

# MS Essentials

For people living with MS

This publication is available in large print  
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## Residential care and your options

Are you thinking about moving to a care home? Perhaps you are just exploring your options for the future. This booklet aims to explain the process of finding the right care home for you.

Remember, in most cases, you don't have to move into residential care if you don't want to.

Social care services are changing rapidly, with schemes offering people more of a say in how they arrange support. What's available will depend on where you live, so it is a good idea to check with your local authority to see what support they offer.

If your needs are mainly of a medical nature (rather than personal or social), the NHS may pay for your care. This booklet also looks at when this could happen and what this means for you.

This can be an emotional decision to make, so if you wish to talk to someone about how this is going to affect you or your family, please call our Helpline on 0808 800 8000.

**i** Where you see this symbol, turn to pages 16–22 for contact details.

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Please note: what is known as social care services in England and Wales is called social work services in Scotland, and health and social care department in Northern Ireland. For ease of reading, we use the term social care services throughout to cover all the national variations.

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# Do I have to move into a care home?

Unless you need substantial medical care that can only be provided in a care home setting, you probably don't have to. Even then, there are other options to explore before taking that step. Social care services are changing rapidly, so you have more of a say in how and where your support is provided.

It is possible that, with the right package of care, you may be able to stay living in your own home.

The range of options available, including direct payments, personal budgets (available in England only) and self-directed support, now mean you have more choice about the care you receive, and where you receive it.

Local and health authorities are often reluctant to fund care packages at home if the cost of providing for your needs can be met more cheaply in residential care. But the cost of care should not be a factor in where your needs are met. You have the right to ask for your needs to be met at home, if this is what you prefer.

If you disagree with a decision, you have the right to challenge it. See page 8 for more information.

## **How do I know if I need residential care?**

Moving into residential care is your choice. Different people may try to advise you one way or the other but, ultimately, the decision is yours to make.

If you can't manage at home because for example, your support needs have increased, you may decide that it is what you want. But you should remember that it isn't the only option available to you.

Asking your local authority or council for an assessment of your needs will help you identify what support you need and whether that support can be given at home, with the right care package, or whether residential care is the best option.

For more information on the assessment, see our booklet, *Getting the best from social care services*. If you live in Scotland or Wales, there are country-specific versions of this booklet: *Getting the best from social work in Scotland* and *Getting the best from social care services in Wales*.

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## Finding the right care home

If you decide to move to a care home, you will need to find one that meets your assessed needs.

### **What am I looking for in a care home?**

If you've never thought about residential care before, it may be difficult to know what to look for, or how you will know if a home is right for you.

You may have many questions, such as:

- How do I know what a home is really like?
- How can I find out if the care provided is of a high standard?

Your social worker or care manager should have information on local care homes, but you might want to do some of your own research too.

Things you may want to consider include:

- the location of the home
- whether there are other people with MS in the home
- how much experience the staff have of caring for someone with MS

You might want to find out how involved the residents are in the home. For example, do they have a say in the management of the home? Are they involved in staff recruitment? Do they make their own decisions about activities and outings?

There is a checklist in the centre of this booklet to help you consider what you may want to know about a home before making a decision.

### **Types of care home**

There are different types of care home, depending on what you need.

#### **Care homes without nursing**

Care homes can provide basic (or personal) care, such as help with washing and dressing. Most residents are reasonably mobile and do not need constant care. It means you will have more freedom and independence, but you will not get 24-hour nursing assistance. Any nursing care that is needed will be provided by a community nurse.

## Care homes with nursing

On top of the basic care that a care home can provide, nursing homes also give 24-hour medical assistance. So if you need constant or frequent medical attention, this may be a better option for you.

Residents in nursing homes tend to need a lot more attention and may not be very mobile or independent.

## Combined care homes

Some care homes offer both nursing and non-nursing care. So even if you don't need nursing care at the moment, it may be worth thinking about whether you may do in the future.

If you choose a home that can provide both types of care, you might avoid moving again later, if you need nursing care in the future. However, it could work out more expensive. If the local authority is paying all or part of your fees, they would not usually pay for extra services that you don't need.

## Age groups

Many care homes are registered to provide care for people in two age groups, 18 to 65, and 65 or over. If you have been living in a home for younger people you would normally be allowed to stay there after you turn 65, provided the home is still able to meet your care needs.

If you are under 65 and are concerned that you may have to move when you get older, it would be worth asking about this when you are looking at care homes.

There aren't many care homes that cater for the needs of younger disabled people, and few of those are able to meet the specialist care needs of someone with MS.

Leonard Cheshire Disability is a large organisation that focuses on the needs of younger disabled people. In many of their homes, there is a high proportion of residents with MS. [!\[\]\(dd161862f9164df98f62b726e9846241\_img.jpg\)](#)

## Care home inspections

All care homes are inspected regularly by the health and social care services regulators, and a public report is compiled based on the findings of the inspection. These reports are very useful for finding out what a home is like, and what standard of care it provides.

