again, the local authority should be able to provide you with a list of local providers and the availability of specialist services. You should also request that the local authority conducts a health assessment. This should be provided regardless of your financial position.

Families who know they are likely to end up paying the bulk of the fees themselves are not obliged to go through the local authority; they can contact local care homes, or home care providers direct.

This can be a quicker way to arrange care and gives the family far more choice and control over who provides the service. If you aren't sure whether you will get help towards the cost of care, then the local authority will be able to carry out an assessment and tell you whether any help will be available or whether you will have to 'self-fund' the care.

Or for general advice on aged care, Bupa provides 'care journey experts' who can help on anything, from getting started to working out the costs of care. You can call 0333 920 6251 seven days a week, so you can make informed choices for yourself and your loved ones.

There are also a number of websites which can provide a useful starting point to learning more about care services. These include Age UK ([ageuk.org](http://ageuk.org)) which has links to regional branches of the charity; Carers UK ([carersuk.org](http://carersuk.org)) which contains a wealth of information for those looking after relatives; and Paying for Care, ([payingforcare.org](http://payingforcare.org)), a not-for-profit organisation that pools information for those who have to meet their own care costs.



*Arranging care... can be a positive step*

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# Choosing a Care Home



Choosing the right care home for a loved one is one of the most important decisions you'll make. It is important to carefully research the different homes in your area, and ask about what care or specialist services they provide.

Obviously you will want to visit as many as possible. Most care homes will be happy to arrange a visit which should include a walk around the home and an opportunity for you to ask questions about the type of service and facilities they have.

## When looking around it is key to think about the following aspects:

**Location:** Is it accessible for relatives and friends? Is it in a rural or urban setting? Does it have access to shops or transport if this is important to your loved one.

**First impressions:** Does the accommodation have a homely and welcoming feel to it? How do other residents seem? Do they look happy and well cared for? Did you feel welcomed by staff?

**Accommodation:** What size are the bedrooms? Do people have their own bathroom, or is this shared? Can you bring your own furniture and possessions?

**Grounds, gardens and communal spaces:** Make sure you look at all the communal spaces. Is there more than one area where residents can sit, and is there a quiet lounge without a TV, for example? Do residents have access to a garden or other outdoor space?

**Staff:** Did you talk to both the manager and care workers? How approachable and friendly did they seem? Ask whether each resident is assigned a key worker. Do they provide regular updates on a person's health and well-being to family members?

## What type of care is required?

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**Medical care:** How often are care needs reviewed? Are there visiting doctors, dentists and opticians? Are any complementary therapies provided, or other services such as chiropody, physiotherapy and occupational therapy?

**Activities:** Ask about the home's activities programme. It is worth looking at what regular activities are planned, as well as the special events that are celebrated in the home. Are residents encouraged to take exercise? Are there opportunities for trips outside the home and how often do these take place? Are members of the local community invited to join in activities in the home?

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All care homes in the UK are inspected, and you should be able to get a list of local homes, plus their inspection reports, from the Care Quality Commission in England.

Further information is available on their website, [cqc.org](http://cqc.org) or ring on **03000 616161**

In Scotland you need to contact the Care Inspectorate ([careinspectorate.org](http://careinspectorate.org)) on **0845 600 9527**. In Wales it is the Care Forum for Wales ([careforumwales.co.uk](http://careforumwales.co.uk))

Similarly, the Elderly Accommodation Counsel provides lists of homes in most areas. See [eac.org.uk](http://eac.org.uk) or ring **0800 377 70 70**.

You can also contact the Relatives' and Residents' Association - which offers support and advice to families who have relatives in care. Visit [relres.org](http://relres.org), or can be contacted during office hours on **020 7359 8136**



## Case Study 2: Longer-term Care

Robert made the decision to find a care home for his mother, Betty, when he realised she could no longer be cared for in her own home. Betty had been admitted to hospital with a suspected fracture, after experiencing a number of falls and illnesses at home.

