

Join the **big**



debate

... help shape the
future of care together

**Running your own
Big Care Debate**

visit www.careandsupport.direct.gov.uk

DH INFORMATION READER BOX

Policy	Estates
HR/Workforce	Commissioning
Management	IM & T
Planning	Finance
Clinical	Social Care / Partnership Working

Document Purpose	Consultation/Discussion
Gateway Reference	12426
Title	Running your own Big Care Debate
Author	HM Government
Publication Date	14 Aug 2009
Target Audience	Directors of Adult SSs, Allied Health Professionals
Circulation List	Local Authority CEs, Voluntary Organisations/NDPBs
Description	This document provides information on how you can run your own Big Care Debate
Cross Ref	Shaping the Future of Care Together
Superseded Docs	
Action Required	N/A
Timing	Consultation ends 13 November 2009
Contact Details	Green Paper Team Room 149, Richmond House 79 Whitehall London SW1 2NS
For Recipient's Use	

Contents

Part 1 Introduction	2
Organisers' guide	
Part 2 Running your own Big Care Debate	4
a) How to set up your own Big Care Debate	4
b) The questions for your own Big Care Debate	4
c) Materials you can use to stimulate the debate	8
d) A step-by-step guide to running your Big Care Debate	9
Participants' guide	
Part 3 Guide for people attending the Big Care Debate	12
Part 4 Feedback form	24

Part 1 Introduction

The Government's new Green Paper **Shaping the Future of Care Together** sets out a vision for a **National Care Service for all adults in England** – a service that is fair, simple and affordable for everyone, underpinned by national rights and entitlements and personalised to individual needs. It asks for your views on some difficult choices that we need to make for this vision to become a reality. The proposals in the Green Paper constitute some of the most fundamental reforms ever in this area.

Why do we need a debate?

We are an ageing society. For the first time ever there are more people over the age of 65 than there are under the age of 18. Life expectancy is going up and advances in medical science mean that people with a disability are living longer. This is worth celebrating but it does mean we need to radically change the way care and support is provided and paid for. The current system has its basis in the 1940s and there have been huge social changes in terms of what we value and what we want from public services. People now want more independence, choice and control, and we need to reflect these demands.

As a society we will have to spend more on care and support in the future. One of the most important issues we want your views on is what is fair to ask people to pay for themselves, and how we protect people from having to pay a huge bill if they need long-term residential care.

The process

The Green Paper has been informed by a six-month engagement process, which took place in 2008 in which thousands of people were asked about their views on the challenges that we face for the future and the problems with the current system.

Why this debate matters to you

Everyone will be affected by the proposed changes: stakeholders, people who care for friends and family, people who use the care and support system and all of us who pay for care and support services through taxes.

With your help we can raise awareness of the Green Paper, promote the Big Care Debate and get the views and opinions of as many people as possible.

This is your opportunity to take part and shape the future of the care and support system for all adults in England.

Organisers' guide

... help shape the **future of care and support** together

Part 2 Running your own Big Care Debate

We'd like you to hold a Big Care Debate within your organisation, then feed back your group's conclusions to us. We've included some guidance below on how to use this document to assist you in running a debate. Copies of all the materials listed in sections (a) and (c) below can be downloaded online at www.careandsupport.direct.gov.uk.

a) How to set up your own Big Care Debate

Set up a group to debate the big questions

Promote the fact that you are holding your own Big Care Debate using the A3 posters and/or the invitation template provided.

Use this guide to help organise your debate on the day

On the day, use Parts 2d and 3 of this guide to help you organise discussions and stimulate debate around the key questions.

Send us your feedback

We've included a feedback form (Part 4) for you to set out the views from your debate. Please complete this form during your debate and make sure it is sent to the Department of Health by **13 November 2009**. **Important: please do not attribute feedback on the form to specific individuals.**

b) The questions for your own Big Care Debate

When you are discussing **Shaping the Future of Care Together** at your Big Care Debate there are a series of questions the Government would like you to feed back on. These are summarised below.