There are different regulators for each nation of the UK, and you can contact them or visit their websites for copies of inspection reports. [!\[\]\(626ce8ac21792b9405bfddfea8e0c96a\_img.jpg\)](#)

### **How to find care homes**

- Search online – a number of useful directories are listed at the back of this booklet.
- Ask your local library for directories of care homes.
- Contact the health and social care services regulator for your country.
- Contact your local authority for a list of residential or nursing homes or to ask them if they can signpost you to an independent organisation to give you advice.
- ‘Find me good care’ is a website from the Social Care Institute of Excellence to help people find information about care and support services in their area.

### **Gather some details**

Once you’ve found a few possible care homes, ask them to send you some more information. It can be useful at this early stage to check whether they provide the care and type of service you are looking for and, of course, if they have a vacancy.

Every home will have a service user guide, which will include all the services and facilities available and how much they cost. It is important to check the cost of ‘extras’, such as trips out, so that you can take account of this in your budgeting.

Often the guide will include comments from residents about what they think of the home. The guide should also include a copy of the most recent registration and inspection report.

### **Visiting care homes you like**

Before making a decision about which care home to move to, visiting a care home can give you the opportunity to look at what they offer, and talk with care staff, managers and residents. Many homes will let you have a meal there, or possibly stay overnight in order to get a feel for the home.

You can visit homes more than once, if this helps you to make a decision.

If you can’t visit the homes yourself, you could ask someone you trust and who knows what your needs are to do this for you.

You might find it helpful to take a list of questions to ask about the home. The checklist in the centre of this booklet covers many of the things you might want to ask – but you might have other questions too.

## **Can the home meet your needs?**

As well as you deciding if you would like to live there, the home will need to decide whether they can provide the care you need. They will need to carry out an assessment of your needs, but this can take place in your own home.

It might feel like you are having endless assessments. But each one should help you get the right care and the right home. And remember that you, too, are making assessments about the home and whether it will suit you.

Before you visit, identify all of the personal, practical and nursing assistance you are going to need. Ask the home how it will meet those needs. Collect as much information as possible about a potential home before making a decision.

## **Your right to choose**

You do have some choice as to which care home you live in. If you are paying all your own care home fees, the choice of which home to move to is up to you, although the care home will still have to decide if it can offer you a place.

However, if you choose a care home that is partly or fully funded by the local authority, the home must meet the council's terms and conditions and the cost must be acceptable too.

If the home costs more than the local authority is willing to pay, it could still be an option for you (see page 10).

Some local authorities have a list of preferred providers. But if you want to choose a home that is not on their list, you may still be able to live there as long as it is suitable for your needs, it has a place for you and the cost is acceptable too.

## **Expressing your wishes**

Some people who become severely affected by MS have trouble expressing their wishes. This may be because speech difficulties, fatigue or memory problems have become a barrier to communication. Although this may not affect you, it is worth thinking about it in case it becomes an issue later on.

If you become unable to express your own wishes about the care you receive, the local authority should take into account the views expressed by your family, carers and close relatives.

If you have made a Lasting Power of Attorney (or Welfare Power of Attorney in Scotland) then the appointed person would make the decisions if you lack mental capacity.

For more on Powers of Attorney, see our booklet *Support and planning ahead – for people severely affected by MS*.

Alternatively, contact the Office of the Public Guardian for your nation. 

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## Paying for your care home

Most people will be expected to pay at least part of the costs of their care home. Care homes are expensive, with many costing hundreds of pounds a week.

If you need to move to a care home, you will also be given a financial assessment to work out how much of the costs you need to pay yourself, and what your local authority will pay to make up the difference.

If you decide not to have an assessment by your local authority, or if the assessment shows that you are not eligible for any financial help from the local authority, you are classed as a 'self funder'. This means you will be expected to pay the full costs of your care home.

If you need nursing care, this is treated separately from the rest of your care home costs. The NHS may pay toward your assessed nursing needs (see below).

### **Paying for nursing care**

If your assessment shows that you need nursing care provided in a care home, you could be offered one of the following options:

#### **NHS continuing healthcare**

Continuing healthcare (sometimes known as fully funded NHS care) is care outside of hospital that is arranged and funded by the NHS. It is only available to people who have a complex medical condition and need a high level of care, which is primarily health care (rather than social care).

It can provide funding and services at home to help with personal care, such as dressing and bathing, or it can pay for you to live in a care home with nursing.

The rules on eligibility are quite complicated and change regularly. It is awarded to people who have 'complex ongoing healthcare needs', rather than social or personal needs. So it is worth seeking advice about your own situation.

In England, Wales and Scotland, applying for continuing healthcare involves a two-stage assessment process. In Northern Ireland, it will be part of your overall care assessment. The criteria for receiving continuing healthcare differ between the nations.

