

Annex 2: Online Consultation

What will care cost YOU?

Overview

The Island's population is aging and the cost of caring for an older society is increasing. We know that people worry about the cost of care. Care will become unaffordable if we don't change how the system works and we need to find a fairer way of paying for it.

This consultation introduces two alternative options of paying for care.

Both options being considered increase Government's contribution towards the cost of care. This would allow those receiving care to pay a lower proportion of their cost of care when they receive it and therefore, would enable them to keep more of their income and savings.

However, if Government pays more, the cost will fall to society so people will pay for it throughout their life instead.

Why your views matter

This consultation gives you the opportunity to say if you think care should be paid for by the people who need it when they need it or if you think that Government should pay more.

The Government is seeking your feedback on which model you think would provide a better way of paying for care in the future.

Watch this video to learn more about the current system and the two potential new options.

[PDF transcript of The Care Conundrum animated video](#) <user_uploads/pdf-transcript-of-the-care-conundrum-animated-video.pdf> .

[Word transcript of The Care Conundrum animated video](#) <user_uploads/word-transcript-of-the-care-conundrum-animated-video.docx> .

Previous consultation about paying for care

Initial work was carried out in 2018. The Government reviewed some of the different ways that other countries pay for care and outlined six possible funding options for residential and nursing care that they thought could work for the island.

Tynwald have narrowed down these options and asked the team to explore two of them in more detail. These are the two options presented for your feedback in this consultation.

Responding to this consultation

You can respond to this consultation online by clicking on the 'Online Survey' link below. Alternatively, a simplified survey is also available for download on the 'Related' section below and the completed survey can be emailed to healthandcaretransformation@gov.im or posted to:

Nursing, Residential and Care Home Consultation Team
Health and Care Transformation Programme
2nd Floor Prospect House,
Prospect Hill,
Douglas,
Isle of Man

Please contact us via email at healthandcaretransformation@gov.im or call us on +44 1624 693859 if you would like a **large print version** of the consultation.

Key points to note before completing the survey

When we use the word 'care' this relates to 'personal care' which is activities such as administering medicine, washing and dressing, if people cannot do this themselves. 'Personal Care' does not include other types of support such as shopping or cleaning.

The costs referenced in the model descriptions do not include the full cost of providing care. They cover the cost to Government of paying towards care home fees and of providing care at home to those on Income Support. They do not include costs such as the hidden costs of being a carer (e.g. increased utility bills, lost income, etc) nor additional costs to Government (e.g. the cost of other benefits for carers or people who need care and the costs to Manx Care of running residential care homes).

What happens next

We will use the feedback we receive in the consultation to inform the proposals for the future model and we will update Tynwald on what you tell us, so that they are aware of your priorities and concerns when they consider the proposed future model.

Depending on the option chosen, the way that care is provided might need to change. We will work with other parts of Government and care providers on this.

If you want to know more

If you would like to learn more or if you have any questions, please email healthandcaretransformation@gov.im

About you

It would be helpful if you could provide some personal information.

We have provided free text boxes throughout the survey to enable you to explain your answers in more detail. As we live on a small island, there is a risk that you may be identifiable if you provide personal information in these free text boxes, despite the survey not requesting you to leave your name. You do not have to complete the free text boxes.

Please read our [Privacy Policy](#) </privacy_policy/> for more details about your rights.

Please tick the boxes below to confirm that you understand and accept the risk to your anonymity if you choose to provide additional information in the free text boxes:

(Required)

Please select all that apply

- I understand and accept that there is a risk to maintaining my anonymity if I choose to add personal information in the free text boxes
- I understand that there is no obligation for me to add information in the free text boxes if I do not feel comfortable doing so

How old are you?

Please select only one item

- Under 16
- 16 to 19
- 20 to 24
- 25 to 29
- 30 to 34
- 35 to 39
- 40 to 44
- 45 to 49
- 50 to 54
- 55 to 59
- 60 to 64
- 65 to 69
- 70 to 74
- 75 to 79
- 80 to 84
- 85+

Into which band does your annual total household income fall, before deductions or stoppages such as tax and Social Insurance contributions?

