

The Long-term Care Anomaly

Lessons from an Irish Perspective



Family
Carers
Ireland

No one should have to care alone



EU Care Strategy – Key Messages

- **Strategic and integrated approach** to care needed.
- Long-term care must be **timely, comprehensive and affordable**, allowing a decent standard of living for people with LTC needs.
- Need to **increase the offer and mix** of long-term care services.
- Ensuring **high-quality and standards** for long-term care providers;
- **Adequate and sustainable funding** for long-term care.



Nursing Home Care – Statutory Right ✓

Older people (and in some cases younger adults) have a **statutory right to nursing home care under the provisions of the Fair Deal Scheme** once they have been medically assessed as needing LTC.

- Launched in 2009 Fair Deal provides *financial support for people who need long-term nursing home care.*
- Under the Scheme, a *person makes a contribution towards the cost of their nursing home care and the State pays the balance.*
- Contribution is based on *incomes and assets including their primary home.*
- Covers bed and board, nursing and personal care, laundry service, and basic aids and appliances.

Home Care – No Statutory Right ✗

- Homecare delivered on a ***discretionary basis***. No statutory right to homecare. Based on ***resource/funding availability***.
- Created a 13 year legislative anomaly whereby Fair Deal gives a ‘right’ to nursing home care but ***NO equal right to be cared for at home.***

Anomaly has led to:

- Under-funding of home care
- Delayed discharges
- Families being forced to care without support
- People forced into nursing homes inappropriately.
- Plan was to introduce Statutory Homecare Scheme shortly after the introduction of Fair Deal however austerity hit!
- Commitment to develop a new Statutory Home Care Scheme in 2023.

Fair Deal – 4 Step Application Process

Step 1: Complete Application Form

Step 2: Care Needs Assessment

Carried out by a healthcare profession to determine if you need long-term nursing home care, or whether you could be supported to continue living at home. Based on your ability, family support and care preferences.

Step 3: Financial Assessment

Examines your income and assets in order to work out what your contribution to the cost of your care will be.

Step 4: Application Nursing Home Loan (Optional)

Can apply if you want to defer paying the contribution based on property. If applying on behalf of someone applicant must be a Care Rep (appointed by Circuit Court), have EPA or appointed by Office of Wards of Court.



The loan is repayable on the death of the person, however repayment can be deferred in certain cases including where a dependent relative or carer remains in the home.

Financial Assessment



Cash Income	Savings and Investments	Property (principle residence, properties, land)
80 percent of weekly cash income	7.5 percent each year	7.5 percent for a maximum 3 years = 22.5 percent
	€36,000 assets disregarded single person €72,000 assets disregarded couple	

Example 1: Joe



Joe is 82 years old and a widow, living in Galway. His only income is the State Pension of €242. He has savings of €30,000 and lives in a rented accommodation. Weekly nursing home costs in his preferred nursing home are €1,000.

Cash	Savings and Investments	Property
80 percent of weekly cash income	7.5 percent each year	7.5 percent maximum 3 years
€193.60	€0	€0
JOE'S TOTAL WEEKLY CONTRIBUTION = €193.60		
State's WEEKLY CONTRIBUTION = €806.40		

Example 2: Mary



Mary is a retired nurse, with advanced dementia. She lives with her husband in a house valued at €400,000. She has €100,000 in savings and has a joint weekly cash income of €500 between herself and her husband.

Cash	Savings and Investments	Property
80% cash income. However where spouse remains in the home s/he will be left with 50% of the cash income.	7.5% each year BUT assets halved where spouse is alive	7.5% maximum 3 years BUT halved where spouse is alive
80% of €250 = €200	€50,000 x 7.5% = €3,750 / 52 weeks = €72	€400,000 - €72,000 = €328,000 / 2 = €164k €164k x 7.5% = €12,300 / 52 weeks = €236
Mary's Total weekly contribution = €508		
State's weekly contribution = €492		

Statutory Home Support Scheme in 2023

- Government announced plan to introduce a Statutory Home Support Scheme Jan 2017.
- 6 years later still working out how the scheme will work!