If you are eligible for continuing healthcare, the NHS will fund your accommodation and health care costs.

For full details about continuing healthcare, including how to apply, visit [www.nhs.uk](http://www.nhs.uk) and search for 'continuing healthcare'.

## **NHS-funded nursing care**


If you do not qualify for continuing healthcare, but your assessment has shown that you do need nursing care provided in a home, you can be assessed for NHS-funded nursing care instead. This is known as the Registered Nursing Care Contribution (RNCC). It means the NHS will pay for the nursing part of your care home fees.

## **Challenging a decision**

If you disagree with any decision made by your local authority relating to your care, you have the right to challenge it. For example, if you feel you should be eligible for nursing care and you have been refused, you can challenge this decision.

To do this, you need to refer to your local authority's social care complaints procedure.

Whatever your situation, it is important to know your rights. Citizens Advice can help you make a complaint.

If you are still unhappy with the decision, you can contact the relevant ombudsman in your nation. You can contact them for advice at any time during your challenge, but you usually need to go through the local authority's complaints procedure before they can act on your behalf. 

## **How much will I need to pay toward my care home?**

How much you will pay depends on how much income (money coming in) and capital (savings, investments or property) you have.

### **Temporary residential care**

There are different rules if you are a temporary resident in a home. 'Temporary residential care' covers up to 52 weeks. In this situation, the local authority does not have to carry out a financial assessment for the initial eight weeks of your stay, though they can ask for a reasonable amount for you to pay.

### **Capital**

Every year a threshold on how much capital you can have before you are charged for social care is set by the UK's four governments or assemblies.

In England and Scotland, there are two limits given – a lower threshold and an upper threshold. For example, the lower threshold may be set at £14,000 and the upper set at £25,000.

If you have more capital than the upper threshold (over £25,000), you are expected to pay the full costs of your care home.




If you have capital between the lower and upper limit (between £14,000 and £25,000), you will be expected to pay part of the costs.

If your capital is less than the lower threshold (less than £14,000), then you will not be expected to use it to pay for your care home.

Once your capital falls below the lower threshold, you will not be expected to use it towards your care, so it is important to let your local authority know when it does.

In Wales there is only one threshold (a cap) so any capital below this will be ignored.

The figures above and opposite are for example only, as the thresholds change each year. You can find out what the current capital limits are on the government websites [www.gov.uk](http://www.gov.uk) and [www.nidirect.gov.uk](http://www.nidirect.gov.uk) (search for 'paying care home fees') or by contacting your local social services department. 

## **Income**

If your total weekly income is more than the cost of the care home, you will pay the full cost, even if your capital is below the lower limit.

Certain benefits are not counted as income, but most money you receive, from any source, does get counted.


In addition, if you are eligible for a benefit, the local authority will assume you are receiving it when they calculate your income, even if you do not actually claim it. So it is worth making sure that you are getting all the benefits you are eligible for.

There is more information about benefits in the MS Society booklet *Benefits and MS*.

Some benefits you may receive, such as the care component of Disability Living Allowance or Personal Independence Payment, will stop when you go into residential care.

There are a number of organisations that can offer advice on your eligibility for benefits. In England or Wales, you can contact DIAL (Disability Information and Advice Line).

In Scotland, you can contact Money Advice Scotland for details of agencies that can help.

In Northern Ireland, the Benefits Shop can offer advice on benefits and help complete the forms. You can also contact your local Citizens Advice. 

## **Personal expenses**

You will be allowed to keep a certain amount of money, known as a Personal Expenses Allowance. You will also be allowed to keep any mobility component of Disability Living Allowance or Personal Independence Payment you are receiving.

## **Bed and board**

If you get NHS-funded nursing care, you may still need to contribute some of your savings, assets or benefits for what is called bed and board.

## **What if the home I want to move to costs more than the local authority is prepared to pay?**

A local authority will have a set amount it is prepared to pay for someone's residential care. It can refuse to pay for a home that is above its set price, but only if it can prove there is another home available for that cost that meets all of your needs. It must also be able to show that the amount it would usually pay is enough to cover the level of care you need.

Your needs can include considerations such as location or religious and cultural requirements. If there are no other homes that meet all your assessed needs, the local authority must agree to pay any extra cost to ensure you have the proper care you need.

## **Third party top-up**

If the local authority can prove there is another home that would meet your needs, you can still move to the more expensive home if you have someone else who is willing to pay the difference, such as a friend or family member. This is known as a third party top-up (or additional charges in Scotland).

Before entering into this arrangement, you would need to think about whether your friend or family member is able to carry on paying the top-up for as long as you expect to live in the home. If not, you would have to find someone else to make up the difference or you would have to move to a cheaper care home.

If you are receiving NHS continuing healthcare, you cannot top-up toward your care.

