

West Sussex “Carewise”

Strategic Context

West Sussex County Council (WSSC) initiated its “Carewise” scheme in January 2011, with the aim of reducing the number of older people whose residential/nursing home care costs become the financial responsibility of the council when their assets reduce to below the statutory threshold. Carewise was formally launched in October 2011.

From April 2016, the Government is proposing to raise the statutory threshold (from £23,250 to £118,000) and to put a cap on the costs that any individual will be expected to pay. There is currently live debate about the potential financial impact for councils, with concern that the extra funding being made available from central government may not suffice to cover the extra costs.

These concerns – Plus the requirements of the Care and Support Bill, to ensure independent financial advice is more widely available – make schemes like this even more important.

Early stages: financial modelling

In the early stages, the County Council undertook financial modelling based on – for example – analysis of the number of so-called “capital depleters” each year, and demographic projections.

- As of November 2010, there were 398 older people living in care homes in West Sussex who had previously been self-funding, and who were now having the cost of their care met by the County Council

("capital depleters"). The estimated annual cost to the Council based on the above resident number was **£5.95 million per year**.

Based on evidence from exploratory work in other councils, West Sussex initially focussed on achieving a targeted reduction in the number of future capital depleters over a three year period.

Development process

To develop the scheme, the County Council formed a partnership involving:

- WSCC's **Adults' Services & Trading Standards** departments
- **Age UK West Sussex** – who provide information & advice including a Free Money Advice Service
- **West Sussex Forum** (representing independent providers) – who provide information & advice on care and support options, and residential homes
- The Society of Later Life Advisers (**SOLLA**)

SOLLA is a not-for-profit organization that provides accreditation for advisers who specialise in the financial needs of older people:

To be accredited, advisers have to be well-qualified as mainstream financial advisers, including qualifications relating to long-term care insurance and equity release. In addition, they are tested on their "soft skills" in having "knowledge and understanding of the needs, capacity and issues of dealing with older clients". They must be committed to continuous professional development, and have a "supportive working environment".

They are required to adhere to SOLLA's code of practice which covers such areas as: "integrity, dignity and respect", "allowing for any disability including hearing and visual difficulties", appropriate involvement of trusted friends or

Nine Independent Financial Advisers (IFA's) specialising in later-life long-term care advice joined the Carewise scheme in August 2011 and established an independent 'panel' of advisers. All of the IFAs were based either in, or within a 20 mile radius of West Sussex. In addition to being accredited by SOLLA, each IFA was subject to an enhanced CRB check (now Enhanced Disclosure & Barring Service), Trading Standards 'Buy with Confidence' approval, and Adults' Safeguarding training.

A Management Group – comprising representatives from the four partner organisations and the panel of financial advisers - was established to steer this work. All partners endorsed an approach which involved a strong element of choice for customers, which is built into the process (see below).

An extensive marketing and promotional campaign followed the launch of Carewise with the aim of encouraging signposting to the scheme from a range of stakeholders including care home providers, voluntary and community sector organisations, social care staff and relevant NHS teams.

An initial investment of £10,000, mainly for publicity and promotional activities, was made by the County Council. Each of the IFAs also contributed a small amount to a year-long radio advertising campaign.

How the Carewise process works

Carewise plays a key role in helping people plan their support and care and to find the right funding solution. The partners each provide an essential element of the 'pathway' to ensure people can access the right support and

advice for their circumstances. They will also suggest their 'clients' contact one of the other partners if they feel the person would benefit.

Within the first year, it became apparent that the numbers of people contacting the scheme was not as high as anticipated. At that stage, people were provided with relevant information about the scheme and could then choose and make contact themselves with the financial advisers and other partners as necessary. After January 2013, the scheme was adapted and a more proactive 'referral' approach was implemented.

Accessing a specialist financial adviser is mainly arranged via the County Council's Contact Centre; a clear script has been developed for these staff, which is reinforced through training. The IFAs are divided into areas, and referrals are made on a daily rotation basis within each area; the rotation is informed by the location of the person requesting a referral.

Staff ask callers if they would like a financial adviser to contact them and if so, a referral is made; people are informed that there is a panel of advisers and asked if they would like sight of the list. Callers are also directed to the Carewise website which includes comprehensive information about the scheme. This process aims to ensure that a high element of customer choice remains in the new model.

Promoting the service

Promotion of the scheme has been carried out via the County Council website, posters, leaflets & information packs, local radio, advertising in local publications and newspapers, and stands/presentations at relevant events. This is regarded as a critically important aspect for the success of the scheme.



carewise
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01243 642555
www.westsussex.gov.uk/carewise
carewise@westsussex.gov.uk



Carewise web page:

The [Carewise](#) web page can be accessed from the West Sussex home page or via internet search engines. As well as giving people useful background information (including the typical costs of residential and community care, and how to pay for it) it shows people how to contact a Carewise adviser, and signposts to other sources of information. It includes a video including a customer describing their experience of using a Carewise IFA.

The results

In the first year, partners were somewhat disappointed both by the take-up of independent financial advice, and by an apparent lack of impact on the number of “capital depleters”. However, because the scheme was subject to continual review and monitoring, changes were put in place and a new referral model was implemented in January 2013 (see above). This has led to an increase in referrals to Carewise financial advisers since January 2013 to about 25 per month.

The Carewise Management Group is confident that numbers will increase as people become more aware of the scheme and the implications of the Care and Reform Bill. An increase in referrals to Age UK West Sussex for their information and advice services is also a key target. A further marketing and

promotional campaign highlighting the benefits of seeking early specialist financial advice is planned for 2014/15 and this is expected to initiate an increase in referrals to both financial advisers and Age UK West Sussex. Getting the message across to residents of such a large county takes time and commitment

The move to a referral model was complemented by the development of a template for residential care and nursing home providers to include in their admission packs for new residents. This asks people whether they've taken specialist financial advice and highlights the Carewise scheme. Carewise financial advisers also offer a free 'Affordability Indicator' to providers for new or potential residents.

The County Council is not of the view that Carewise will deliver a dramatic short-term saving, but regards this as an approach that will pay off over the longer term. Whilst the number of capital depleters is closely monitored, targets now relate more closely to:

- The number of people accessing information & advice via Carewise
- The numbers of people accessing the Free Money Advice Service;
- The number of referrals to the Independent Financial Advisers; and
- The number of financial products sold.

Early learning from this initiative

The Carewise Management Group believes that the following have been important success factors:

- Early engagement with partners, and the formation of a multi-agency Management Group, to get buy-in from key organisations and to provide a forum for open and honest discussion.
- The provision of a 'pathway' to information and advice.
- Careful monitoring of the scheme and being responsive to the need for change.
- A high element of customer choice through having a panel of independent local financial advisers.
- Overcoming the reluctance of professionals and voluntary organisations to refer to self-employed advisers (who earn their income from selling financial products).
- Use of advisers who are SOLLA accredited, and have received other training and checks – to give extra reassurance to referrers and customers.
- Attractive “branding” and a strong emphasis on promoting the scheme.

The following have been challenges:

- *Overcoming actual or apparent legal obstacles*, relating to the possible liability of the referring agency: this has been achieved by clearly explaining who the advisers are, and ensuring that customers are clearly offered a choice of adviser. All public information literature and the Contact Centre makes clear that the financial advisers are 'independent' of the County Council and there is a disclaimer on the website and in the leaflets.
- *Getting referrals from care home providers*: this is being tackled by targeted promotion of the scheme, and offering providers a template for inclusion in their admission packs.
- *Realising short-term financial benefits*: the County Council believes that savings will be realised over the longer term rather than being immediate.