

# **Benefits: Long-term care benefit no. LTC1**

**This leaflet tells you about long-term care benefit if you need residential or nursing care. It includes information on how to claim and frequently asked questions.**



**States of Guernsey  
Social Security**

If, after reading this leaflet, you still have unanswered questions, please contact us on **222506**.

This leaflet should be read with Leaflet 50 which contains all the current benefit payments and contribution rates, available from [www.gov.gg/longtermcarebenefit](http://www.gov.gg/longtermcarebenefit)

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***This leaflet is for guidance and must not be treated as a complete and authoritative statement of the law.***

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## General

### What is long-term care benefit?

Long-term care benefit is a weekly benefit, which is paid towards the cost of living in a private care home. You must meet certain residency conditions, but the benefit is not means tested. The amount you receive is based on your care needs.

There are 3 rates of long-term care benefit:

- **Residential** - for people whose care needs are relatively low;
- **Elderly Mental Infirmity (EMI)** - for people who have extra care needs because of a health condition like dementia;
- **Nursing** - for people who need a more intensive level of care

### Who can claim long-term care benefit?

You can claim long-term care benefit if you meet certain conditions. These conditions are listed below:-

- A. At any time in your life, you must have lived in Guernsey or Alderney for a continuous period of 5 years;
- B. You must have lived in Guernsey or Alderney for at least the last 12 months before making your claim;
- C. You must have been assessed as needing care in a residential or nursing home setting;

- D. You have a valid care certificate. This is issued by the Needs Assessment Panel which is part of the Committee *for* Health & Social Care;
- E. You have a room in a private residential or nursing home;

## **How much will I get?**

The benefit you receive will depend on the level of your care needs, the care home you are living in and whether your care needs are permanent or temporary. You will also need to make a contribution towards the cost of the care home fees, this is known as a co-payment.

The current rates payable for long-term care benefit are set out in Leaflet 50. This can be found on the website [www.gov.gg/longtermcarebenefit](http://www.gov.gg/longtermcarebenefit).

## **Claiming**

### **How do I claim?**

You will normally be helped to make a claim for long-term care benefit, by your social worker or community nurse. But if you need any help please contact the Pensions & Allowances helpline on **222506**.

### **What information will I need?**

Before you can make a claim for long-term care benefit the level of care you require needs to be assessed. This assessment will be carried out with you and your carer, by a healthcare professional.

The assessment will then be passed to the Needs Assessment Panel which is part of the Committee *for* Health & Social Care. The Needs Assessment Panel will decide on the type of care which is best suited to your needs.

### **How will I know what sort of care I need?**

The Needs Assessment Panel will issue you with a certificate, called a NAP Certificate. This will state the level of care you need.

### **Am I guaranteed to get a bed?**

The NAP Certificate confirms the level of care you need but, it doesn't guarantee a bed in a private residential or nursing home. You will need to find your own place in a care home that meets your needs. Your social worker or healthcare professional should be able to help you with this, as they may have a list of current vacancies.

### **How will my claim be decided?**

In law, the Administrator of Social Security is responsible for deciding claims. You will be told of the decision in writing.

If you're not satisfied with the Administrator's decision, you may appeal to an independent Tribunal within 28 days. The Tribunal consists of an independent chairman and two other members.

## Payments

### What do I have to pay?

One of the conditions for receiving long-term care benefit is that you pay a co-payment to the care home. The current rate of the co-payment is set out in Leaflet 50. This can be found on the website [www.gov.gg/longtermcarebenefit](http://www.gov.gg/longtermcarebenefit).

Depending on the care home you are living in, you may also be asked to pay additional fees known as 'top-up' fees.

### Why might I be charged a top-up fee?

In some cases, the amount of long-term care benefit you receive from Social Security, together with your co-payment, is enough to pay your care home fees. But, sometimes the care home will charge more than this.

This is because private care homes set their own charges and fees. This may depend on the facilities provided by the care home or the type of room you occupy.

Before you move in, it is very important that you clarify with the care home if any additional fees will be charged. Social Security can't provide financial help towards the cost of any top-up fees.

### What if I only need temporary care?

If you're being cared for in your own home and your normal carer needs a break, you may go into a care home for a short period. This arrangement is called respite care.



We can normally pay for up to 4 weeks respite care in any 12 month period. If you go into respite care, you won't have to pay the co-payment because we know that you still have your normal expenses at home.