## **Will I need to sell my home to pay for my care fees?**

If you own your own home, it is counted as capital (see page 8). So you might need to sell it to pay for care home fees. But there are some exceptions:

- For the first 12 weeks that you live in the care home, while you decide if it is right for you, your home will not be taken into consideration. This is called the '12 week disregard'. You can change your mind at any time during this period.

- If you have been living in your home with your partner, a child under the age of 16, a close relative over the age of 60 or who is disabled, or an estranged partner who is a single parent with a dependent child, it is not counted as your capital if they continue to live there.
- If you have a carer living with you, and they gave up their own home to look after you, the local authority can choose not to take your home into account when working out your capital.

### **Deferred payments**

You may also be able to defer payment on the value of your home until a later date. This is known as a deferred payments agreement. In this case, the local authority pays your share of your care home fees as a loan until you sell your home, at which point you repay the local authority. This can help if you don't want to sell your home immediately, or if it is taking you longer than expected to sell it.

Local authorities decide on a case-by-case basis whether to offer deferred payments. If you have not been offered it as an option, you still have the right to ask about it.

In Scotland, local authorities may choose to use a charging order instead of deferred payments. This makes sure that the money is paid to them once your property has been sold.

Before making any decisions about selling your home, you may wish to seek independent financial advice.

### **What happens to any joint savings accounts or investments?**

Half of the amount of any joint savings or investments is considered to be yours. If you are using a joint account to pay your care fees, you will still be assessed for half the balance – even if you have taken out more than your share to pay the fees. This means that you may be assessed as having more money than you actually do.

So, if you and your partner do have a joint account or savings, you may want to think about dividing it up. But before making any decisions regarding your savings or investments, you may want to seek independent financial advice.

The Money Advice Service has some useful information about independent financial advisers and how you can find one in your area. [i](#)

### **Can I give away my assets to avoid paying care fees?**

Many people who think they will need to pay care fees in the future wonder whether it is worth giving away their assets, including their home, to reduce their capital. If the home is ultimately intended to go to children via inheritance for example, you may think, 'Why not?'

Local authorities are sensitive to this strategy and will view it as 'deprivation of assets' – deliberately trying to avoid paying. If it decides this is what you have done, you would be means-tested as if you still had those assets. Before making any such arrangements, you may wish to seek legal advice.

## **Planning your finances**

The biggest worry for many people needing to pay care home fees is not the weekly cost, but the uncertainty of not knowing how long they will need to keep on paying.

Once your money has dropped below the threshold (see page 8), the local authority will pay for your care. So it is important that you contact the local authority before your funds run out.

You may want to ask someone to manage your financial affairs if you become unable to do so. The best way to do this is to set up a Lasting Power of Attorney (Continuing Power of Attorney in Scotland).

For more on Powers of Attorney, see our booklet *Support and planning ahead – for people severely affected by MS*.

Alternatively, contact the Office of the Public Guardian for your nation. [i](#)

There are some financial products available that can help you cope with care home fees on an ongoing basis. However, it is strongly recommended that you seek expert advice about which products may be best suited to your financial situation.

Two of most common products you may be offered are immediate care annuities and equity release.

### **Immediate care annuity**

An immediate care annuity allows you to pay a lump sum up front for your care home. This sum can cover all or part of your care costs for the rest of your life. This might be an option if you have assets well over the upper capital limit.

There are risks and benefits with an immediate care annuity. If you were to die soon after entering care, you would lose a large sum of money, which could otherwise have been left as an inheritance for your relatives. However, if you live in the care home for quite a long time, it may end up costing less than regular payments. It can also give you greater control over your remaining money, particularly if the immediate care annuity covers all your care fees.

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# Choosing a Care Home: a checklist for people with MS, family members and carers

Moving into a care home can involve some degree of stress and upheaval; for the person making the move, for family members and carers.

Feeling sure that you have chosen the most suitable care home available should help to lessen any worries you may have. We hope this checklist of questions will help you in this process.

## Checklist

### The location

- Is the home within easy reach of family and friends?
- Is it on public transport routes?
- Is it near to local amenities such as shops?
- Are there any busy roads that may affect noise levels?
- Are there places to park for residents and for visitors?

### The building

- Are the grounds well maintained?
- Is the home well decorated?
- Does the home smell fresh and clean?
- Is the home appropriately decorated for people with sight difficulties? For example are the walls painted with bright, contrasting colours? Is there enough light to read by?
- Is the home fully accessible for wheelchairs? Are the corridors wide enough; are there any steps; is there a lift?
- Are there handrails along corridors?
- Is the building safe and secure?
- Are there smoke detectors and fire extinguishers?
- Is there a garden that residents can use?
- Is there an area for storing powered wheelchairs or scooters?

