

## Panel for today

- Chairman Sue Elliott
- Panelists:
  - Jules Constantinou
  - James Lloyd
  - Ian Owen

© 2010 The Actuarial Profession www.actuaries.org.uk

#### Social care reform – one year on ...

11 May 2011

- Law Commission recommendations
  - "Adult social care"
- Dilnot Commission recommendations
  - "Fairer care funding"
- Commons Health Select Committee
   "Inquiry into social care"
- Department of Health
   "Caring for our future"
- Commons Health Select Committee
   "14<sup>th</sup> report on social care"

May 2012 – White Paper on social care reform and progress report on funding

© 2010 The Actuarial Profession •

# "Adult social care", the Law Commission's recommendations

- Putting the individual's well-being at the heart of the decision-making, using new statutory principles
- · Giving carers new legal rights to services
- · Placing duties on councils and the NHS to work together
- Building a single, streamlined assessment and eligibility framework
- Protecting service users from abuse and neglect with a new legal framework
- For the first time, giving adult safeguarding boards a statutory footing

2010 The Actuarial Profession www.actuaries.org.uk

## "Fairer care funding", Dilnot's key recommendations (from a financial services perspective)

Capping an individual's lifetime contribution towards social care costs. Once cap is reached, individuals then become eligible for full State support. Proposed cap is between £25,000 and £50,000 (modelling done at £35,000).

An increase in the residential means-tested threshold, above which people become liable for their full care cost from £23,250 to £100,000.

People should contribute a standard amount to cover their general living costs, such as food and accommodation, in residential care. They believe a figure in the range of £7,000 to £10,000 per annum would be appropriate. (modelling done at £10,000 pa).

Greater consistency across the country with the introduction of national eligibility criteria and portable assessment.

Recommend "substantial" in the short term. The cap metering will be based on "notional spend" as assessed by the Local Authority.

Invest in an awareness campaign.

Develop a new information and advice strategy.

4

© 2010 The Actuarial Profession www.actuaries.org.uk

# "Caring for our future – shared ambitions for care and support", DoH engagement

#### Quality

What are the priorities for improving quality and developing the future workforce?

#### Personalisation

What are the priorities for promoting increased personalisation and choice?

### Shaping local care services

What are the priorities for creating a more diverse and responsive care market?

#### Prevention

What are the priorities for supporting greater preventior and early intervention?

#### Integration

How can we take advantage of the Health & Social Care modernisation programme to ensure services are better integrated around people's needs?

### The role of financial services

What role could the financial services sector play in supporting care users, carers



2010 The Actuarial Profession www.actuaries.org.uk

## "Inquiry into social care", Commons Health Select Committee

Purpose – to consider the issues facing the Government as it prepares its Social Care White Paper, and make recommendations for consideration by the Government before the White Paper is published in May 2012

The Committee will consider, amongst other issues:

- The practical and policy implications of the Government's plans for funding social care, and the
- recommendations made by the **Dilnot Commission** and the **Law Commission**
- The scale and implications of existing variation in access to and charges for social care in England
- The practical and policy implications of the Government's commitment to promote personalisation of social care, including personal budgets and direct payments
- The barriers faced by recipients of social care when they wish to relocate to another area,
- particularly with respect to portability of assessments
- Economic regulation of the social care system including a proportionate failure regime that can mitigate against the failure of social care providers
- The practical and policy implications of the Government's stated commitment to promote
  - integration between health and social care services

