



**Isle of Man**  
Government

*Reiltys Ellan Vannin*

Welcome to the

# Isle of Man Government Conference

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➤ Building a better future together





# Health and Care Transformation Programme

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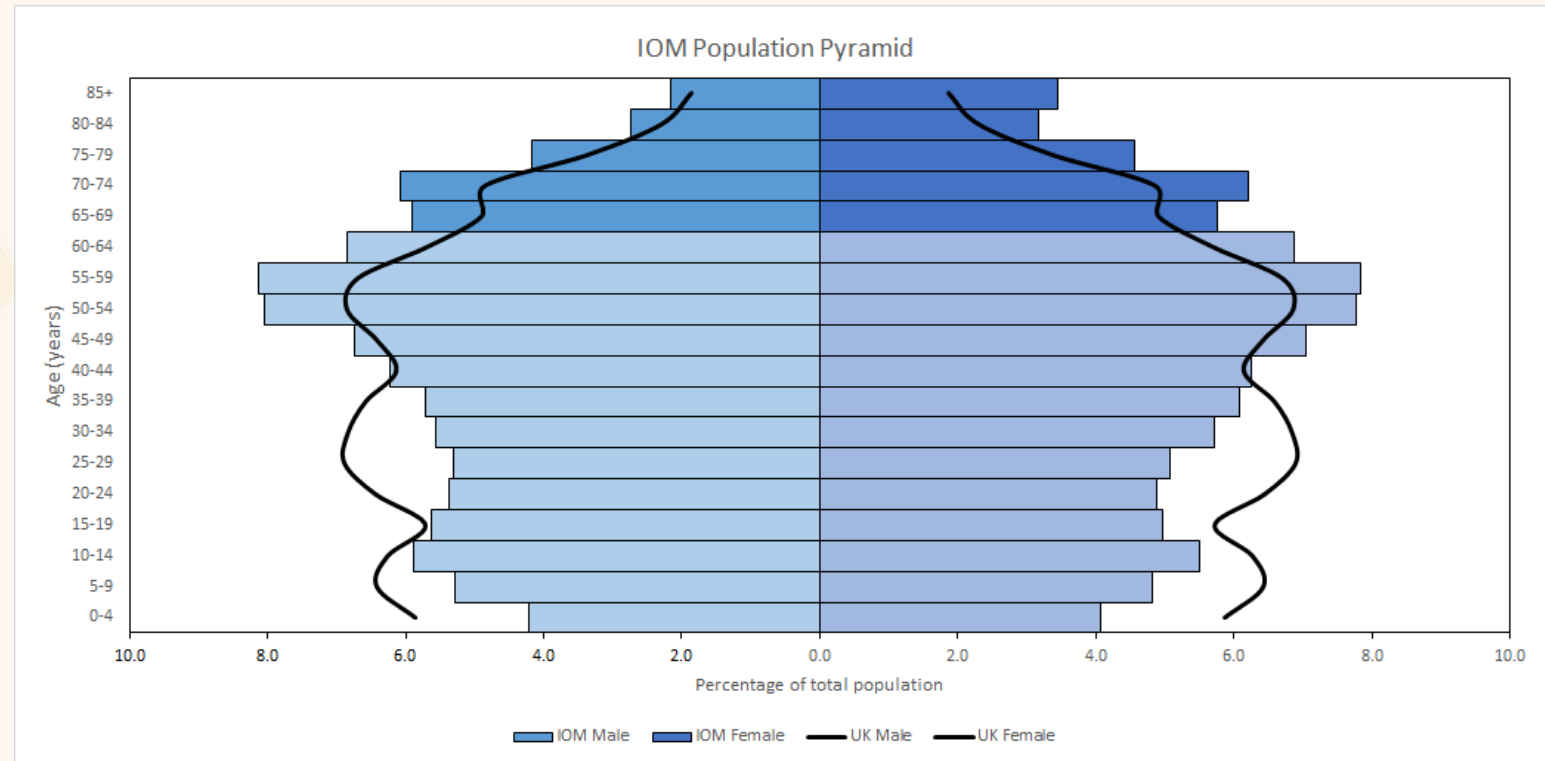
- Nursing, Residential and Home Care Project presentation and Q&A