### Facilities

- Is there specialised equipment such as adjustable baths and armchairs?
  - Are suitable hoists available?
  - Are there both showers and baths available?
  - Are the bathrooms fully accessible?
  - Are arrangements for room cleaning and laundry acceptable to you?
  - Can valuables or personal belongings be secured?
  - Is there provision for partners or for relatives to stay overnight?
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### **Residents' rooms**

- Is there sufficient privacy?
- Is there provision for partners or for relatives to stay overnight?
- Can residents lock their own rooms?
- Do residents have their own washing facilities?
- Are there pleasant views from the bedroom windows?
- Are residents able to alter the heating or ventilation within the room?
- Does the room have a link to the alarm system within easy reach?
- Are residents able to bring in their own furniture and possessions?
- Do the rooms have sockets for private telephones or computers?
- Can residents have their own telephone with a separate number?
- Is smoking allowed within residents' rooms?
- Does the home allow residents to keep pets?

### **Communal areas**

- Are there communal lounge areas with and without televisions?
- Is there a separate dining room?
- Is smoking allowed anywhere?
- Is there a bar?

### **Staffing: In this section, ask the manager of the care home**

- How many staff are there on duty day and night?
- At night, are staff awake, or on call? Is there 24 hour cover?
- What is the ratio of staff to residents? Ask what the recommendations are.
- Is the level of trained and nursing staff adequate?
- Are staff trained to meet the needs of people with MS? Have they ever had other residents affected by MS?
- Do staff seem friendly, courteous and respectful to residents?
- Are residents allocated their own 'key worker'?

### **Management**

- Inspection rating? – How was the home rated on its last inspection?
  - Who runs the home?
  - Are they the owner or manager?
  - How long have they been in charge?
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### **Care provision**

- Does each resident have his or her own care plan?
- Can the home offer the level and type of care needed?
- Will the home be able to accommodate any increases in care needs?
- Are residents able to keep their own GP if they want?
- Are residents accompanied on visits to their GP or the hospital?
- Do other health professionals and therapists (for example, a physiotherapist or dentist) visit the home regularly?

### **Catering**

- Are there choices of menu available to residents?
- Does the home cater for individual dietary needs?
- Are sample menus available?
- Are mealtimes flexible?
- Can meals be taken in bedrooms?
- Are visitors able to join mealtimes?
- Is the food of good quality?
- Is alcohol available or permissible?
- Can residents make their own drinks or snacks?

### **Daily living/ social life**

- Are residents of a similar age, type and/ or level of disability to you/ the person you care for?
  - Do residents look happy and well cared for?
  - Are there set times for getting up and going to bed?
  - Are visitors welcome at all times?
  - Are there private areas other than bedrooms?
  - Does the home organise social events or trips out to local places of interest?
  - Does the home provide transport?
  - Are regular classes organised?
  - Are specific staff employed to provide a programme of activities?
  - Is hairdressing available and does a hairdresser visit the home?
  - Are residents able to attend religious services and places of worship on a regular basis?
  - Are residents able to pursue present hobbies or interests?
  - Is there a library or visiting library service?
  - Are daily newspapers available?
  - Can small items such as stamps and snacks be purchased within the home?
  - How much say do residents have in what events are organised?
  - Is there a residents' committee?
  - Are there regular residents' meetings?
  - Is there a comment and complaints procedure in place?
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### **The fees**

- How much are the fees?
- When and how often are they reviewed?
- Are they likely to go up in the near future?
- Are they payable in advance or arrears?
- What happens to the room if a resident goes into hospital?
- What do fees include?
- What extra charges might there be, for example chiropody, continence pads, therapies?
- Are the fees affordable over time?
- Will you need to find a third-party contribution, after help from the local authority?
- Will the home accept the placement if the local authority is contributing to the fees?
- Do the fees include insurance for personal belongings?

### **The contract**

- Is a written contract, covering fees, services, facilities and level of care, provided to all residents?
- Does it include the limits of care available within the home?

### **Overall**

- Is the atmosphere friendly and homely?
- When you arrived, were you greeted in a friendly and appropriate way by staff?
- Did the staff and management seem happy to talk to you?
- Were you provided with a copy of the home's most recent inspection report?
- Have staff asked enough questions about you or the person you care for?
- Are trial stays available?
- Is there any chance to get feedback from other residents and their relatives?

All things considered, do you feel that this could be a future home for you or the person you care for?

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National MS Helpline  
Freephone 0808 800 8000 (weekdays 9am-9pm)  
[www.mssociety.org.uk](http://www.mssociety.org.uk)  
[info@mssociety.org.uk](mailto:info@mssociety.org.uk)

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**MS**  
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## Equity release

Equity release is a way to raise money against the value of your home.

There are a number of different equity release schemes, which offer a lump sum, a regular income or both. You borrow money against the value of your home, like a mortgage. This is then paid back after your death. With some schemes, you would also make interest payments during the lifetime of the loan. The older you are when you take out the mortgage, the cheaper this approach is.