Include all income from salaries or wages from paid work, income from any state benefits, occupational or state pensions and any other income.

Please select only one item

- Less than £10,000
- £10,000 to £19,000
- £20,000 to £29,999
- £30,000 to £39,999
- £40,000 to £49,000
- £50,000 to £59,000
- £60,000 to £69,999
- £70,000 to £79,999
- £80,000 to £89,000
- £90,000 to £99,999
- £100,000+
- Don't know

Do you own your own home?

Please select only one item

- Yes, without a mortgage/loan
- Yes, with a mortgage/loan
- No, I am a tenant
- No, other (please give details below)

Other:

How long have you lived on the Isle of Man in total?

Please select only one item

- All my life
- For at least 20 years
- 10 or more years, but less than 20 years
- 5 or more years, but less than 10 years
- Less than 5 years

How would you describe your working status?

Please select only one item

- Work for employer full time
- Work for employer part time
- Work for more than one employer part time
- Self-employed, employing others
- Self-employed, not employing others
- Work on a zero hours contract
- Retired
- Unemployed and looking for work
- Unemployed and unable to work
- Other (please specify below)

Other:

Are you responding on behalf of an organisation?

Please select only one item

- Yes
- No

Organisation name

Type of organisation

May we publish your response?

Please read our [Privacy Policy](#) for more details and your rights.

More information

- Publish in full – your organisation name along with full answers **will** be published on the hub
- Publish anonymously – only your responses **will** be published on the hub (your organisation name will **not** be published)
- Do not publish – **nothing will** be published publically on the hub (your response will only be part of a larger summary response document)

(Required)

Please select only one item

- Yes, you can publish my response in full
- Yes, you may publish my response anonymously
- No, please do not publish my response

Current system

In simple terms, if someone needs help to live at home or in a care home and doesn't get income support benefits, they have to pay for their care themselves. The average cost of a care home place is £40,000 to £50,000 per year. There is no limit to the amount that people have to pay for their care. If people have used all their money and have sold any property not lived in by themselves, a partner or dependent, they will become eligible for income support benefits from the Government to help them with the cost of paying for care.

CURRENT SYSTEM

HOW IT WORKS

Unlike the NHS, adult social care isn't free for everyone

The Government pays towards care if you're on income support

Not eligible for funding? You must pay for yourself

ISSUES

Some people only become eligible for support if they move from their own home to a care home

Financial support for care in your own home is only available to people on income support

Limited choice of care home location if Government funded

No limit to how much self-funded people must pay. You can spend all your savings

COSTS

The majority of care costs (~84%) are paid by individuals, not by the Government

Category	Spend by Government (%)	Spend by Individual (%)
CURRENT SYSTEM	~16	~84

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Do you have personal experience of you or a family member being cared for at home, in a Residential Home or a Nursing Home?

Please select only one item

- Yes
- No

Your personal experience with care at home, in a Residential Home or a Nursing Home

What type of care was or is it?

Please select only one item

- Residential care home
- Nursing care home
- Care in own home

How was or is the care paid for?

Please select only one item

- 100% paid for by the Government
- 100% paid for by the person needing care and/or their family
- Part Government, Part person needing care and/or their family

Do you think the way that the care received is/was paid for is/was a fair and reasonable balance between your family's financial contribution and that of the Government?

Please select only one item

- Yes
- No
- Don't know

Do you have another experience with care at home, in a Residential Home or a Nursing Home that you would like to share with us?

Please select only one item

- Yes
- No

Your second personal experience with care at home, in a Residential Home or a Nursing Home

What type of care was or is it?

Please select only one item

- Residential care home
- Nursing care home
- Care in own home

How was or is the care paid for?

Please select only one item

- 100% paid for by the Government
- 100% paid for by the person needing care and/or their family
- Part Government, Part person needing care and/or their family

Do you think the way that the care received is/was paid for is/was a fair and reasonable balance between your family's financial contribution and that of the Government?

