

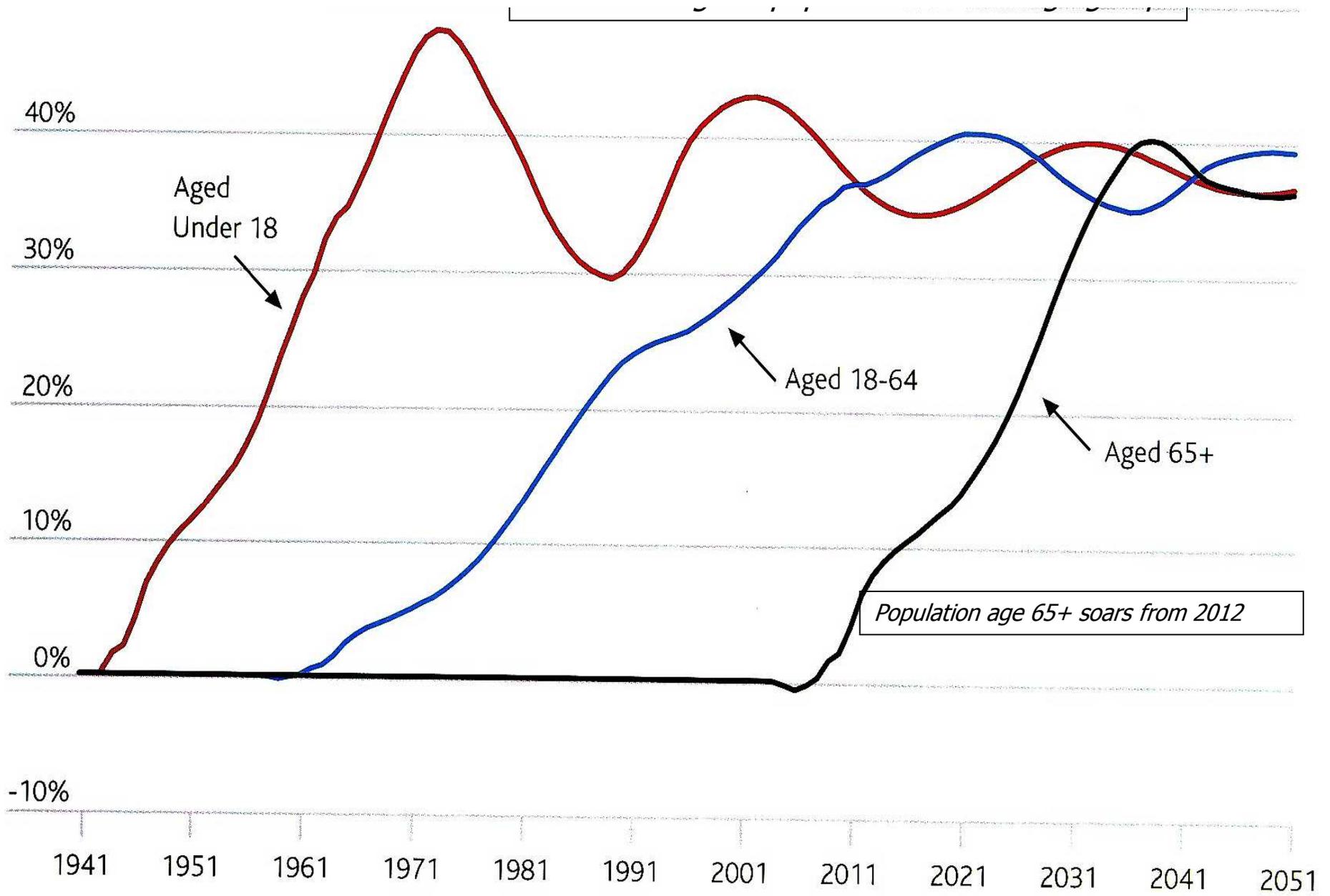
Future for Care – what's next?

Jewish Care Meeting
25th January 2012

Dr. Ros Altmann

Social Care in Crisis

- Crisis stems from good news – more people living longer
- BUT - Funding for care is falling as demand for care is rising
- Our Welfare State did not factor in care for an ageing population
- Beveridge social insurance covered pensions and health
- Social care was left to councils but did not plan for large numbers in need
- Current care model is broken
- Nobody has planned properly for demographic realities



Source: Pensions Commission analysis based on a synthetic model of the England and Wales population

People are unaware and unprepared

- Can't rely on the state
- Worse than pensions crisis – with pensions, if there's no money it may be possible to wait or work longer. With care, the need is immediate!
- If need NHS, taxpayer funds all the cost, if outside health, you fund it all
- Reform is essential as NHS 'safety net' will run out of resources
- Public funding falling (council cutbacks, tightening qualification criteria)
- Burdens increasing and need to plan for the future

Changing the terms of the debate

- Care is not about old people
- Care is about families!
- All of us likely to have a family member who needs care, if not ourselves
- Later life income is not just about pensions – saving for care too
- Especially in the Jewish community we want to know how to look after ourselves and our loved ones

Government policy thinking

- Health Bill in such a mess that Government reluctant to do too much radical with care
- Earmark money from NHS for care, but money not ring-fenced
- More personalisation and choice
- More home care, telehealth and telecare
- White Paper in April on delivery of care
- Law Commission report + palliative care?

Di not not the favoured option yet

- Progress Report in April = Long grass!
- Big wasted opportunity to get better future funding
- People using all their wealth but in a random, postcode lottery – unfair
- This is a political challenge - death tax, using housing?
- Partnership approach and capped cost model makes sense
- A cap would be far fairer for dementia sufferers
- ‘Dementia tax’ – if you have a stroke or heart failure, NHS pays

Future trends

- More people without good pensions, but needing care
- More emphasis on staying at home as long as possible with support
- Prevention, telehealth, telecare, early diagnosis
- Incentives for saving money to the NHS – integration of health and care
 - Expedite out of hospital into homecare
 - Prescribing domiciliary care can save NHS billions
- Support for family carers
- Dementia awareness
- Specialist dementia units urgently needed

What do we need?

- Integration of health and social care
- National assessment standards, portable assessments
- Information and education
- Savings incentives for care – no money set aside
 - Care ISAs
 - Care Annuities
 - Family Care Plans
 - Employer Savings or Insurance Plans
- Insurance - could help prevention e.g. house insurers demand locks, alarms
- Equity release: the home as precautionary savings or insurance

What Jewish Care should watch for

- Increased numbers of poorer pensioners
- Encourage community to save for care needs which we know are coming!
- Increased need for care at home
- Costs will rise as national demand increases, professionalisation, wage rises
- Care standards to rise, measured outcomes?
- Increased need for specialist dementia care
- Remember this isn't just about old people, it's about families and community