



Paying for a Care Home



Deciding to move into a care home is a complex and emotional decision. At Nightingale Hammerson our experienced teams can help you navigate your way through this journey with sensitivity and care.

We believe our homes give the best possible care because this is what our Residents tell us.

Our focus is on providing the best possible relationship-centred care, ensuring our Residents' needs are at the focus of all that we do.

Nightingale Hammerson cannot offer financial advice, however, but this guide will help explain the different ways to pay for care at Nightingale House and Hammerson House.

You may also like to look at the information on **Age UK's website** about paying for Residential care.

Our Residents' Services team are available to answer any questions you may have, **residentsservices@nightingalehammerson.org** or telephone Nightingale House on **020 8673 3495** or Hammerson House on **020 3838 8090**



CONTENTS

How are your fees decided?	Page 4
What is included in our fees	Page 6
Additional services	Page 7
Understanding possible funding	Page 8
Requirements to consider	Page 10
Your changing circumstances	Page 11



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If my husband needs to be in a care home it has to be Nightingale House, it's the only place.”

RESIDENT'S WIFE

HOW ARE YOUR FEES DECIDED?

Nightingale Hammerson is a registered charity. We do not make a profit, and our fees are calculated on the cost of providing care.

Our household managers complete a pre-admission assessment with all prospective Residents. In most cases this will be done in your home or hospital and occasionally it may be necessary to complete online. During your assessment we will agree all your care needs.



Our care categories are:



Residential care

Residential care needs are specifically tailored for each Resident. This may vary from basic support, personal care and medication management to more complex care needs, should these arise. Residential Residents enjoy an engaging and sociable environment which will support and enable independence. This may involve inviting friends over for lunch, visiting our hair salon, joining in with our many clubs or taking part in an array of activities or trips. Or, simply, just enjoying the garden.

Residential dementia care and nursing dementia care

Our dementia households are carefully designed to meet the sensory needs of Residents living with dementia. Every activity, engagement and interaction is carefully planned to meet Residents' needs; all of whom will be at different stages of their journey living with dementia.



Nursing care

24 hour nursing care is available for Residents with more complex health and care needs. A care plan is devised to best support the holistic needs of each Resident. Residents, should they wish and are able, can still take part in our engagement activities and can enjoy many of the benefits that these bring.

We also care for those who are reaching their last days of life and can be looked after within a compassionate, caring environment that is homely and comfortable.

Respite and rehabilitation care

We offer respite care for those wishing to stay for a shorter time period. This may be due to rehabilitation, post-operative care, convalescence after a hospital admission or simply to offer some rest to relatives at home or when care may not be available. Nightingale Hammerson will design a specific care plan to meet the person's needs during this period of admission, which may vary from two weeks to a few months.



WHAT IS INCLUDED IN OUR FEES?

Nightingale House and Hammerson House offer exceptional care in beautiful surroundings. Our fee covers a private bedroom with en-suite shower room and care that supports your individual needs. In addition:



NHS GP consultations from our on-site GP, nurse practitioners and pharmacy technician and referrals to specialist NHS services



Initial physiotherapy and occupational therapy assessments and participation in exercise classes from our on-site therapy team



All kosher meals, drinks, snacks, and specialist diets supported by our in-house dietitian



Emotional support from our clinical psychologist



Participation in our award-winning intergenerational activities with our onsite nursery at Nightingale House



Participation in our extensive engagement programmes



Use of our communal facilities including our beautiful garden



Participation in synagogue services and support from our spiritual care leads



WiFi access throughout Nightingale House and Hammerson House



Housekeeping and laundry services (dry cleaning is an additional charge)

ADDITIONAL SERVICES

At Nightingale Hammerson we pride ourselves on the facilities and opportunities available for our Residents. We offer a range of important services which are available to all Residents and chargeable separately, these include:



One-to-one physiotherapy and occupational therapy from our onsite therapy team



Telephone line rental



Visits to our hair salon and manicurist



Services from the dentist, optician and audiology not covered by the NHS



Newspaper deliveries



One-to-one care above the standard assessed level of care



Purchases from our on-site shop



Staff accompaniment to a medical appointment



UNDERSTANDING POSSIBLE FUNDING

Self-funding Residents use their own savings, investments and assets to pay for their place in the care home. You are considered a self-funding Resident if you have assets above the threshold of £23,250 (this threshold is set by the government).

Self-funding Residents pay their fees directly to Nightingale Hammerson via direct debit.