Up until that point, with carers only visiting during the day, Robert had been increasingly concerned about his mother's well being, particularly because she didn't live close by and he could only visit her at weekends.

When Robert decided his mother needed 24-hour care, he looked for a home that was nearer to him so he could see her more often. He selected Bupa's Holyport Lodge after visiting the home, meeting the manager and staff, and seeing the facilities, to ensure it would meet his mother's needs.

When Betty moved into the home, her health was deteriorating and the prognosis was poor. But eighteen months later, her health has improved significantly, with the care and support of staff in the Bupa home.



## A new way to fund care?

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From 2014, there are wide-ranging changes affecting how long-term care is funded.

You may well have seen newspaper headlines about a new 'care cap' which will limit what an individual has to pay for care to £72,000.

This certainly creates the impression that care costs will be a lot less in future, enabling families to pass on more of their assets on to the next generation. But this may not be the case.

Although it looks highly likely that a £72,000 cap will come into force, (but not until after the next election) this does not include the 'hotel' costs of staying in a home, such as residential fees and meal costs.

Similarly, there is often a discrepancy between what a local authority states it will pay for care per week, and what your preferred care home will charge. In some parts of the country there are only a handful of services that will be able to provide care within local authority budgets, which means that many families will have to pay the difference, if they want to choose their own care home. These 'top-up' payments will also not count towards the £72,000 care cap.

## Will we need to sell the family home?

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There are some misconceptions about the claim that older people won't have to sell their homes in future to pay care costs. Rather than sell the property immediately to release funds, a local authority can put a legal 'charge' on the individual's house, so the care fees, will be recouped from the estate, when the property is sold, which will affect the size of any inheritance that is passed on to the next generation. Currently this loan is interest-free but from 2015, local authorities will charge interest on this.

The reality is that this new care cap won't change the fact that many families will still find they get little help from the state, particularly if they want to exercise choice regarding the standard of care home.

Those who are now 80-plus, and therefore more likely to need care, often have children who are close to retirement, or retired themselves, and are less dependent on an inheritance from the generation above. In return, people are more willing to use assets built up during their lifetime to secure a good standard of living throughout their retirement, which will include care in later life.

## Health and financial assessments

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Regardless of your financial position, you can request a health assessment from your local authority. This will determine an individual's health and care needs, and will include 'social care' aspects, such as their ability to dress, feed themselves etc.

However, the local authority will also assess an individual's ability to pay. Remember, it is the person going into care whose wealth is assessed, not family members.

This financial assessment will look at both an individual's capital (what property, savings or investments they own) as well as their income (usually their pensions and benefits).

These thresholds are set to rise substantially. Currently those with assets of more than £23,250 receive no help from the state other than the payment of Attendance Allowance. This is likely to rise to £118,000 from April 2016. But, as this includes the value of any property, most people who own their own home will still be deemed 'self-funders' and be required to meet care costs in full.



A person will still be expected to make a contribution from their remaining £118,000 (or less) of assets; something known as a 'tariff income contribution'. If the system remains as it is, this will equate to £1 per week for every £250 of capital that a person has above the lower capital limit (which is expected to be £17,250).

It's worth bearing in mind that if there is a spouse, relative over the age of 60, or other dependant that is living in the home, then it won't be taken into consideration as part of this financial assessment and the threshold will remain at £23,250 (or then equivalent) for the person going into care.

You can use Bupa Care Services funding indicator - search 'Bupa Care Homes' - for a quick guide on whether you will be eligible for any funding help.

## Nursing care costs

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Many people will also get help with nursing care costs, and if your health needs are significant, you may qualify for Continuing Care funding, which means costs will be paid in full by the NHS without the need for any financial assessment. However, this is still subject to the particular nursing home charging within NHS agreed fee rates. If you choose a different home which charges more, the family or the individual will need to pay a 'top up'.

A list of all relevant thresholds for state help, plus details of current nursing care contributions are provided at the back of this guide.