Equity release has implications for remaining relatives. The total value of the mortgage plus interest would have to be paid back out of any potential inheritance.

Releasing equity in your home may affect your right to have your care home fees paid by the local authority. If you have limited savings, and you share your home with a partner, cash released in this way may put your capital over the upper threshold limit for paying care home fees.

Before making any decisions about either of these options, you may wish to seek advice that is specific to your situation.

The Money Advice Service has some useful information about independent financial advisers and how you can find one in your area. [i](#)

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## Further information

### Read more

Our free booklets help explain MS, look at its practical and emotional effects, and help you find your own ways to manage life with MS. Titles are available in large print, audio format and a number of languages. For copies, email [shop@mssociety.org.uk](mailto:shop@mssociety.org.uk) or call 020 8438 0999.

We can help you find and borrow other books, research articles and DVDs about living with MS. Search online or call the librarian on 020 8438 0900.

### Find out more online

Get the latest on research, campaigns, and MS news. Chat online with our message boards and Facebook. Follow us on Twitter, see the MS community at Flickr and watch us on YouTube.

### Join us

Just by being a member you strengthen the voice of all people affected by MS. For just £5 a year you will receive our national magazines – *MS Matters* and *Research Matters* – local newsletters and details of local events, as well as being able to vote on how we are run. Help us continue our vital work and join online at [www.mssociety.org.uk/joinus](http://www.mssociety.org.uk/joinus) or by calling 020 8438 0759.

### Get in touch

The Freephone MS Helpline offers confidential emotional support and information for anyone affected by MS, including family, friends and carers. Information is available in over 150 languages through an interpreter service. 0808 800 8000 (weekdays 9am-9pm) or [helpline@mssociety.org.uk](mailto:helpline@mssociety.org.uk)

### Near you

Our volunteers run over 300 local branches and support groups. They provide information about MS and local services, and a chance to meet others affected by MS and take part in a range of activities.

In many parts of the country, you can pick up our booklets at MS Society Info Points. Larger information centres – including ones in our national offices in London, Belfast, Cardiff and Edinburgh (Newbridge) – can help you with information about MS and services in your area.

Or come along to our local and national events and learn more about MS from expert care professionals, researchers and other people with the condition. Find out more online or call your national office.

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## Further reading

*Charging for residential accommodation guidance (CRAG)*, which local authorities must follow when charging for residential care services. Available from the Department of Health (England), the Scottish Government (Scotland), Department of Health and Social Services (Wales), and the Department of Health, Social Services and Public Safety (Northern Ireland). A new version is issued each April.

Age UK produces a number of helpful information publications about residential care. Age Scotland also produces some Scotland-specific publications.

For copies of any of these publications, call Age UK on 0800 169 6565 or download them from the website [www.ageuk.org.uk](http://www.ageuk.org.uk).

To contact Age Scotland, call 0845 125 9732 or visit [www.ageuk.org.uk/scotland](http://www.ageuk.org.uk/scotland)

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# Useful organisations and websites

## Advice and information

### **Age UK**

Age UK produces a number of useful factsheets which are aimed at older people, but much of the information is applicable regardless of age.

Helpline 0800 169 6565  
[www.ageuk.org.uk](http://www.ageuk.org.uk)

### **Age Cymru**

Helpline 08000 223 444  
[www.ageuk.org.uk/wales](http://www.ageuk.org.uk/wales)

### **Age Scotland**

Helpline 0845 125 9732  
[www.agescotland.org.uk](http://www.agescotland.org.uk)

### **Age NI**

Helpline 0808 808 7575  
[www.ageuk.org.uk/northern-ireland](http://www.ageuk.org.uk/northern-ireland)

### **Care Information Scotland**

Provides comprehensive information about care services for older people living in Scotland.

Helpline 08456 001 001 (8am–10pm daily)  
[www.careinfoscotland.co.uk](http://www.careinfoscotland.co.uk)

### **Carers UK**

Carers UK support and campaign on behalf of carers.

Advice line 0808 808 7777  
[www.carersuk.org](http://www.carersuk.org)

### **Citizens Advice**

Help with welfare rights, housing and disability advice. Local Citizens Advice offices are listed in the telephone directory and on their website.

Telephone 020 7833 2181 (this is not an advice line)  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### **Citizens Advice Direct (Scotland only)**

Telephone service for people in Scotland.

Telephone 0808 800 9060

[www.citizensadvisedirect.org.uk](http://www.citizensadvisedirect.org.uk)

### **Disability Information and Advice Line (DIAL)**

Telephone 01302 310 123

[informationenquiries@dialuk.org.uk](mailto:informationenquiries@dialuk.org.uk)

[www.dialuk.info](http://www.dialuk.info)

### **Disability Law Service**

National charity providing free, confidential legal advice and support in social welfare and disability discrimination law for disabled people, their families and carers.