# Background

**The Isle of Man's ageing population is growing and will continue to do so over the next 15-20 years**

- Leads to increased demand and cost of providing long term care





# Nursing, Residential and Home Care Project

## How should the Island pay for the long term care needs of the population?

- Long term care includes care in a care home (residential or nursing home) or receiving care in your own home if you need help with activities that are a normal part of daily living
- Government is looking at 2 different models that will be developed in detail





# Current position

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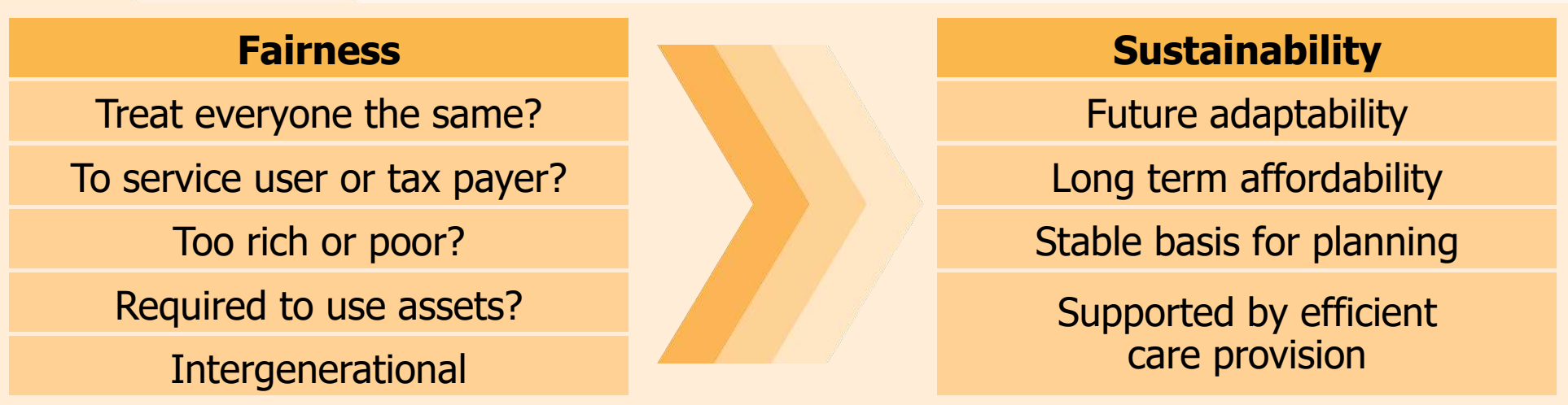
- Majority of the cost is paid for by individuals and their families at the time that a family member needs care
- Only people who are eligible for income support get state support towards their costs
- For care provided at home, there is a 'cliff edge' created by the current system
  - Those that are eligible for income support get their care provided for free
  - Everyone else gets no help with the cost of care at home





# Objective and principles for the change

**Objective:** Achieve a **fair** and **sustainable** system for paying for care



## Principles:

- Increased asset protection for the individual receiving care
- Government (wider society) will bear an increased cost





# Preferred models

## Free personal care:

- **Personal** care is provided to people at no charge at the point of use, regardless of their income/assets or care setting.
- NHS type model

## Mixed model:

- Bespoke model focussed on providing more financial support for everyone's care needs, although people with more means are required to pay towards their care before they become eligible for support.
- Designed to protect more of people's assets.

**Both models** require people to meet their own accommodation and living costs, with means tested support available to those who cannot afford those costs





# Free personal care

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## Summary

- Free **personal care** is provided at the point of use regardless of a person's level of income or assets
- Includes tasks of a personal nature (relating to hygiene, medication, feeding, bathing, dressing)
- Other care (e.g. shopping/cleaning), accommodation and daily living costs are paid for by the individual but support is available on a means tested basis through income support benefits







# Mixed model

## Summary

- Introduce a new benefit that covers care costs for everyone that needs help with personal care
- There is a waiting period for those with assets above a certain level (i.e. a 'capital threshold'). The period is dependent on a max. amount (i.e. a 'cap') that a person has to pay towards care costs
- Means tested support is available from day one for those with funds under a defined capital threshold
- Accommodation and daily living costs are paid for by the individual but support is available on a means tested basis





# Mixed model

## Summary

**Do you own assets over *£threshold amount* \*?**

**No**

You will get some help towards your care and support costs straight away

**Yes**

You will need to meet your own care and support costs for a period (between 1 – 3 years) and then you will get some help towards them.

