



# NEXT STEPS FOR SOCIAL CARE

WESTMINSTER HEALTH POLICY FORUM

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# COVID-19 HAS SPOTLIGHTED CARE CRISIS

- Priority to protect NHS as patients discharged to social care
- Social care left to councils, charities and private providers
- Second-class system – lack of integration', PPE, testing
- NHS and social care are **both** about health and care
- Political failure leaves lives at risk

# POLITICIANS PROMISING REFORM

- 1999 - Royal Commission
- 2000's Reviews and policy proposals
- 2009 – Tax on estates to pay for care – death tax
- 2012 – Dilnot review
- 2014 – Care Act provided cap and higher means-test
- 2017 – Manifesto disaster – dementia tax
- 2019 – Johnson promise

.....Still waiting

# BUT CARE CRISIS WORSENING

- No State Care or Private Care pre-funding, no national risk-pooling
- Some pay huge sums, others pay nothing – social equity?
- Women most at risk - pension is 'nice to have' but care is essential
- Massive social policy failure as later life funds all focus on pension
- Unfair both between and within generations

# RADICAL REFORM PROGRAMME

- Integrate NHS with social care and increase taxpayer funding
- Nationally funded free basic care + incentives for private provision
- Improve standards, staff pay and conditions – parity of esteem
- Assure financial sustainability of care homes
- Incentivise older generation to have money for later life care

# URGENT MEASURES

- National Insurance free basic care is too late for most babyboomers
- 8m over-60s have >£300bn in ISAs and huge pension assets
- Government incentives urgently needed to help them plan for care
- Care ISA (IHT-free)/Care Pension (tax-free withdrawal)
- Whole of life insurance pays early for care/National Equity Release
- Choice for earlier/better quality care than free national system

The background is a dark teal gradient. In the corners, there are white line-art illustrations of circuit boards or neural networks, consisting of lines and small circles.

THANKS FOR LISTENING