## PLEASE NOTE

*No one should deliberately give away assets - be it savings, investments, or a property - or sell them at less than their market value, in order to bring your assets down below £118,000 and avoid paying care costs. It can be difficult to accept that the equity in a house will be spent on care fees and we all want to be in a position to pass our assets on to our children or relatives. But to give assets away, or sell at under its value, is known as 'deliberate deprivation'. If the local authority believes that this has happened to avoid care fees, then it has the legal right to ignore the gift and assume you still own the asset at full market value in its financial assessment. This means you are likely to still have to pay care costs in full.*

*In some cases, some local authorities have challenged gifts or sales dating back 10 years. Anyone looking to 'gift' assets, for any reason should always seek professional advice - on both their tax position and potential future care needs.*

## How much does care cost?

Costs will vary hugely depending on where you live, the type and level of care needed, and the style of the care home.

### Care at home

Recent research\* indicated that care at home typically costs an average of around £15 an hour. This means just two hours of daily home care could cost almost £11,000 per year. Live-in care can start at around £27,612 per year.

### Residential care

On average an individual can expect to pay almost £28,000 per year in a private residential home. This will vary by location. In Yorkshire, for example, the average fee is £463 per week, but this weekly fee rises to £564 in the East of England, £568 in the South East and £598 in London. In Scotland the average weekly fee is £555; in Wales it is £491.



## Nursing care

Again costs will vary depending on the level of care needed. But while the average cost of a residential home is slightly less than £28,000 a year, it rises to £38,000 for those needing nursing care.

Again there are significant regional variations. The North East (which isn't the cheapest for residential care) charges some of the lowest nursing fees, with weekly costs averaging at £597; the South East is the most expensive, with weekly costs coming in at £869.

These are average figures. Some homes aim to provide a style of accommodation and service which is 'five star' and you can expect the weekly fee to be considerably higher for accommodation of this quality.

\*All figures supplied by Laing and Buisson

## Getting financial advice



The majority of people have the responsibility for paying their own care fees, but they are often given little help on how to plan for this.

Many simply receive a leaflet from their local authority that lists local care homes, and are left to find their own way through the care system. For those who find themselves in this situation it is important to seek specialist financial advice.

Not only can this ensure that the funds available are used wisely, but taking stock of your financial situation may give you a clearer picture of what you can afford - it may be more than you think. A good adviser shouldn't just look at the current situation, but should help you plan for the future, to ensure there are sufficient funds to continue paying these fees. This should mean it is less likely that a relative who is happy and settled in a care home finds themselves in the stressful situation of having to move to a less expensive care home at a later date.

## Where can I find a suitable adviser?

To find an adviser in your area that specialises in long-term care issues, contact the Society of Later Life Advisers. Visit their website on [www.societyoflaterlifeadvisers.org](http://www.societyoflaterlifeadvisers.org). There is also further information on both the Age UK and Paying for Care websites.

## How to pay

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Given the expense of long-term care, most people resort to using their home to pay these fees, either by selling to meet the costs, or selling to buy an insurance plan, known as a care fees annuity.

The pros and cons of each are discussed below.

### Selling your home

The simplest option may be to sell the home, bank the proceeds, and use these funds to pay the care fees. The main disadvantage of this is that even with properties worth substantial sums, these funds can soon be depleted if care is needed for a number of years. If this happens and capital is reduced below the relevant threshold, the local authority will take over funding for future care fees. This can mean the individual has to move, if the fees charged by their current nursing or residential home exceed local authority limits.



*...taking stock of your financial situation may give you a clearer picture of what you can afford*

## Insurance plans

Rather than simply sell the home and use the proceeds to pay the fees direct, it is worth investigating whether this money could be used to buy a special type of annuity, designed to cover long-term care costs.

These are called 'immediate needs annuities' or 'care fees annuities' and can only be bought at the point at which a person goes into care. For a fixed lump sum, these guarantee to pay an annual income for life.

This can provide a degree of certainty for those moving into care, as they know their money will not 'run out', so they won't have to move at a later stage. There is also the reassurance that whatever is left from the sale of the home, once the annuity has been bought, can be left to the next generation.