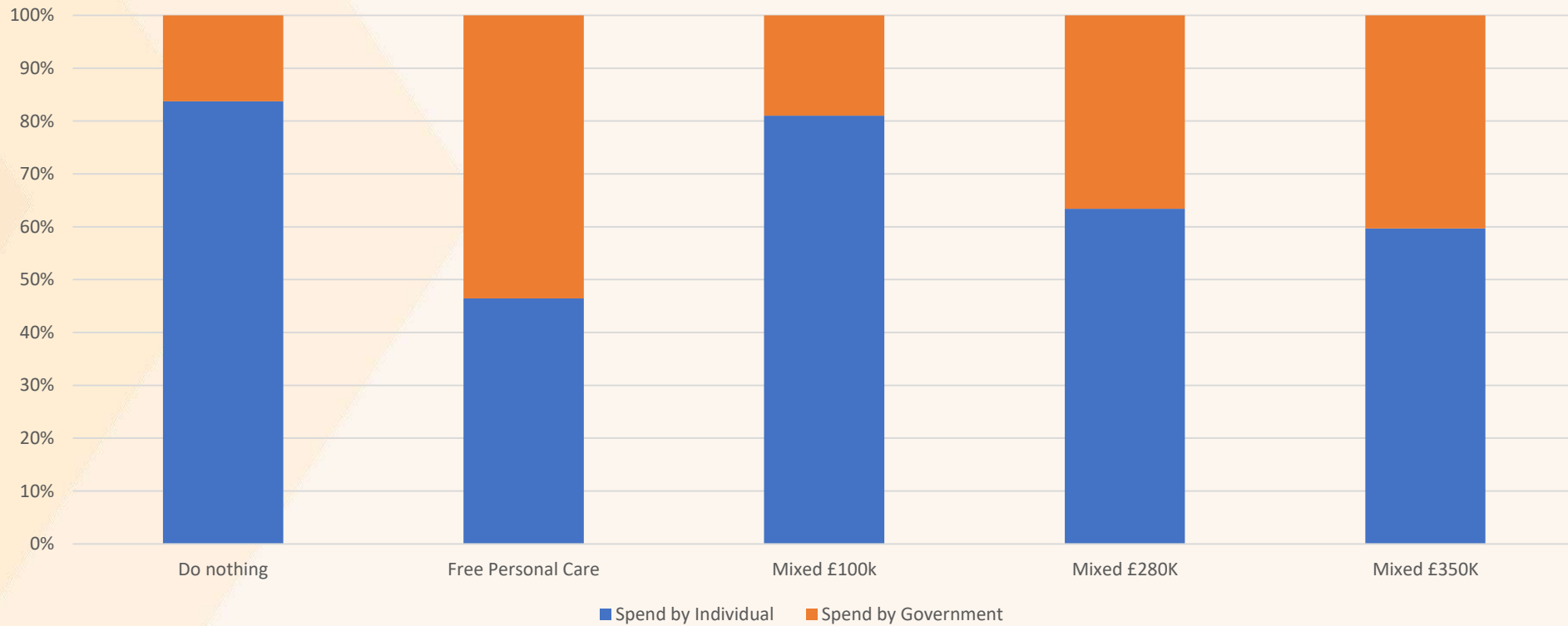
*\* The actual threshold will be determined following public engagement – a suggested range will be tested as part of the engagement*





# Comparative cost split

Spend on Fees - Government vs Individuals





# Engagement plans

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## Aims:

- To **educate** people on the current system for funding of nursing, residential and home care, including issues with equity and financial sustainability
- To **explain** the potential future options and their impact
- To **listen** to positive and negative feedback, ideas and concerns on the proposed models and how to pay for them





# Coming soon...

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- Consult.gov.im – detailed paper and online survey
- Public information sessions and Q&A at a range of sites across the island including a wide range of locations, day and time options to ensure access to all
- Venues likely to include: Care Homes, Town Halls, Libraries, Wellbeing hubs and more
- Additional feedback opportunities (e.g. hard copy short questionnaire/suggestion boxes) at key health and community sites
- Look out for updates on social media and our website





# Questions



<https://www.gov.im/about-the-government/departments/cabinet-office/health-care-transformation/>

**Thank you** for your support  
in making this a success





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