The MS Society funds a dedicated MS legal officer who can provide legal advice and information.

Telephone/textphone 020 7791 9800

[www.dls.org.uk](http://www.dls.org.uk)

### **Find me good care**

Website developed by the Social Care Institute of Excellence to provide an online one-stop shop for information about care and support services.

[www.findmegoodcare.co.uk](http://www.findmegoodcare.co.uk)

### **Independent Age**

Independent Age has a wide range of leaflets on topics such as residential care.

Advice Line 0845 262 1863

[advice@independentage.org](mailto:advice@independentage.org)

[www.independentage.org.uk](http://www.independentage.org.uk)

### **Money Advice Service**

Set up by the government, the Money Advice Service offers free and impartial financial advice.

Money advice line 0300 500 5000 (English)

or 0300 500 5555 (Welsh)

Typetalk 18001 0300 500 5000

[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

Calls and the typetalk service are charged at your normal call rates. (If you have free calls, even from a mobile, these will not cost you either.)

### **Money Advice Scotland**

Includes contact details for free local money advice services, including CAB and local authority welfare rights services.

[www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk)

### **Update (Scotland)**

Disability-related information, advice and signposting in Scotland.

Telephone 0131 669 1600

[info@update.org.uk](mailto:info@update.org.uk) [www.update.org.uk](http://www.update.org.uk)

### **VoiceAbility**

VoiceAbility is an organisation that supports people with a disability or who face discrimination to be heard.

Telephone 01223 555 800

[imca@voiceability.org](mailto:imca@voiceability.org)

[www.voiceability.org](http://www.voiceability.org)

## **Care regulators**

Care regulators regulate the social care services within each nation. Contact them for a directory of homes or for inspection reports for residential homes.

### **Care Quality Commission (England)**

Telephone 03000 616161

[enquiries@cqc.org.uk](mailto:enquiries@cqc.org.uk)

[www.cqc.org.uk](http://www.cqc.org.uk)

### **Regulation and Quality Improvement Authority (Northern Ireland)**

Telephone 028 9051 7501

[info@rqia.org.uk](mailto:info@rqia.org.uk)

[www.rqia.org.uk](http://www.rqia.org.uk)

### **Care Inspectorate (Scotland)**

Telephone 0845 600 9527

[www.careinspectorate.com](http://www.careinspectorate.com)

### **Care and Social Services Standards Inspectorate (Wales)**

Telephone 0300 062 8800

[cssiw@wales.gsi.gov.uk](mailto:cssiw@wales.gsi.gov.uk)

[www.cssiw.org.uk](http://www.cssiw.org.uk)

## Care homes – care providers

### **Leonard Cheshire Disability**

Leonard Cheshire Disability is the UK's leading provider of disability support services. They have a number of residential centres for younger people with disabilities.

Telephone 020 3242 0200  
info@lcdisability.org  
www.lcdisability.org

### **Sue Ryder**

Provides care for people in their own homes, in the community and through specialist hospices and neurological care centres.

Telephone 0845 050 1953  
www.sueryder.org

## Care home directories

### **A-Z Care Homes Guide**

Telephone 01488 684321  
www.carehome.co.uk

### **Better Caring**

Telephone 01273 757313  
bettercaring@valuingcarefm.com  
www.bettercaring.com

### **The Care Directory**

Telephone 0800 137 669  
enquiries@nursing-home-directory.co.uk  
www.nursing-home-directory.co.uk

### **Find me good care**

www.findmegoodcare.co.uk

## Social care support

### **Centres for Independent Living**

Has many local offices across the UK and can offer advice on benefits and social services. Details in the telephone directory or contact the National Centre for Independent Living.

Telephone 020 7587 1663  
info@ncil.org.uk  
www.ncil.org.uk

### **inControl**

inControl is for everybody who wants to control their support. Free tools and information to help you take control of your own support. Click on 'International' for details of schemes in Scotland, Wales and Northern Ireland.

Telephone 01564 821 650  
www.in-control.org.uk

### **Self Directed Support Scotland**

Scottish government's Self-directed Support website. Includes case studies and booklets for download.

www.selfdirectedsupportscotland.org.uk

### **Social care services or social work departments**

Provide social care (social work in Scotland) services in each local authority area. For details look in your local telephone directory or [www.gov.uk](http://www.gov.uk)

## Health care and NHS

### **Department of Health (England)**

Has information on government policy and copies of laws on residential care in England. Also produces the public information leaflet, *NHS Continuing Healthcare and NHS-funded Nursing Care*.

Telephone 0870 155 54 55  
www.dh.gov.uk

### **Department of Health, Social Services and Public Safety (Northern Ireland)**

Provides information on health and social care services in Northern Ireland.