Please select only one item

- Yes
- No
- Don't know

Free personal care model

The Government has been told that the way it supports people financially isn't fair and that people worry about the cost of care and having to sell their house to pay for care when they are older. So, the Government is thinking about two new ways to help older people paying for their care. These new ways could provide more financial support than what's available now.

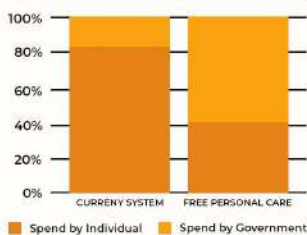
In the free personal care model, **personal** care is provided to people who need it for free at the point of use (i.e. when they need care), regardless of how much money they have. This care can happen at home or in a care home. It would include tasks of a personal nature like help with hygiene, medication, feeding, bathing, and dressing. This would be like an NHS system for personal care where care is provided for free at the point of use based on a person's need, not their means. It is mainly paid for by the Government.

Under this model, services like housework, laundry, shopping, and activities outside of the home, such as going to day care centres, are not considered personal care. As a result, these services are not provided for free – there would be a fee for using them.



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Spend on Fees - Government vs Individual



Government's contribution towards people's care costs will significantly increase to **58%**

Do you think that free personal care should be provided to all, regardless of the level of their income or assets?

Please select only one item

- Strongly agree
- Agree
- Disagree
- Strongly disagree
- Don't know

Please add any additional comments below:

Do you think that financial support should also be provided towards other types of care and support services, such as housework, laundry, shopping, and activities outside of the home?

Please select only one item

- Strongly agree
- Agree
- Disagree
- Strongly disagree
- Don't know

Please add any additional comments below:

Mixed model

In the mixed model, financial assistance for care is available to everyone, but those with more money will need to cover their own care expenses for a specific period. This model focuses more on offering financial support to those with lower incomes, while individuals with higher incomes have to contribute more towards their care costs.

In this model if someone's assets (like savings, investments, and property excluding the property that the person occupies as their home) are above a certain limit called the 'threshold', they have to pay for their care on their own before they qualify for government assistance. Those with assets below the threshold can access assistance right away.

This model also includes a lifetime cap on how much individuals must pay for their care expenses. Think of it as a waiting period – for instance, you might have to cover your care costs for a set number of years before becoming eligible for government support. Alternatively, it can be a specific financial amount. For instance, in Jersey, you have to pay around £67,000 of your care expenses before you can claim benefits. In England, they proposed a lifetime cap of £86,000 but haven't implemented it yet. Currently, on the Isle of Man, there is no limit on how much someone can be charged for care over their lifetime, and the average cost of a care home is estimated to be between £40,000 and £50,000 per year.

MIXED MODEL

HOW IT WORKS

Everyone gets financial support but some people must fund it themselves for a while first



Who gets support from Day 1 depends on your level of savings, income and other assets

Below an agreed level (or 'threshold'), Government pays from Day 1. Above it, you pay until you have paid a specified amount. Depending on your care costs, this could be for 1 to 3 years. After that, the Government will pay



How much you pay is limited at a specified amount (a 'lifetime cap'). This means you can protect some of your savings for other things

WHAT'S INCLUDED?

Care costs are covered for everyone with personal care needs (when support starts depends on your assets)

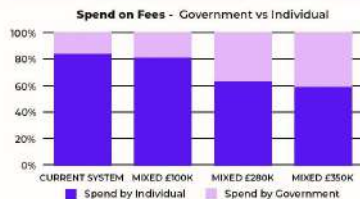
WHAT'S NOT COVERED?

You must pay for housing and daily living costs unless eligible for means-tested support



IMPACT ON COSTS

How much it costs you varies depending on where the threshold & lifetime cap are set



How acceptable or unacceptable is the mixed model as an option for changing the funding of long term care?

Please select only one item

- Highly acceptable
- Acceptable
- Unacceptable
- Highly unacceptable
- Don't know

Please add any additional comments below:

Do you think that someone with income and assets above a certain level (a threshold) should have to use this money to pay for at least some of their own care costs?

