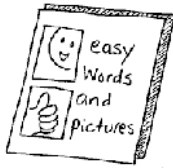




“Paying for Care”: Guide to the Green Paper



Welcome!



- The Easy Read Green Paper is very long.
- This is a short guide to the Green Paper.
- It tells you what is in each chapter in the Green Paper.
- If you **just** read this guide, you cannot have your say about everything in the Green Paper.
- It is best to read this guide **and** the Green Paper. Then you can have a bigger say.



Llywodraeth Cynulliad Cymru
Welsh Assembly Government

What does the Welsh Assembly Government believe about social care?

The Welsh Assembly Government believes:



- it is everyone in Wales' job to make sure all our citizens can get the care and support they need
- everyone has the right to be treated fairly
- we can all work together to find a Welsh way to think about and provide care and support



But Wales doesn't have the power to make all the rules itself. The UK Government is in charge of things like tax and benefits. So the Welsh Assembly Government cannot just decide what is best for Wales and get on with doing it.



What happens now?



- There is a pot of public money to pay for care and support. The money comes from our taxes.
- People get money out of the pot when Social Services help them or they get Disability Benefits
- The pot does not pay for all the care and support in Wales. Some people sort their own care and support. They do not go to Social Services at all.
- Some people ask Social Services to sort out their care and support. Social Services has rules to work out if they need to help the person and how much the person has to pay. The rules look at how much money the person has, and what the person owns (eg if they own a house).



Is it a good system?



- Wales is changing, and the system does not work well now [See Chapter 1]
- Social Services need to change so that the care and support gets better all over Wales. [See Chapter 2]
- Most people think the rules for getting money out of the pot are unfair. We need to find new and fairer ways to share out the money in the pot. [See Chapter 3]



Why do we need to change the system?

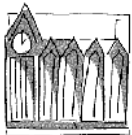
When the system started:



- people expected to sort out their own care and support, with help from their families



- local authorities only helped as a last resort
- people were grateful for any help, and were happy for professionals to decide what help they got



Since then, the Government has:

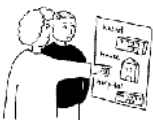
- taken on more responsibility for people's care and support
- made a lot of laws and rules about disability benefits and social care. The laws don't always fit together



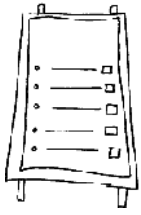
We need to change the system **now** because



- there isn't enough money
- in the future, more older people will need care and support
- many disabled and older people expect more from life. They want to make their own decisions about care and support



- Wales has changed, and we have new ideas about care and support so the way we do care and support needs to change



The options



- 1 Everyone pays for their own care and support. The Government does not pay for any of it. The Welsh Assembly Government says this is a bad idea
or



- 2 The Government pays for everything. They will use money from taxes to pay. So people will have to pay a lot more tax. The UK Government says this is a bad idea
or



- 3 The Government pays some of the cost for everyone. Poor people will not pay anything. People with a lot of savings, money or their own house will have to pay something. The UK Government says this is a good idea. They call it the "Partnership" option.

In the Partnership option, most people still have to pay for some of their care. Here are some ideas to make sure people can pay their share:



- **Buy insurance.** This is good because you know how much money the insurance will cost. Then your care and support will be free. You can buy insurance from a private company, or maybe the Government can start an insurance scheme.
- **Make everyone join a Government scheme.** This is good because it will be cheaper than insurance. But some people may be cross because they do not want to join the scheme





More about paying for your share



Poor people will not need to pay anything.



People will have to pay something if they have:

- More than £22,000 savings
- A lot more money every month than people on benefits get
- Their own house



People can pay:



- When they retire
- A bit every month when they have retired
- A bit every month when they are younger and working
- By writing down that they will pay when they die



Have your say



- We need to know what **you** think.
[Chapter 4 tells you how to have your say]
- The Easy Read Green Paper has lists of questions. Please read the questions and tell us what you think.
- You need to tell us **before 28th February 2010.**

