

# Frequently Asked Questions

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## About Grace

### Who is Grace Consulting?

Grace Consulting specialises in providing independent care advice and has supported thousands of people, helping them resolve care issues, decide on the best type of care for their personal circumstances and choose the most suitable provider of care.

Grace says “We stand alongside people and help them through the maze of care – what's out there, what's right for them, what they're entitled to and what they have to pay for themselves. We hold hands – support people through all the distress, guilt and confusion.”

Grace was founded by Chris Cain in 1984 after he tried to find care for his grandmother and was shocked to find that there was no independent support available to help him. Grace has since grown to become a leading provider of independent care advice, with a team of experienced care advisers covering the whole of the UK.

Grace's care advisers are all specialists in their own field, such as nursing, care home management, social work and occupational therapy, and are highly trained to provide expert advice about all care issues in a professional yet empathetic way.

Grace Consulting is a founder member of the Association of Independent Care Advisers (AICA), which represents organisations based in the UK dedicated to advising people about care, and its care advisers all abide by the AICA Code of Practice

### Do I need a professional to help me find care?

You can certainly find care yourself, and there are a number of websites that carry comprehensive listings of care providers. But this is a major, life-changing decision. Do you feel able to make a fully informed decision? Do you really know whether care would be best provided at home or in a care home? Do you have the time to research and visit care homes, many of which might be unsuitable or full? Are you confident you will be paying the right price? Do you know all the available state benefits? If you can't answer yes to these questions, might it not be best to get some professional help?

This service is part of your Westfield plan. And you have the peace of mind of knowing you have covered all the options – and made the right decision.

### Surely, I have a duty to my relative to personally find them care?

This is an entirely natural feeling, but without experience it is difficult to know where and how to look. If your relative will be receiving care at home or living

in a care home for a number of years, your real priority is presumably to ensure that this care is the best that can be found. Grace can help you make that choice by presenting you with all the best options. The final choice will always be yours.

### Won't Social Services help me find care?

Social Services have a remit to help vulnerable people. However, Social Workers have time and budget constraints, often understandably prioritise the less well-off and generally find it hard to give individuals all the time and resource they deserve. Grace will always be available to guide you through the maze and can also be more proactive in its suggestions for the best care.

### Surely, I know more about my relative's needs and wishes than a Care Adviser could?

You do! The Care Adviser's role is not to make the decision for you but to help you use your knowledge and understanding of the person needing care to ensure that you all agree and choose the best way forward.

Grace's Independent Care Advisers are drawn from a wide range of skilled and professional backgrounds such as nursing, counselling and occupational therapy and all are experts in their field. They have specialised in elderly care for many years, providing exactly this type of advice and help to families every day.

### What is an Independent Care Adviser?

A Care Adviser is an understanding professional who will listen to your needs, assess your individual care requirements and give the best possible advice on suitable care options. A true Care Adviser should be completely independent, not accept commissions from care providers and adhere to the Association of Independent Care Advisers' Code of Practice. An Independent Care Adviser will provide unbiased information and advice according to individual needs.

### Is my relative entitled to financial assistance?

Depending on their circumstances, financial assistance is available to older people. For information on benefits, the Benefits Enquiry Line is a useful source of information – 0345-605-6055. For further advice, it is recommended that you contact an Independent Care Adviser.

### Where can I get financial advice?

A number of Independent Financial Advisers specialise in advising on long-term care. Before taking advice, it is recommended that you establish your IFA does have this specialist knowledge. It is additionally suggested that you use a SOLLA accredited IFA. The Society of Later Life Advisers was founded in 2008 as a not for profit organisation, to meet the need of consumers,

advisers and those who provide financial products and services to the later life market. Its aim is to ensure that consumers are better informed about the financial issues of later life.