Scheme will include:

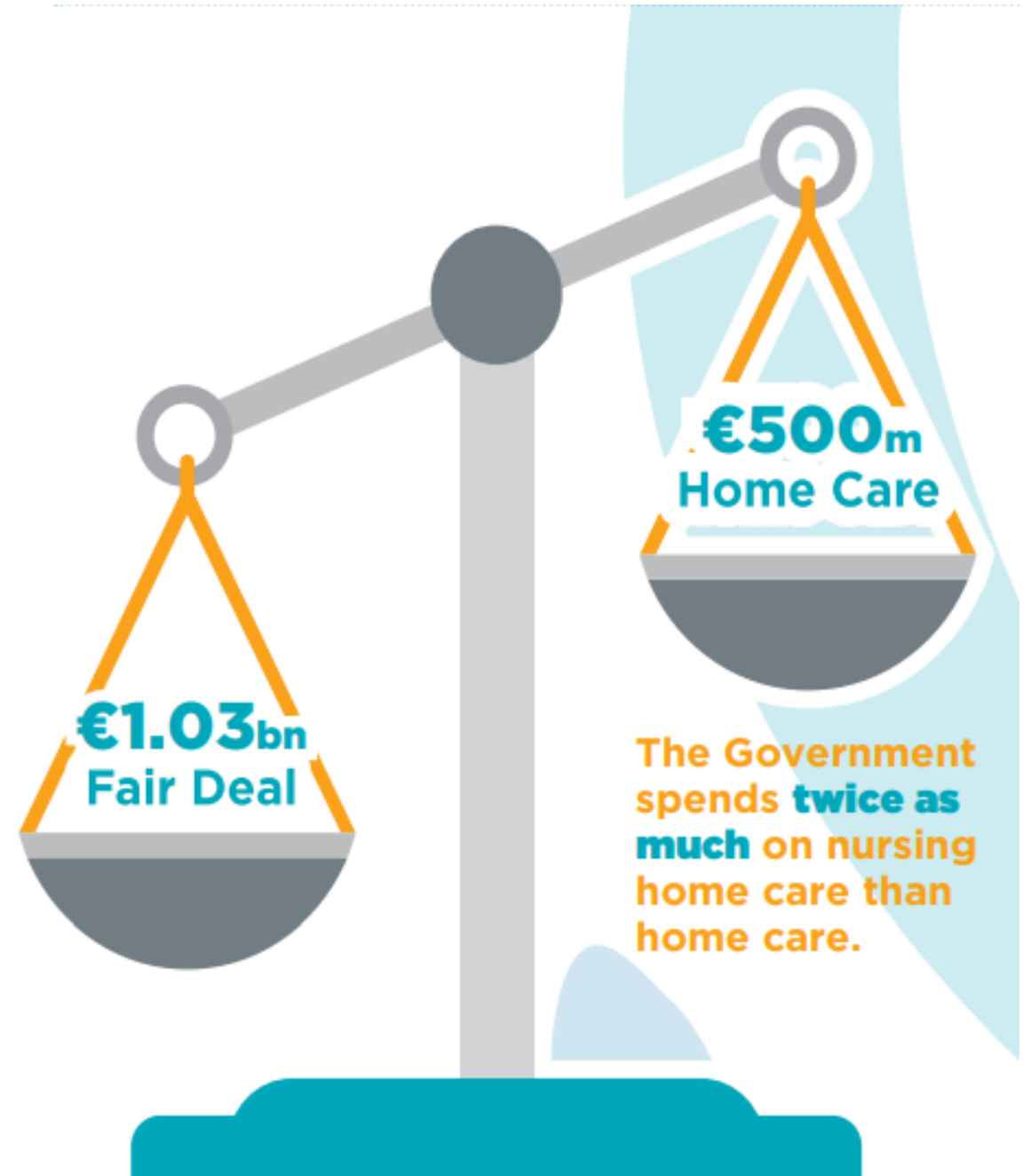
- Definition of home care
- National Home Support Office
- Quality Standards and Regulations
- Standard care needs assessment
- Available to all adults
- Agreed financing model – contribution to be made by home care clients?

Challenges ahead:

- Definition of home care – what provided behind the front door
- Reconciling care for adults with a disability and older people
- Universal shortage of Home Care Staff
- Client Directed Home Care
- Agreement on how its funded – does the client pay? Assessment of primary home?

Lessons Learned:

- Must be **consistency** between the legislative basis for residential care and home care. delay of 13 years has forced many older people into residential care.
- Must be a **continuum of LTC supports** – not simply a case of care home or home care!
- Government policies to care for people at home must be **aligned to practice**.
- **Funding model** - financing nursing home care isn't the same as for home care.





Thank You

www.familycarers.ie

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