In many cases, payments from the annuity are made direct to the nursing home, so are not subject to tax.

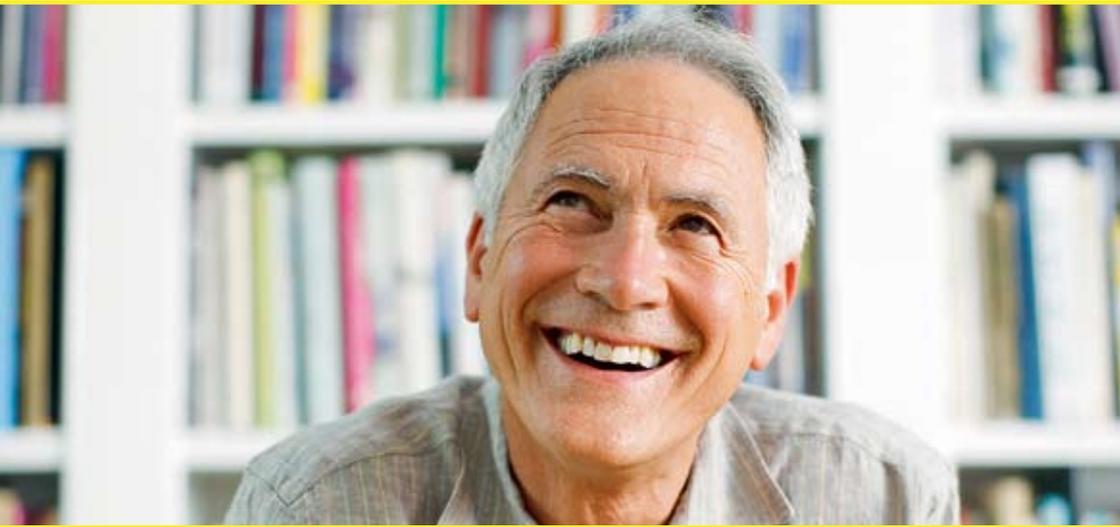
As with most financial products, the price charged by the insurer depends on the person's age, gender, and health – the longer the insurer expects you to live, the higher the cost will be.

Of course, the downside is that if the person dies shortly after going into nursing care, this is likely to be a more costly option than simply paying the fees direct. But many families are willing to take this risk for the peace of mind of knowing care fees will be met indefinitely. If loss of capital is a concern, the annuity can be purchased on a deferred start date and this will be cheaper and so less capital is 'at risk'.

It is also possible to buy an annuity that increases payments in line with inflation each year, or one that offers 'capital protection.' This ensures a fixed part of the estate will be paid to relatives in the early years of the policy. It is important to obtain specialist financial advice specific to you and your needs.



*annuities can provide a degree of certainty for those moving into care*



Moving into residential care can affect both pension and benefit entitlements. For this reason it is also important to discuss with ageing relatives, the possibility of setting up a lasting power of attorney. This is a simple legal document which enables a trusted relative (or professional adviser) to make financial decisions, and/or decisions relating to their personal welfare, on the person's behalf.

## Pensions

People will still be entitled to their state pension and any work-placed pension if they go into a care home. However, these will be taken into consideration as part of a financial assessment, and in many cases this income will have to be used to help meet care costs. This assessment typically allows care home residents to keep about £20 of their weekly income as 'spending money'.

Going into a residential or nursing home may affect your entitlement to pension credit. You may still get the 'guaranteed' part, which tops up everyone's income to a guaranteed minimum per week. But if you have substantial savings this will reduce your entitlement to these top-up payments.

## Attendance allowance and disability living allowance

Both of these will stop if your local authority is paying for you to move into a residential or nursing home. They will stop four weeks after the date your move in on a permanent basis. This applies whether the local authority is paying the fees in full, or only contributing in part.

If you are paying for your own care fees these benefits should continue to be paid in full.

