

# Betrayal of the elderly as care home costs will only be covered for those in 'substantial' need

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Daily Mail 25<sup>th</sup> April 2013

PENSIONERS will only get state help for care home costs if they are deemed at risk of 'abuse or neglect' or have 'substantial' needs, it has emerged. Ministers have now been accused of misleading the elderly over eligibility rules.

Older people have been promised that from 2016, the state will step in and pay the full costs if they have already forked out £72,000 towards home-based care or care home fees. But charity Age UK is warning that the small print of the system indicates pensioners will have to be totally incapable of looking after themselves before they start receiving help. The state is expected to only start counting how much people are contributing towards their care once their needs are deemed 'substantial' – defined as an inability to carry out the majority of personal care or domestic routines – or if 'abuse or neglect has occurred or will occur'.

But someone deemed to have 'moderate' needs – one level down – can still be so dependant they are unable to cook for themselves or even go to the toilet. It means that before a pensioner has 'substantial' needs, they may already have forked out thousands of pounds for home help. As a result, many middle-class pensioners will end up having to pay tens of thousands of pounds towards their own care before it even starts counting towards the £72,000 elderly care cap – increasing the risk they will have to sell their home.

Charities say older people will be left to deteriorate, increasing the risk they may need to move into residential care or even hospital. Michelle Mitchell, of Age UK, said: 'The Government's care cap announcement allowed people to think they would be entitled to help if they need care in later life. 'But if the eligibility criteria set by the Government excludes those with 'moderate' needs, this simply won't be the case.'

At present most councils only help people when their needs are 'substantial'. A small number help those with 'moderate' needs – some wait until they are 'critical'. Ministers announced last year that they would get rid of this postcode lottery by imposing a national threshold. The Treasury is insisting that the bar should be set as 'substantial', while the Department of Health would like to see it set at 'upper moderate'.

Critics will see the revelation as yet another betrayal of pensioners by the government, which failed to fully implement the Dilnot Commission's proposals for elderly care.

A spokesman for the Department of Health said: 'When setting the threshold we will have to take account of a number of factors, one key factor being the resource allocation to social care. The resource allocation will be determined as part of the Spending Review, which the Chancellor has said will be published in June.'