



# **A New Future for Social Care**

## **The King's Fund Post-Dilnot Conference**

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## Social Care in Crisis – The Poor Relation

- Worse than pensions crisis as population ages and care needs rise
- No money set aside privately, not enough publicly
- Can't just tell people to wait longer!
- Local authorities cutting spend from already inadequate levels
  - No ring-fencing of new money
- NHS is the most expensive option – and the safety net!
  - NHS will run out of resources

## Dilnot to the rescue...Government response

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- Consultation and 'engagement exercise'
- Law Commission and Palliative Care
- White Paper on Social Care + Dilnot Progress Report, Spring 2012
- CONCERNS
  - £1.7bn extra spending
  - Is £35,000 the enough to protect the public purse?
  - Who benefits most?
  - 'Hotel' costs may interfere with insurance

## Vital elements to improve care – let's get on with it!

- Information, education
- Tax incentives for care savings plans
  - ISAs, employer care savings plans, annuities, equity release
- Standardised, portable national assessments
- Integration of health with social care – cutting costs
- Prescribing care services
- Prevention and early intervention – telehealth, telecare
- Respite care for carers, more help for informal carers

## Using the home, or insurance

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- A house could be considered precautionary savings or insurance policy
- Asset is there, but not for care! – political problem
- Long-term care insurance is a market failure
- Pooling risk makes sense
- Developing insurance could improve prevention
  - e.g. burglar alarms, locks for house insurance

## Conclusions – Dilnot presents a great framework

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- Two big challenges:
  - Delivery of care efficiently and cost-effectively
  - Funding care adequately in advance, not at point of need
- Partnership approach makes sense, need savings incentives
- Integration, standardisation, information, prevention
- Will it encourage new products for care? Not on its own
- You can argue with the detail but reform is essential – avoid long grass!!