## What type of care will be most appropriate for my relative?

This is often not a straightforward question. The answer will depend on a number of factors according to individual requirements and circumstances. Options might include

- Care at home, either full-time or a with a visiting package of care
- A care home
- Sheltered accommodation or supported living
- Extra care housing
- A care home with nursing

We would always recommend that you take independent advice before making any long-term decisions.

## Can the hospital discharge my relative before we have found care that the whole family is happy with?

Acute hospitals have an agreed policy to address this situation. If there is no clinical reason for your relative to remain in hospital and your chosen care home does not have any current vacancies or you have not managed to find your ideal home yet, 'transitional care' may be necessary. This is a temporary placement until a vacancy in your chosen home becomes available. Hospitals can enforce this policy but the older person and his or her family will be given notice of a hospital's decision to consider this type of placement.

## Can I insist my relative leaves his or her own home and moves into a care home?

Older people have the same rights as every other adult throughout the UK and, as long as they are mentally capable of making and communicating their own decisions, no-one can insist that they leave their own home. If you are concerned about an older relative's (or friend's) ability to care for themselves in their own home, you should discuss this with their GP.

## Who do I turn to if I am not happy about care received?

Every care provider should have a clear complaints procedure and it is advisable to initially try to sort out any issues or concerns with the Manager. However, if you remain dissatisfied then depending on where you live you could speak with:

- The Care Quality Commission (CQC) in England
- The Care Inspectorate in Scotland
- The Care and Social Services Inspectorate in Wales

- The Regulation and Quality Improvement Authority in Northern Ireland

## Care after Hospital process

### Who is eligible for care after hospital?

This is available on Good4you and Advantage policies. Home care is available for the policyholder to share with one relative aged 65 or over who must be either the policyholder's partner or the policyholder's parent.

### How many hours of care after hospital do I receive?

You will receive up to 18 hours of care after hospital. The allowance of 18 hours home care is available for the policyholder to share with one relative aged 65 or over who must be either the policyholder's partner or the policyholder's parent.

### How do I start the process of care after hospital?

To start the process please call 0114 303 0176. The call is initially answered by Westfield Customer Hub and after verifying eligibility the call is transferred to Grace.

### How do I access Care After Hospital?

Step 1 - Ring the care advisory helpline. You'll need your Westfield Health policy number. The care advisory team will explain how the service works and they'll email you a claim form for the Hospital to complete.

Step 2 - Before they can arrange a Home Care package the care advisory team will discuss your, or (with their permission) your partner's or your parent's needs with you. Our Home Care package is not intended to replace any discharge arrangements such as Intermediate Care made by the Hospital, NHS community team, or Local Authority, but to complement them. Our care advisory team will provide advice about your statutory entitlements and carry out rapid research into appropriate care providers and provide a written report for you to make the final choice.

Step 3 - The care provider that you select will visit you, or your partner or parent, to agree a package of care with you and carry out an assessment.

Step 4 - You will advise the care advisory team of the agreed Home Care to be delivered, the commencement date, and home visit timings. The care advisory team will confirm this with the care provider.

Step 5 - The care advisory team will pay the care provider for the first 18 hours of Home Care, at the money back rate that applies to your level of

cover. If your cover level means you are liable for part of the cost, then the care provider will invoice you direct for this part. Let the care advisory team know if you, or your partner or parent, need any further help

### How long can I access my care after hospital for?

The first home visit must occur within 14 days of discharge from hospital, and home care must be delivered within 28 days of that first home visit.

### What is the cost of care after hospital?

A list of care providers is found, if the policyholder wants to go ahead up to 18 hours is funded. Grace pays the provider, but the reimbursement is 50% on levels 1 and 2, 75% on level 3 and 100% on levels 4 and 5. This means on levels 1, 2 and 3 the policyholder has to contribute part of the cost of the 18 hours home care, they pay the provider directly.

Westfield provide Grace with the funds to pay the care provider.

### Which countries can I access Care after Hospital?

It can be accessed in England, Wales, Scotland and Northern Ireland. Plus, Isle of Man and Channel Islands. No service in any other location.