When answering the consultation questions you may want to consider any impact our proposals may have on race, disability, gender, sexual orientation, religion, belief or age equality for you or your service users.

Topic 1 for discussion: The Government's vision for the future

The Government wants to build a National Care Service that is fair, simple and affordable. The Government thinks that in this new system there are six things that you should be able to expect:

- **Prevention services:** you will receive the right support to help you stay independent and well for as long as possible and to stop your care and support needs getting worse.

- **National assessment:** wherever you are in England, you will have the right to have your care and support needs assessed in the same way. And you will have the right to have the same proportion of your care and support costs paid for wherever you live.
- **A joined-up service:** all the services you need will work together smoothly, particularly when your needs are assessed.
- **Information and advice:** you can understand and find your way through the care and support system easily.
- **Personalised care and support:** the services you use will be based on your personal circumstances and need.
- **Fair funding:** your money will be spent wisely and everyone who qualifies for care and support from the state will get some help meeting the cost of their care and support needs.

Consultation questions

- a) Is there anything missing from this approach?
- b) How should this work?

Topic 2 for discussion: Making the vision a reality

The Government thinks that in order to make the vision of a National Care Service a reality, there are three key changes we will need to make to the care and support system. We need:

- **more joined-up working** between health, housing and social care services and between social care and the disability benefits system
- **a wider range of care and support services** so that people have a greater range of services to choose from
- **better quality and innovation.** Staff must have the right training and skills, and services should be based on the best and most recent information about what works well in providing care.

Consultation questions

- a) Do you agree?
- b) What would this look like in practice?
- c) What are the barriers to making this happen?

Topic 3 for discussion: Funding options

The Government is suggesting three ways in which the National Care Service could be funded in the future:

- **Partnership:** the responsibility for paying for care and support would be shared between the Government and the person who has care needs. The Government would provide between a quarter and a third of the cost of care and support, with more for people on a low income. Today's 65-year-olds will need care and support costing on average £30,000.

The Partnership system would work for adults of all ages. Under this system we expect many people born with a care and support need to qualify for free care, as they do under the current system. Those working-age adults who do not qualify for free care (those who are better off) would have the same offer around funding as people over 65.

- **Insurance:** the same as Partnership, but the Government would help people prepare to meet the costs that they have to pay for themselves through an insurance-based approach. As well as providing between a quarter and a third of the cost of care and support, the Government would make it easier for people to take out insurance to cover care and support costs. It is estimated that the cost of insurance would be around £20,000 to £25,000.

The Insurance part of the second option would be likely to be less relevant to people who have been born with a care and support need, since people cannot insure against the risk of something that has already happened. However, many people born with a care and support need are likely to qualify for free care under the Partnership element of the system.

- **Comprehensive:** everyone over retirement age who could afford it would pay into a state insurance scheme, meaning that everyone who needs care and support would receive it free. It is estimated that the cost of being in the system would be between £17,000 and £20,000.

The Comprehensive system would be for people over retirement age, but we would also look at having a free care and support system for people of working age alongside this.

People with disabilities

At the moment, people who are disabled when they are born, or who become disabled during their working lives, are likely to have lower incomes and so will struggle to meet the cost of their care and support. In the future, more disabled people will be working, but those who are on low incomes will have their care and support funded by the state.

A nationally or locally determined funding scheme?

The Government is also seeking your views on whether the funding scheme should be determined at a national or local level.

The Government believes that the care and support system should be fair and universal. This means that everyone who needs care and support will receive it, regardless of where they live. But we also need to ensure that the system is flexible enough to respond to local circumstances and encourage innovative approaches. There are two different approaches to how the system could work:

- a part-national, part-local system – local authorities decide how much is to be spent on care and support, or
- a fully national system – government decides how much is to be spent on care and support.

These two approaches have different implications for the way money is raised and distributed around England.

