

## Paying for elder care

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Many of us think that care costs are all covered by the state, while others worry they will have to sell their homes to pay for what they need. At Bright Care, we are experts in elder care and can provide free help and advice.

### Research care costs

The cost of **care homes** can range from £800 to £2000 per week, depending on quality and location. The cost of **care at home** is usually between £28 and £40 per hour. With care at home, you can tailor the care package to meet your loved one's needs so you only pay for what you need.

### Research financial assistance

Your loved one may be entitled to financial assistance. Most local authorities have Welfare Rights Advisers you can talk to and Citizens Advice can also give you information.

In Scotland personal care (assistance with getting washed and dressed, meal preparation and medication prompting) is free to everyone over 65 who has been assessed by the local authority as requiring it. Nursing care is also free to people of any age who have been assessed by the local authority as requiring it.





### **Talk to family**

The client's wishes should be at the centre of all care arrangements. Make sure a power of attorney is in place, setting out how they wish to be cared for and who will take the responsibility for implementing their wishes.

### **Get specialist advice on paying for care**

A specialist care fees adviser can help compare the options before deciding which product is right. They can give information on care bonds, assets and other insurance products and also explain all the costs and risks involved with each product.

You could also consult with a solicitor specialised in private client law. They will give practical advice on matters such as downsizing to a smaller property, setting aside trust funds for children and grandchildren and inheritance tax planning.

*DISCLAIMER: This information has been produced for guidance only and does not constitute legal advice.*