The Bucks Model

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Self funders – the challenge

- Demography at 4% per annum, and floor authority finances.
- Buckinghamshire has one of the highest levels of home ownership for people 65+.
- Self funders make up approx 40% of the residential and nursing care market.
- The impact of reduced asset self funders exacerbated by the drop in housing market.

Self funders - research

- Commissioned work with Oxford Brookes (Institute of Public Care Oxford and Bath) to investigate impact of self funders.
- Survey showed 15% of self funder would become BCC funding responsibility.
- Only 33% of self funders had any contact with Council prior to admission.
- Self funders access long term care 23% sooner than LA funded clients (same attrition rate?).

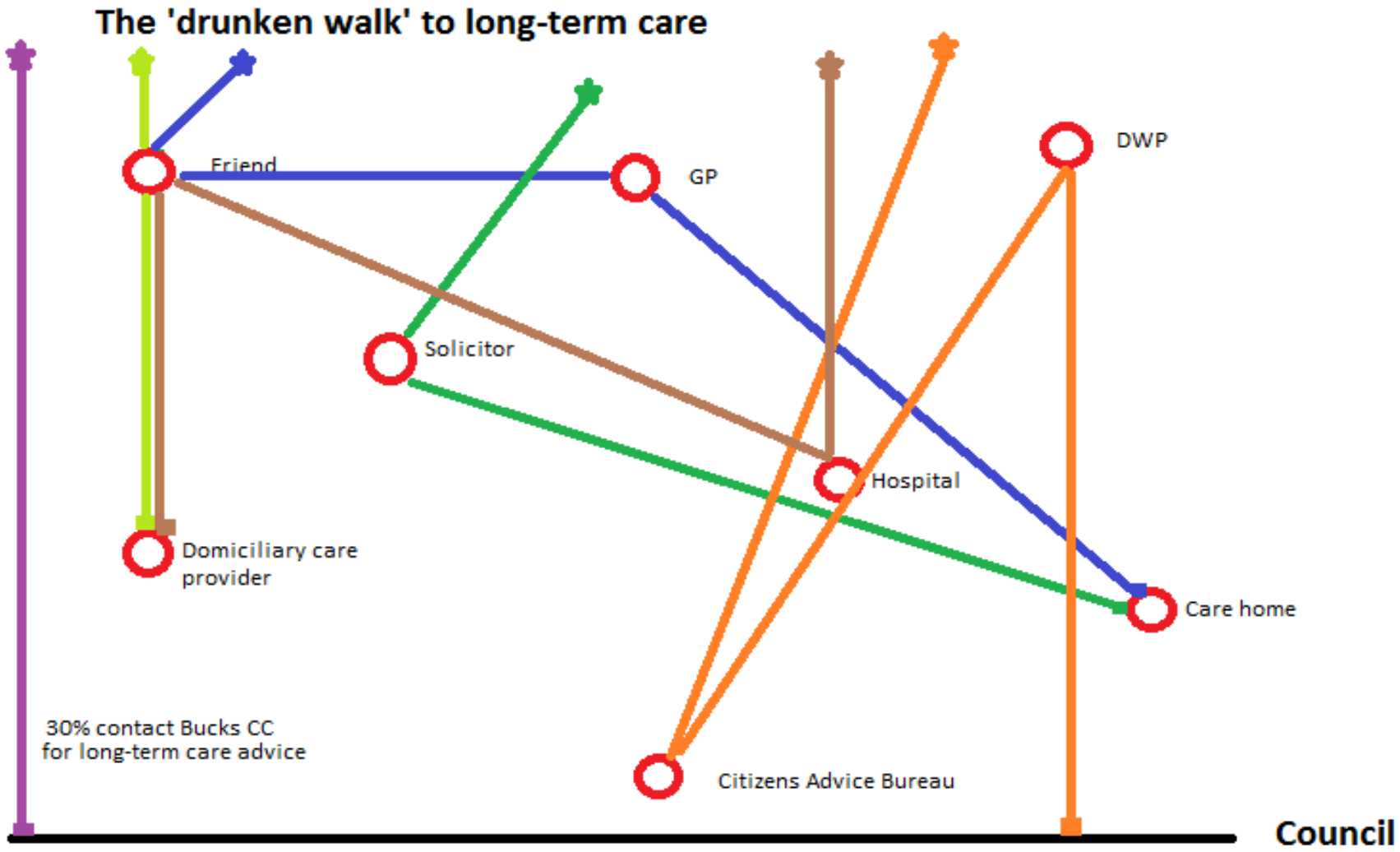
Self funders – as a Local Authority problem

- Laing and Buisson state over 30% of self funder visit only one home prior to admission.
- L & B state that around 50% of people access long-term care direct from an acute setting.
- BCC estimate the annual cost of reduced asset self funders at between £2-4m per annum.
- When self funder contacted the Council about funding there own care – we sent a leaflet!

Self funders – a new paradigm

- BCC implemented In Touch which ‘pushes’ information to over 5, 000 local people per annum.
- This costs BCC £200k per annum - £100m for the other 5,000 supported traditionally.
- This information shortens the ‘random walk’ taken by people to access support.
- A shift in how information is viewed by the Council as the holder of ‘market data’.

Buckinghamshire County Council



Self funders – a solution

- Aim to reduce the impact of reduced asset self funders on the Council.
- Increase individuals awareness of services and options available to them.
- Exert influence on the decision making of the uncontrolled self funders market.
- Makes use of the Council high trust rating.

Self funders – actions

- Extending existing placements viability:
  - Increased benefit uptake of self funders in long-term care in partnership with DWP.
  - Over 100 new Attendance Allowance benefits granted.
  - Expect this to extend self funding viability of placements by up to 10%.

Self funders – actions

- Influencing decisions:
  - Deferred payments and 12 week disregard set at rate which Council can purchase services.
  - Cabinet decision to move individuals in placements above the level at which assessed eligible needs can be met.
  - Information to be provided to all self funders about Council position at admission. In agreement with local home providers.

Self funders – the numbers

- BCC estimate that have around 100 - 150 reduced asset self funders.
- Costs vary but assume net is £15,000.
- Life expectancy is thought to be between 12 and 18 months.
- Therefore estimate approximately 50 new reduced asset self funders a year.
- With approx 350 new self funders accessing long-term care each year.

Self funders – the numbers

- The sale of annuities guarantees cost of meeting care needs for life.

Annuities sold	10	50	100	150
15% become Council funded.	= 1.5	= 7.5	= 15	= 22.5
Council saving (£15,000 net annual cost)	£22,500	£112,500	£225,000	£337,500

Self funders – business case

- Higher levels of benefits, financial advice and non residential options will impact on BCC spend.
- BCC costs is 1 x range 4 FTE = £40,000, plus management and advertising total of £70,000.
- To meet this would need 31 annuities to be sold. In three months 60 people accessed advice using industry figures of 25% will break even within six months - without our leaflets being in place.

Self funders – actions and results to date

- Improved financial advice:
  - Member of staff within In Touch specifically to give benefits and options advice.
  - Work with three preferred specialist financial advisers. Self funder is sent contact details to ensure that BCC not involved in decision.
  - In seven months 216 individuals signposted to financial advisers.
  - Two immediate needs annuities and one bridging loan purchased. One other about to sign up.