Consultation questions

- a) Which of these options do you prefer, and why?
- b) Should local government say how much money people get depending on the situation in their area, or should national government decide?

c) Materials you can use to stimulate the debate

1. A3 poster

Use this to promote your debate to your members/associates, and raise the profile of the Big Care Debate.

2. Film

The film talks about why the Big Care Debate is important. It may help to stimulate debate and provides a valuable context for the discussions. We recommend that you use this where possible.

3. Guide for people attending your Big Care Debate

The questions for debate are printed on A4 pages for distribution to your participants.

4. Feedback form to fill in to tell us your views

Record your conclusions to each of the questions on this form. The form should also include the names of the participants.

Important: please do not attribute feedback on the form to specific individuals.

Need more copies?

- Visit www.careandsupport.direct.gov.uk to download the materials which include
 - a step-by-step guide to running your own Big Care Debate
 - guide for people attending your Big Care Debate
 - feedback form
 - A3 poster to advertise your debate
 - invitation template for you to use to invite people to your Big Care Debate
 - a film which explains the issues under discussion in the Big Care Debate
 - the full Green Paper, **Shaping the Future of Care Together**.
- Or visit www.orderline.dh.gov.uk
- Or telephone 0300 123 1002, or fax 01623 724 524.

d) A step-by-step guide to running your Big Care Debate

Step 1 When you've got your group together you might find it a good idea to set the scene for the debate and share some background facts.

The facts: Why we need to change

- **Increased life expectancy:** when the current system was designed in the 1940s, life expectancy was 66 for men and 71 for women. Today it is 77 for men and 82 for women.
- **We are an ageing society:** there are now more people over the age of 65 than under the age of 18.
- **People are living longer with disabilities:** life expectancy for people with Down's syndrome has almost doubled in recent years.
- **The demand for services is increasing:** by 2026, we expect over 1.7 million more adults to have a need for care and support. This is at least double the number of people who received care and support last year.
- **Economic impact:** there are currently around four people of working age for every retired person. By 2059, this ratio will almost halve.
- **Social change and rising expectations:** there have been huge social changes in terms of what we value and what we want from public services. People want more independence, choice and control and our system needs to reflect these demands.

Need more information? The Green Paper explains these points in more detail.

Step 2 Hand out the guide for people attending the Big Care Debate. This is Part 3 of this guide and is also available to download online from: www.careandsupport.direct.gov.uk.

Step 3 Using the participants' guide, begin discussing Topic 1: The Government's vision for the future.

- Step 4** Record the group's responses to Topic 1: The Government's vision for the future on the feedback form, specifically the consultation questions:
- a) Is there anything missing from this approach?
 - b) How should this work?
- Step 5** Using the participants' guide, begin discussing Topic 2: Making the vision a reality.
- Step 6** Record the group's responses to Topic 2: Making the vision a reality on the feedback form, specifically the consultation questions:
- a) Do you agree?
 - b) What would this look like in practice?
 - c) What are the barriers to making this happen?
- Step 7** Using the participants' guide, begin discussing Topic 3: Funding options.
- Step 8** Record the group's responses to Topic 3: Funding options on the feedback form, specifically the consultation questions:
- a) Which of these options do you prefer, and why?
 - b) Should local government say how much money people get depending on the situation in their area, or should national government decide?

Participants' guide

... help shape the **future of care and support** together

Part 3 Guide for people attending your Big Care Debate

Hand this out to the people who attend your Big Care Debate. It will give them the background to the consultation, and some guidance notes on each of the consultation topics. It will also give them space to jot down their own thoughts as you debate the issues. More copies are available to download online at: www.careandsupport.direct.gov.uk.

Introduction

The Government's new Green Paper **Shaping the Future of Care Together** sets out a vision for a **National Care Service for all adults in England** – a service that is fair, simple and affordable for everyone, underpinned by national rights and entitlements and personalised to individual needs. It asks for your views on some difficult choices that we need to make for this vision to become a reality. The proposals in the Green Paper constitute some of the most fundamental reforms ever in this area.