## Housing benefit and council tax benefit

Again both of these will be stopped if you move into a care home on a permanent basis; they won't be stopped if you are only receiving temporary or respite care. If these are paid to a couple and the 'named spouse' is going into care, then the other needs to inform the local council so they can continue to claim a part of this in their own name.

## Lasting Power of Attorney

Most of us have made a will stating what we want to happen to our estate, and any dependants, when we die. A Lasting Power of Attorney is a similar legal document in some respects: you are setting out your wishes on how your affairs will be managed, if you are no longer able to do so during your lifetime.

Many people set up lasting powers of attorney just in case they become mentally impaired in the future - for example if they suffer a stroke and struggle to communicate, or develop a form of dementia and are no longer capable of making their own decisions.

With a Lasting Power of Attorney you can appoint someone to act on your behalf if you become incapable of making your own decisions. It is important to understand this does not give someone the right to access all your finances immediately, or overrule any decisions you have made. This Lasting Power of Attorney will only be 'registered' or enacted if you are judged by a medical practitioner not to have the mental capacity to manage your own affairs. It is a bit like an 'insurance' policy because it gives you peace of mind that your interests will be protected if you are unable to manage your own affairs.

Of course you need to be considered 'of sound mind' to set up a Lasting Power of Attorney. And people remain free to change these at a later stage, or cancel them completely. Although it is a relatively simple legal process, it is important to seek advice from a lawyer to make sure that it is set up correctly and reflects your wishes. You can specify what sorts of decisions the attorney can make on your behalf.

Many people fail to make such provision before going into a home. This can make it time consuming - and expensive - when, at a later date, the family then needs to access finances to sort out the payment of fees.

More information is also available from the CareAware Helpline ([careaware.co.uk](http://careaware.co.uk) or **0161 707 1107**)

## What help does the state provide?

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### State help

Full details on the means-testing thresholds, plus the nursing payments are given below. It is understood that the upper threshold will be increased to over £118,000 from 2016, however this is after the next general election and has yet to be ratified by Parliament.

### England

- If your capital is less than £14,250 then the local authority will pay for your care costs.
- If your capital is between £14,250 and £23,250 you will get a contribution towards these care costs.
- If your capital is above £23,250 - and this will include the value of any property owned in most cases - then you will have to pay both accommodation and personal care costs in full.
- If your capital is less than the upper limit, but your weekly income is more than your care home fees and the personal expenses allowance of £23.90 added together, then you will also have to pay the full cost.
- If you have medical needs that require treatment from a registered nurse you should qualify for the NHS funded Nursing Care. This is paid regardless of whether you are a 'self-funder' or whether the local authority is paying care fees.

*The normal payment of £109.79 per week is paid direct to your nursing home, so will for self-funders, reduce the amount they have to pay.*

- Those with the most severe nursing needs may also qualify for NHS Continuing Care. This ensures all care costs are met by the NHS and there is no means-testing. However, eligibility criteria for Continuing Care can vary throughout the country; some believe it is a 'postcode lottery'. Continuing Care is often only granted on a temporary basis, with patients being regularly reassessed. If the health of a family member deteriorates significantly and suddenly, ask your local health authority whether they could qualify for this help.

## Wales

- If your capital is less than £23,750 then the local authority pays for care costs. If it is higher you will have to pay accommodation and personal care costs.
- If your capital is less than £23,750 but your weekly income is more than your care home fees and the personal expenses allowance of £24.50 added together, you will have to pay the full cost.
- A flat NHS Nursing Care payment of £120.55 is paid towards nursing care.

## Scotland

- If your capital is less than £15,500 the local authority will pay for the cost of your care.
- If your capital is between £15,500 and £25,250 you will get a contribution towards these care costs.
- If your capital is worth more than £25,250 you will pay the full accommodation cost, but you will receive a contribution to the cost of your personal care.
- If your capital is less than the upper limit but your weekly income is more than your care home fees and the personal expenses allowance of £23.90 added together, you will have to pay the full cost.
- In Scotland the NHS Nursing Care contribution is £75 per week towards nursing costs, while those in need of it can also claim a further £166 weekly payment towards personal care costs (helping with washing, feeding etc.).

