

What will care cost YOU?

There are many issues with how care for the elderly is provided and paid for; not just on the Island but across the world. There is lots of work going on in the Government to try to improve this. This survey has been developed by the Health and Care Transformation Team and is particularly focussed on how care should be paid for.

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 £40k-£50k 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.

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 considering two new ways to help older people paying for their care. These new ways could provide more financial support than what's available now.

The two new models are:

Free personal care

This would be like an NHS system for personal care, which means that if you need help with things like hygiene, medication, eating, bathing, or dressing, you can get it for free at the point of use.

However, the cost of someone's accommodation (whether that is their own home, a rented house or a care home), daily living expenses and any additional help around the home like housework, laundry, or shopping, would have to be paid for by them. For people that struggle to meet these costs on their income, the Government would check their financial situation (means testing) to see if they qualify for extra support with those costs.

Mixed model

Financial help for care is there for everyone who needs it, but those who have more money will have to pay for their own care for a certain time. The amount anyone pays is capped, and people can keep more of their assets like savings, investments,

and property compared to the current system. People with fewer means get financial support right away.

The Government is still figuring out a potential limit (threshold) for this mixed model. This limit would be the maximum amount of assets (like savings, investments, and property) someone can have before they have to cover their care costs entirely without help for a period of time. If the threshold is higher, people will be able to keep more of their assets. At the highest levels people may be able to keep their family home, even if they were not living it in, to pass on as inheritance, however, this would mean that Government has to contribute more.

Possible Impact of Your Decision

It is important to be aware that the decision you make regarding whether to choose Free Personal Care or the Mixed Model (and the decision regarding how much of someone's assets to protect in the Mixed Model) may impact you, and all of us, in other ways, such as paying more in personal contributions to the Government.

If the Government has to contribute more for higher thresholds in the Mixed Model or to raise additional funds to pay for Free Personal Care, it will have to find a way to raise additional funds. Government cannot provide increased support without raising or redirecting money to pay for this.

This may be done by stopping some of the public services currently provided or by raising additional income. It is the responsibility of the Treasury to consider whether the Government should raise additional money to pay for this and determine how and from whom 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.

We are interested in your views but none of the questions are mandatory. When completing the questions, please avoid including information that could identify you.

Q1. Which do you think is the best system for the island?

- Stay with the current system
- Free personal care
- Mixed model

Please explain why:

Q2. If you like the **mixed model, which of these thresholds do you think is best? In other words, how much do you think a person needing care should be able to keep of their own assets (e.g. this could include their home, savings, or investments) before Government pays towards the cost of their care?**

- £100,000
- £280,000
- £350,000
- Other amount (note amount in comments box)

Please explain why:

Q3. If the Government needs to raise money to pay for the system you prefer, would you be prepared to pay more to Government?

- Yes
- No

Please explain why:

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

Q4. Do you agree or disagree that the system should only be available to people who have been living on the Isle of Man and paid contributions towards the system (at any time before the need care).

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

Please explain why:

Q5. If you agree or strongly agree that people should have lived on the Island and paid contributions towards the system before being eligible to claim the benefits, how long do you think someone should have lived on the Island and paid contributions towards the system for (this does not have to be consecutively)?

- At least 1 year
- At least 3 years
- At least 5 years
- At least 10 years
- Other

Personal information.

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

Q6. How old are you?

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

Q7. Household income question

Into which band does your total annual 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).

- 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+
- I don't know

Q8. Do you own your own home?

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

Q9. How long have you lived on the Isle of Man in total (this does not have to be consecutively)?

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

Q10. How would you describe your working status?

- 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

Privacy Notice

This Privacy Notice has been created in relation to information being supplied to the Health and Care Transformation Programme, Cabinet Office on this survey. This notice is in addition to the existing Cabinet Office Privacy Notice, which can be found online (<https://www.gov.im/co-privacy>).

Your personal information

The Health and Care Transformation Programme, Cabinet Office collects and processes your personal information as supplied on the survey above.

How we will use the information we collect about you

Isle of Man Government is committed to protecting the personal information you provide.

The Health and Care Transformation Programme, Cabinet Office will use your personal information to help develop proposed models for paying for care in the future and to understand how it may impact upon people of different ages and with different incomes.

How we will shared the information we collect about you

On occasion, personal data may be shared with a third party who has been appointed to support the consultation process. This will be done in line with an appropriate data sharing or processing agreement which requires the information to be kept secure and confidential.

Protecting your information

The Health and Care Transformation Programme will:

- Keep your information safe and secure in compliance with Cabinet Office's information security policy.
- Only use and disclose your information as detailed above, where necessary.
- Retain the information for no longer than is necessary and your information will be permanently deleted once the project is complete.