Why do we need a debate?

We are an ageing society. For the first time ever there are more people over the age of 65 than there are under the age of 18. Life expectancy is going up and advances in medical science mean that people with a disability are living longer. This is worth celebrating but it does mean we need to radically change the way care and support is provided and paid for. The current system has its basis in the 1940s and there have been huge social changes in terms of what we value and what we want from public services. People now want more independence, choice and control, and we need to reflect these demands.

As a society we will have to spend more on care and support in the future. One of the most important issues we want your views on is what is fair to ask people to pay for themselves, and how we protect people from having to pay a huge bill if they need long-term residential care.

The process

The Green Paper has been informed by a six-month engagement process, which took place in 2008 in which thousands of people were asked about their views on the challenges that we face for the future and the problems with the current system.

Why this debate matters to you

Everyone will be affected by the proposed changes: stakeholders, people who care for friends and family, people who use the care and support system and all of us who pay for care and support services through taxes.

With your help we can raise awareness of the Green Paper, promote the Big Care Debate and get the views and opinions of as many people as possible.

This is your opportunity to take part and shape the future of the care and support system for all adults in England.

Topic 1 for discussion: The Government's vision for the future

The Government wants to build a National Care Service that is fair, simple and affordable. The Government thinks that in this new system there are six things that you should be able to expect:

- **Prevention services**

You will receive the right support to help you stay independent and well for as long as possible and to stop your care and support needs getting worse.

- **National assessment**

Wherever you live in England, you will have the right to have your care needs assessed in the same way. And you will have a right to have the same proportion of your costs paid for wherever you live in England.

- **A joined-up service**

All the services you need will work together smoothly, particularly when your needs are assessed. You will only have to have one assessment of your needs to access a whole range of care and support services.

- **Information and advice**

If you need care and support, or you are preparing for it, you will find it easy to get information about who can help you, what care and support you can expect, and how quickly you can get it.

- **Personalised care and support**

Your care and support will be designed and delivered around your individual needs. As part of your care and support plan, you will have much greater choice about how and where you receive support, and the possibility of controlling your own budget wherever appropriate.

- **Fair funding**

Everyone who qualifies for care and support from the state will get some help towards meeting the cost of their care and support needs. Your money will be spent wisely to fund a care and support system that is fair and sustainable.

For the consultation questions, and a space to jot down your thoughts, please turn over.

Topic 2 for discussion: Making the vision a reality

The Government thinks that, in order to make the vision of a National Care Service a reality, there are three key changes we will need to make to the care and support system. We need:

- **More joined-up working**

We need services that will keep people independent and well for longer. They should also help people with ongoing care and support needs to stay at home, if this is what they want, and maintain their independence. One way of doing this is through better joined-up working between health, housing and social care services and between the care and benefits systems.

- **A wider range of care and support services**

As people begin to have greater choice over the care and support they receive, they will need to have a range of services to choose from. The Government believes local authorities are best placed to manage this. We need to help local authorities make sure that the services and ways of working in their area support innovative and high-quality care and support.

- **Better quality and innovation**

Everyone who uses care and support services has a right to expect high-quality services and to be treated with respect and dignity. There are many ways of improving quality, but the most vital is through the people who deliver the services. Staff must have the right training and skills to provide the care and support that people want. We also need to make sure that the services that are available are based on the best and most recent information about what works in providing care and support. We think that we should have an independent body to provide advice on what works best in care and support.

For the consultation questions, and a space to jot down your thoughts, please turn over.

Topic 2: Consultation questions:

a) Do you agree?

b) What would this look like in practice?

c) What are the barriers to making this happen?

Topic 3 for discussion: Funding options

We will achieve this vision by making better use of taxpayers' money so funding is focused on people who can benefit from it and need it most. But the money in the system at the moment won't pay for all of everyone's care in the future.