This guide has been produced in partnership with leading provider, Bupa Care Services. With 300 homes and 18,000 residents in the UK, Bupa offers a range of residential and nursing care services including specialist care for those living with dementia, Parkinson's disease, Huntington's disease, as well as care for young physically disabled people.

Whether you are considering care for yourself or a loved one, you want to feel confident that you are choosing the right home that meets your needs. Bupa offers the highest standards of personalised care and comfort, that is tailored to the individual, whether it's a short stay or long term care. And you don't need Bupa health insurance to stay in one of our care homes; they are open to everyone.

All of our care assistants and registered nurses receive specialist training to ensure they provide the highest quality care, that focuses on the individual's needs. And our unique 'Person First' training programme ensures that all staff in our specialist dementia homes are fully trained to care for those who are living with the condition - focusing on the person first and dementia second.

We use Bupa's 'Map of Life' to help us get to know you, so we can deliver highly personalised care. Finding out what our residents have done, where they've come from and all the significant milestones is important to us. That way we can remember the little things that are important to you too.

All our homes offer a full programme of activities, so you can continue to do your favourite hobbies, as well as discover new ones, with our help and support. We work hard to create your home-from-home.

Whether it's nursing, residential or more specialist care, we offer a range of short-term and permanent care options.



### What to do next

If you are considering care for you or a loved one, Bupa has a wealth of information and expert guides that can help. Whether it's what to consider when choosing a care home, the different options for funding care or looking after someone with dementia, we can help.

Or we can help you find your nearest Bupa care home and arrange a visit. Alternatively, you could just drop in for a chat.

For advice on all your aged-care needs, call Bupa's care journey experts on **0333 920 6939** Monday to Friday 8am-8pm, Saturday and Sunday 9am-5pm.

## CHARITIES

### Age UK

0800 169 6565

[ageuk.org.uk](http://ageuk.org.uk)

### Alzheimer's Society

0845 300 0336

[alzheimers.org.uk](http://alzheimers.org.uk)

### Arthritis Care

0808 800 4050

[arthritiscare.org.uk](http://arthritiscare.org.uk)

### Independent Age

08045 300 7585

[independentage.org.uk](http://independentage.org.uk)

### Huntington's Disease Association

0151 331 5444

[hda.org.uk](http://hda.org.uk)

### Macmillan Cancer Support

0808 808 0000

[macmillan.org.uk](http://macmillan.org.uk)

## BENEFITS

### Department of Work and Pensions Benefits

0800 882 2000

[dwp.gov.uk](http://dwp.gov.uk)

### Mind (National Association for Mental Health)

0300 123 3393

[mind.org.uk](http://mind.org.uk)

### Patients' Association

0845 608 4455

[patients-association.org.uk](http://patients-association.org.uk)

### Carers UK

0808 808 7777

[carersuk.org](http://carersuk.org)

## ADVICE

### Eldercare Solutions Ltd - financial advice

0800 082 1155

[eldercaregroup.co.uk](http://eldercaregroup.co.uk)

### Bupa Care Services UK

0333 920 6939

Search 'Bupa Care Homes'

## HOUSING

### Goldsborough Estates

0800 074 0194

[goldsboroughestates.co.uk](http://goldsboroughestates.co.uk)

THE CARE HOME CONVERSATION

## WE'LL HELP YOU FIND THE STRENGTH TO TALK

At Bupa Care Homes we understand how difficult it can be to discuss with a loved one, the subject of moving into a care home. That's why at Bupa, we have care journey experts who can help you with everything, from starting the conversation to working out the financial aspects.

Our experts will make sure you and everyone involved understands all they need to know.

Talk to our care journey experts now



Call us on **0333 920 6939\***



Search 'Bupa Care Homes' online



\*Calls from any line to 03 numbers are charged at no more than UK national rates and count towards any inclusive minutes from mobiles





## Guide to Long and Short-term Care