The maximum amount we will pay for respite care in a private residential or nursing home is set out in Leaflet 50.

### **How will long-term care benefit be paid?**

In most cases, long-term care benefit is paid directly to the care home on your behalf. If you need a different arrangement, please call the Pensions & Allowances helpline on **222506**.

### **Can my Guernsey pension be paid direct to my care home?**

Yes, your pension can be paid direct to the care home. To arrange this please call the Pensions & Allowances helpline on **222506**.

## **Other information**

### **What if I'm unhappy with the decision of the Needs Assessment Panel?**

If you think your care needs are different to the findings of the Needs Assessment Panel, you can ask them to look at your case again.

If you're still unhappy with the outcome of the new assessment, you can make an appeal to the Social Insurance Tribunal. You should do this when you've received a formal decision about your claim for long-term care benefit.

## **What if I own my own home or have savings?**

Long-term care benefit is not means-tested. If you own your own home or have savings, this does not stop you from making a claim.

## **What if I don't have enough money to pay the co-payment?**

If you can't afford the co-payment, supplementary benefit may be able to help. Supplementary benefit is a means-tested benefit. To find out more please call the Supplementary Benefit helpline on **222508**.

## **What if the home I live in charges more than my long-term care benefit?**

Each care home has different levels of fees. You need to know what the full fees are before moving in. If you agree to take a room which is more than the value of the co-payment plus the rate of long-term care benefit, you will be responsible for meeting any shortfall. Any additional fees must be paid from your own funds or by a third party. Top-up fees cannot be paid by Social Security.

## **What happens about my care home bed if I go into hospital?**

If you go into hospital we will still pay long-term care benefit for a short period. But, you will still have to make the co-payment yourself.

## **What if I'm in hospital for a long time?**

We can't continue to pay long-term care benefit if you are in hospital for a long time.

If that is the case, the Needs Assessment Panel will probably meet to discuss your situation and decide on the type of care best suited to your new needs.

## **What if I'm receiving severe disability benefit?**

If you move into a care home permanently you will no longer be entitled to severe disability benefit.

If you're receiving severe disability benefit and move into a care home or go into hospital, you should call the Pensions & Allowances helpline on **222506** to discuss your claim.

## **What if I'm receiving an incapacity benefit?**

If you claim long-term care benefit you can still receive an incapacity benefit if you move into a care home. But, you will still have to pay the co-payment yourself.

If you'd like your incapacity benefit to be paid direct to your care home, please call the Incapacity Benefits helpline on **222507**.

## **What if I'm receiving industrial disablement benefit?**

If you claim long-term care benefit you can still receive industrial disablement benefit. But, you will still have to pay the co-payment yourself.

If the reason you have moved into a care home is because your industrial injury has become worse, you could ask for your case to be looked at again by the Medical Board. If you want to discuss your industrial disablement benefit claim please call the Incapacity Benefits helpline on **222507**.

## **What is an appointee?**

An appointee is someone who Social Security agrees can act for another person. But, they can only be appointed to act if the person is unable to sign their name due to an illness or injury or is suffering from some form of mental health condition which means they cannot manage their own affairs.

If you think you need this help or the person you are looking after does, please call the Pensions & Allowances helpline on **222506**.

## **For further information**

If you're unsure of the meaning of any particular point in this leaflet, please contact Social Security, or the Alderney States Office, where staff will be pleased to help you, and from where copies of other leaflets may be obtained.

More information is also available on the States website here:

[www.gov.gg/longtermcarebenefit](http://www.gov.gg/longtermcarebenefit).

If you are a parent or carer of a child with a disability or a disabled adult and would like information about support, services and activities in Guernsey you may find this website useful: [www.signpost.gg](http://www.signpost.gg)

If you are writing to Social Security, please quote your social insurance number, if known.

## What to do if you have a complaint

If you are dissatisfied with any aspect of our services please let a member of staff know at the time so that we can try to resolve the issue immediately. If you wish to make a formal complaint to Social Security, please contact us for a complaints leaflet and return the completed complaints form to **Social Security, Edward T. Wheadon House, Le Truchot, St Peter Port, GY1 3WH.**

You can also request more information by email and return your complaint form to [socialsecuritycomplaints@gov.gg](mailto:socialsecuritycomplaints@gov.gg) or send your complaint or a compliment to us online at the States website, by visiting [www.gov.gg/ccs](http://www.gov.gg/ccs) and completing the electronic form.