Please select only one item

- Strongly agree
- Agree
- Disagree
- Strongly disagree
- Don't know

Please add any additional comments below:

How acceptable or unacceptable are the following options for the threshold above which people would be responsible for the full costs of their own long-term care for a period of time?

These example options are unlikely to be the final threshold within the mixed model but have been selected to help understand the public's opinion on a range of thresholds.

	Highly acceptable	Acceptable	Unacceptable	Highly unacceptable	Don't know
Option 1 – £100,000 <i>Please select only one item</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Option 2 – £280,000 <i>Please select only one item</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Option 3 – £350,000 <i>Please select only one item</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Do you think that there should be a limit to the amount that a person should pay towards their care costs at the point of use over their lifetime (a cap)?

Please select only one item

- Strongly agree
- Agree
- Disagree
- Strongly disagree
- Don't know

Please add any additional comments below:

Means-tested financial support and eligibility criteria

Whichever system is chosen, it is likely that everyone will need to make some payment towards their own costs at the time of needing long-term care (for example, to cover non-personal care costs or the cost of bed and board in a care home).

People who cannot afford to make this payment will receive means-tested financial support. This will be all or part of the full cost according to whether they can afford to contribute anything. How much they do/do not contribute will be based on their income and assets (savings, investments, property, etc). They will be expected to use any regular income (pensions, etc) to contribute towards the payments.

If a new system is introduced, it could be available only to people who have lived on the Isle of Man and paid into it for a certain time. This could be at any time in the past, or just before the person needed care.

Should people that move permanently into a care home and need means-tested support towards the cost of their bed and board in that care home have to use some of the value of their old home to pay for those costs, unless their partner or dependent still lives there?

Please select only one item

- Strongly agree
- Agree
- Disagree
- Strongly disagree
- Don't know

Please add any additional comments below:

How acceptable or unacceptable are these ways of getting the money from a property you own and used to live in as your home to pay for your costs?

	Highly acceptable	Acceptable	Unacceptable	Highly unacceptable	Don't know
Selling the property at the time that care is needed (as long as it is not still lived in by a partner or dependent) <i>Please select only one item</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Having a Government provided loan against some or all of the value of the property, to be paid back on the death of the owner <i>Please select only one item</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Having a private loan against some or all of the value of the property, to be paid back on the death of the owner (equity release) <i>Please select only one item</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please add any additional comments below:

Do you think the new system should only be for people who've been living on the Isle of Man and paid into it?

Please select only one item

- Strongly agree
- Agree
- Disagree
- Strongly disagree
- Don't know

Please add any additional comments below:

Length of residency in the Isle of Man

How long do you think someone should have lived on the Island and paid contributions towards the system for?

Please select only one item

- At least 1 year
- At least 3 years
- At least 5 years
- At least 10 years
- Other (please state below)

Other:

Raising the money to meet the increasing cost of long-term care

Whichever system is chosen, the Government will need to raise more money to meet the increasing cost of long-term care in the future as the number of older people increases. It is the responsibility of the Treasury to consider and determine how this money will be raised.

Government currently generates income from different areas like income tax, national insurance contributions (payments made by individuals and employers that are ring-fenced to pay for the state pension and certain other state benefits), taxes on goods and services (like VAT), and by charging for services.

How do you think Government should raise extra income to fund the increased costs?

Would you be prepared to pay more to Government to help provide the model you prefer?

Please select only one item

- Yes
- No
- Don't know

Please add any additional comments below:

Who should the new model apply to?

If a new model is introduced, there will need to be rules as to who is eligible to claim the free care/benefits offered by the Government. Care is required by people in old age and also by people with physical disabilities, learning disabilities and mental health needs. These individuals may be of any age.

The work is currently focussed on developing a model that will be suitable for older people. However, in future thought will have to be given to paying for care for everyone with long term care needs.

What are your thoughts about expanding these models to cover paying for care for anyone that has a need for assistance with personal care?

Choosing a model

After considering all of the questions, which of the models would you choose for funding care in the future?

Please select only one item

- Free personal care
- Mixed model
- Neither - continue with the current system

If you would like to comment further on any aspect of the long-term care funding, please do so below: