

## Long Term Care

### What is long term care?

Long term care is a variety of services including medical and non medical care for people needing help to meet their future health or personal care needs. In practice, most of us relate this to our care later in life, either at home or in a nursing or residential care home.

### Who does this affect?

Approximately one in three people will need long term care at some stage in their lives. This will have a major impact on the demand for long term care in the future. Unfortunately, long term care costs are often higher than expected and have been steadily rising year upon year. Many people simply do not plan for their care in the future and this is costing them dearly.

### What can long term care cost?

The cost of long term care can vary and is subject to individual circumstances and where you live. As an indication, residential care costs can range from £22,000 per annum, increasing to £45,000 if nursing care is required; this is considerably higher than most people expect to pay for their care and this cost continues to rise.

Based upon an individual's financial circumstances and health care needs, some care costs are taken on by the NHS and/or the Local Authority but if you have over £23,250 of assets it is most likely that you will have to pay some or all of the costs of your care.

### What should I do next?

If you feel that this may be a concern for you, whatever your age, or circumstances, there are many options to consider, which can help you manage the costs of long term care. It is important that you receive advice from a qualified professional who specialises in this area to ensure that you are able to make the most appropriate decisions for you and your family.

For further information or to find out more, please contact a member of our team who will put you in touch with a specialist adviser to discuss your needs in more detail.

We are able to advise on any of the following areas, which may affect you leaving hospital or planning your long term care but please note this is not an exhaustive list:

- Continuing Healthcare process,
- Local Authority Funding,
- Care home fee top up agreements,

- NHS funded nursing care,
- Section 117 aftercare services,
- Funding for care at home,
- Direct payments,
- Medical Negligence,
- Powers of Attorney for property and affairs and health and welfare,
- Deputyships (Court of Protection Orders),
- Wills,
- Living Wills,
- Trusts,
- Court of Protection Applications,

**For further advice please contact a member of our Specialist Team**