In deciding how to fund care and support, there are some very difficult decisions to make.

The current system

In the current system, people who have the highest needs and lowest means get some help through the social care system, and some people get help through disability benefits. But many people, including some with high needs, get no help at all with paying for care. Twenty per cent of people will need care that costs less than £1,000 – but 20 per cent will need care that costs more than £50,000. And someone who is in a care home for years could have costs of more than £100,000. If someone is in a care home and their house is empty, they are expected to use their savings and the value of their house to pay for care and accommodation, until they have used up almost all their money.

The future funding options

The Government is suggesting three ways in which care and support could be funded in the future.

It is important to note that these options consider only the cost of people's care and support. People entering a care home would also have to pay for their accommodation costs, such as the costs of food and lodging. This is because the state would not pay for people to buy their food or pay their mortgage or rent if they were living at home. Of course, the state would always have a role in supporting people who are in a care home who cannot afford these costs.

- **Partnership**

The responsibility for paying for care would be shared between the Government and the person who has care and support needs. The Government provides between a quarter and a third of the cost of care and support, more for people on a low income. Today's 65-year-olds will need care and support costing on average £30,000.

The Partnership system would work for adults of all ages. Under this system we expect many people born with a care and support need to qualify for free care, as they do under the current system. Those working-age adults who do not qualify for free care (those who are better off) would have the same offer around funding as people over 65.

- Everyone who qualified for care and support would be entitled to have a set proportion – for example, between a quarter and a third – of their basic care and support costs paid for by the state.
- People who were less well off would have more care paid for.
- The least well off people would continue to get all their care free.
- This system would work for people of all ages.

An **advantage** of the Partnership option is that people only have to pay for their own care and support costs, and if they don't develop a care need they don't have to pay anything (beyond the contribution that they have already made through general taxation).

A **disadvantage** is that people who have really high care and support costs and own their own homes or have savings might still have to pay very high contributions.

- **Insurance**

This option is the same as the Partnership option but the Government could help people prepare to meet the costs that they would have to pay for themselves, through an insurance-based approach. As well as providing between a quarter and a third of the cost of care and support, the Government would make it easier for people to take out insurance to cover care and support costs. It is estimated that the cost of insurance could be around £20,000 to £25,000.

The Insurance part of the second option would be likely to be less relevant to people who have been born with a care and support need, since people cannot insure against the risk of something that has already happened. However, many people born with a care and support need are likely to qualify for free care under the Partnership element of the system.

- Like the Partnership model, everyone would be entitled to have a share of their care and support costs met.
- This system would go further to help people cover the additional costs of their care and support through insurance, if they wanted to.
- The state could play different roles to enable this – it could work more closely with the private insurance market or the state could create its own insurance scheme.
- If people decided to pay into the scheme, they would get all their basic care and support free if they needed it.
- People could pay in several different ways.
- This system would work for people over retirement age.

An **advantage** of the Insurance option is that people would have a choice and flexibility over whether they wanted to insure themselves.

A **disadvantage** is that people who chose not to take out insurance would still face the risk of potentially high costs later on in life. If they needed residential care, they would be likely to have to use their savings or their assets to pay for care and support.

- **Comprehensive**

Everyone over retirement age who could afford it would pay into a state insurance scheme, meaning that everyone who needs care and support would receive it free. It is estimated that the cost of being in the Insurance system could be between £17,000 and £20,000.

The Comprehensive system would be for people over retirement age, but we would also look at having a free care and support system for people of working age alongside this.

- Everyone over retirement age would be required to pay into a state insurance scheme if they had the resources to do so.
- Everyone whose needs meant that they qualified for care and support would get all of their basic care and support for free when they needed it.
- It would be possible to vary how much people had to pay according to what they could afford. The size of people's contribution could be set according to what savings or assets they had, so that the system would be more affordable for people who are less well off.
- Alternatively, people could pay a single, set figure, so that they would know how much they would have to save.
- People could pay in several different ways.
- The Government will also look at having a free care system for people of working age alongside this.