It is important to consider whether you have enough financial resources to cover the cost of care over the long term. Self-funded Residents are asked to inform the charity if their savings will fall below the threshold, at least two months in advance.



Funded Nursing Care (FNC)



Residents who require nursing care may be eligible for Funded Nursing Care (FNC). This funding is not means tested and results in the NHS paying a flat rate towards the nursing care component of the fees. Nightingale Hammerson will use this to offset the weekly nursing fee.

FNC is paid at the same rate across England. This funding is available until you no longer have nursing needs, or you become entitled to NHS continuing healthcare instead.

Continuing Healthcare

Residents who primarily have nursing needs may be entitled to Continuing Healthcare (CHC). If you are eligible the NHS will pay this directly to us. Our care teams will support you to receive an assessment for CHC. You can find more about the criteria for CHC at england.nhs.uk/healthcare.

The CHC funding is assessed to cover your care needs only, it will not cover the full costs of living at Nightingale House or Hammerson House. Depending on your financial situation, we may ask you to pay an additional Lifestyle Payment. This will cover the full cost of living in a home with the outstanding facilities and cultural opportunities.



Nightingale Hammerson charitable contribution

Nightingale Hammerson exists as a charity to provide excellent relationship-centred care to the older Jewish community. The charity may be able to offer funding support to Residents who are unable to cover the full cost of care. Each individual circumstance is assessed by our trustees. Please speak to the Residents' Services team as soon as possible if you may need this support.

Local authority funding

If you have assets below the £23,250 threshold, you may qualify for funding by the local authority. The local authority will complete a care needs' assessment to determine if your care needs meet the criteria to move into a care home. If you are assessed as needing care in a care home, the local authority will look at your total income and assets to determine whether you can make a personal contribution towards the fees.

Any property owned by the applicant will be taken into account, unless your spouse or partner still lives there or a dependent over the age of 60.

Please note local authority funding will only be backdated to the date the application went in. This is why it is important to let Nightingale Hammerson know if your funds are running out.

Local authority fees do not cover the total cost of care, there is a significant shortfall. We will therefore ask the next of kin and/or family members to pay a top up amount where possible. This is known as a third party top up.

Attendance Allowance

Is a non means tested benefit for adults over 65 years who have a disability or illness that makes it difficult for an individual to care for themselves. You can find more information about it on the government's website gov.uk/attendance-allowance. You cannot usually get Attendance Allowance if you live in a care home and your care is paid for by your local authority.

If you live in a nursing home and only receive NHS Funded Nursing Care (FNC) to help with costs, Attendance Allowance will continue to be paid. However if you are receiving Continuing Healthcare (CHC), your Attendance Allowance will stop after 28 days of getting CHC.

REQUIREMENTS TO CONSIDER

We ask that Residents are able to fund their care for a reasonable amount of time after admission. This could range from 12 months to 3 years, and will be determined on a case by case basis. We will ask for evidence to demonstrate that you have the required amount of assets.

Deposit

Before you move in we will require a four-week deposit against settlement of the final payment and any other costs whilst living at Nightingale House or Hammerson House.



Payments

Before you move in, payment of a full month's fee in advance will be required.



Fees

Fees are invoiced monthly in advance and payments are collected by direct debit.



We encourage you to seek independent financial advice on how to pay for your care home fees to ensure you are aware of the different options.

YOUR CHANGING CIRCUMSTANCES

At Nightingale Hammerson our priority is to continue to provide high quality care that meets your needs. To ensure we continue to provide the correct care we will review your care needs each month in our multi-disciplinary team meetings.

If your needs increase this is likely to increase your fees. In some cases, it may be necessary for you to move to another household to ensure you receive the correct care for your needs.



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**Nightingale Hammerson
is here for the whole
community.**

If your savings and assets fall below £30,000 we ask that you notify us as soon as possible, this will enable us to discuss alternative options to pay your fees.

Our Residents' Services team can guide you through the process and answer questions about your individual circumstances.

residentsservices@nightingalehammerson.org





Please talk to us about your concerns and individual circumstances; our staff will be able to advise you on the next steps to take.

residentsservices@nightingalehammerson.org

Hammerson House +44 (0)20 3838 8090

Nightingale House 020 86733495

HAMMERSON HOUSE, WOHL CAMPUS
50A The Bishops Avenue
London N2 0BE
020 3838 8090

NIGHTINGALE HOUSE
105 Nightingale Lane
London SW12 8NB
020 8673 3495

NIGHTINGALEHAMMERSON.ORG