Telephone 028 9052 0500  
www.dhsspsni.gov.uk



### **Scottish Government**

Information on health and social care law and policy including National Care Standards.

Telephone 08457 741 741

[www.scotland.gov.uk/topics/health](http://www.scotland.gov.uk/topics/health)

### **Department of Health and Social Services (Wales)**

Provides information on health and social care in Wales, including: *Thinking about a care home? A guide to what you need to know.*

Telephone 0845 010 3300

[www.wales.gov.uk/health](http://www.wales.gov.uk/health)

### **Continuing healthcare**

Please note the scheme is not available in Northern Ireland.

#### **England**

[www.nhs.uk](http://www.nhs.uk) (search for 'continuing healthcare').

#### **Scotland**

[www.sehd.scot.nhs.uk](http://www.sehd.scot.nhs.uk) (search for 'continuing healthcare').

#### **Wales**

[www.wales.nhs.uk/continuingnhshealthcare](http://www.wales.nhs.uk/continuingnhshealthcare)

### **Ombudsman**

Responsible for investigating complaints that the NHS has not acted properly or fairly, or has provided a poor service.

#### **In England**

Telephone 0345 015 4033

Textphone 0300 061 4298

[phso.enquiries@ombudsman.org.uk](mailto:phso.enquiries@ombudsman.org.uk)

[www.ombudsman.org.uk](http://www.ombudsman.org.uk)

#### **Northern Ireland**

Telephone 02890 233 821

Textphone 02890 897 789

[ombudsman@ni-ombudsman.org.uk](mailto:ombudsman@ni-ombudsman.org.uk)

[www.ni-ombudsman.org.uk](http://www.ni-ombudsman.org.uk)

#### **Scotland**

Telephone 0800 377 7330

[www.spsso.org.uk](http://www.spsso.org.uk)

#### **Wales**

Telephone 0300 7900 203

[ask@ombudsman-wales.org.uk](mailto:ask@ombudsman-wales.org.uk)

[www.ombudsman-wales.org.uk](http://www.ombudsman-wales.org.uk)

## Advocacy and Powers of Attorney

### **Scottish Independent Advocacy Alliance**

Provides details of independent advocacy services in your area in Scotland.

Telephone 0131 260 5380  
enquiry@siaa.org.uk  
www.siaa.org.uk

### **Office of the Public Guardian**

For information about Powers of Attorney and protecting the rights of people who lack capacity.

### **England and Wales**

Telephone 0300 456 0300  
customerservices@publicguardian.gsi.gov.uk  
www.justice.gov.uk

### **Scotland**

Telephone 01324 678 300  
opg@scotcourts.gov.uk  
www.publicguardian-scotland.gov.uk

In Northern Ireland, there is currently no Office of the Public Guardian. The Office of Care and Protection oversees the work of appointed attorneys acting under an Enduring Power of Attorney.

### **Office of Care and Protection**

Telephone 028 9072 4732  
officeofcare&protection@courtsni.gov.uk  
www.courtsni.gov.uk

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## Authors and contributors

With thanks to all those who tested and reviewed this guide.

Disclaimer: We have made every effort to ensure that the information in this publication is correct. We do not accept liability for any errors or omissions. The law and government regulations may change.

Suggestions for improvement for future editions are welcomed. Please send them to [infoteam@mssociety.org.uk](mailto:infoteam@mssociety.org.uk)

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The MS Society provides this information free of charge but if you would like to help cover the cost, which will help towards our essential work, please call 0800 100 133 or visit the fundraising section of our website to make a donation. Anything you can give will be greatly appreciated.

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## MS Society

100,000 people live with multiple sclerosis in the UK.  
Every one of them shares the uncertainty of life with MS.

The MS Society is the UK charity fighting to improve treatment and care to help people with MS take control of their lives.

We're a world-leading funder of MS research. We've already made important breakthroughs, and we're now at the start of a generation of MS research that holds incredible promise.

With your support, we will beat MS.

## Contact information

MS National Centre  
372 Edgware Road  
London NW2 6ND  
Telephone 020 8438 0700  
info@mssociety.org.uk

MS Society Scotland  
National Office, Ratho Park  
88 Glasgow Road  
Ratho Station  
Newbridge EH28 8PP  
Telephone 0131 335 4050  
msscotland@mssociety.org.uk

MS Society Northern Ireland  
The Resource Centre  
34 Annadale Avenue  
Belfast BT7 3JJ  
Telephone 028 9080 2802  
information@mssociety.org.uk

MS Society Cymru  
Temple Court  
Cathedral Road  
Cardiff CF11 9HA  
Telephone 029 2078 6676  
mscymru@mssociety.org.uk

MS Helpline  
Freephone 0808 800 8000  
(weekdays 9am-9pm)  
www.mssociety.org.uk

Online  
www.mssociety.org.uk  
www.facebook.com/MSSociety  
twitter.com/mssocietyuk

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