An **advantage** of this Comprehensive option is that once people had paid their contribution they would know that they would receive the care and support they needed.

A **disadvantage** of the system would be that everyone would have to pay in, whether or not they actually needed care and support themselves.

Ways to contribute

In the long term, we could have a system that would enable people who are still working to make regular contributions so that they could save up and pay their contributions to the Insurance or Comprehensive system by the time they had retired. In the short term, we could have a menu of different ways in which people could choose to contribute – for example, by a lump sum on retirement, by deferring their state pension, by paying in instalments throughout retirement, by paying out of their estate (defer until death) or a mixture of these options.

Why not a tax-funded system?

The Government has ruled out a system based on tax funding because it would put a large burden of paying for care on people who are working. Given demographic changes, there will be increasing pressure on a shrinking proportion of working-age people. In 2007, the number of people aged over 65 became greater than the number of people under 18 for the first time. Because the majority of people benefiting from a reformed care and support system will be pensioners, it is fairer to think about more targeted ways of bringing in extra funding, rather than placing the burden of the system on people of working age.

A nationally or locally determined funding system?

The Government is also seeking your views on whether the funding system should be determined at a national or local level.

The Government believes that the care and support system should be fair and universal. This means that everyone who needs care and support will receive it, regardless of where they live. But we also need to ensure that the system is flexible enough to respond to local circumstances and encourage innovative approaches. There are two different approaches to how the system could work:

- a part-national, part-local system – local authorities decide how much is to be spent on care and support, or
- a fully national system – government decides how much is to be spent on care and support.

These two approaches have different implications for the way money is raised and distributed around England.

For the consultation questions, and a space to jot down your thoughts, please see opposite.

Feedback form

... help shape the **future of care and support** together

Part 4 Feedback form

Thank you for contributing to the Big Care Debate and responding to the consultation questions in the Green Paper **Shaping the Future of Care Together**.

Please use this form to record your group's conclusions to each of the questions. This form should be used in conjunction with stimulus material, which includes more detail about each of the questions.

Please complete only **one** feedback form for each group debate. Make a note of answers where there was agreement in the group, and where there were differences. Do add pages if you need more space.

This form should also include the names of the participants. **Important: please do not attribute feedback on the form to specific individuals.**

Once completed, please return this document by 13 November 2009:

- **via email to** careandsupport@dh.gsi.gov.uk
- **or by post to** Care and Support Team, Room 149, Richmond House, 79 Whitehall, London SW1A 2NS

Organiser contact details:

Name

Organisation

Address

Email

Telephone

About your debate:

When was the discussion held?

How many people took part?

What groups of people took part (e.g. care workers, disabled people, staff)

Please list the names of people who took part

Confidentiality of information

Please be aware that under the Freedom of Information Act 2000, we may be asked to share the information we receive as part of this consultation. If you would like your response to remain confidential, it would be helpful if you could explain why. If we receive a request to disclose the information, we will take full account of your explanation but we cannot guarantee that confidentiality can be maintained in all circumstances. Your name, address and any other personal data as defined under the Data Protection Act is exempt from disclosure.

Topic 1: The Government’s vision for the future

The Government wants build a National Care Service that is fair, simple and affordable. The Government thinks that in this new system there are six things that you should be able to expect:

- prevention services
- national assessment
- a joined-up service
- information and advice
- personalised care and support
- fair funding

a) Is there anything missing from this approach?

b) How should this work?

© Crown copyright 2009
297552 1p 3k Aug 09 (CWP)
Produced by COI for the Department of Health

If you require further copies of this title visit
www.orderline.dh.gov.uk
and quote 297552 /Running your own Big Care Debate book

Tel: 0300 123 1002
Fax: 01623 724 524
Minicom: 0300 123 1003 (8am to 6pm, Monday to Friday)
www.dh.gov.uk/publications

