

A Guide to Finding Quality Home Care

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About this guide

It's not easy finding care. Few people, when it comes to finding care, are prepared for the experience. Whilst there is an inevitability to the fact that we will all at some point in our lives need care, it comes upon us generally without any notice.

Nobody really wants care. For those of us who have enjoyed a relatively healthy life, it fosters feelings of frustration, a loss of dignity, and a sense of desperation.

One would imagine, given the numeracy of the audience, that Local Councils and the NHS would make information on care options and funding simple and transparent. You may find local resources sparse and hard to access with a while to wait before you can arrange for a social care risk assessment or means test. That is why the team at CareSeakr has put this guide together.

In this guide you will find (we hope) everything you need to prepare you for the journey you are about to undertake; the mission of finding compassionate, affordable home care, and a carer who actually cares. We sincerely hope you find it useful.



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CareSeekr does all this!

Looking for care?

Every care need is unique and may change over time. Here are the most common types of care

- **Ongoing live in care**
- **Respite live in care**
- **Visiting care** (daytime and overnight)

Some of the many conditions we help with every day:

- Loneliness, companionship and support for independent living for younger and older adults
- Personal (intimate, showering) and home care (shopping, cooking, laundry)
- Cognitive health
- Younger and older adult learning disabilities
- Post operative care following Orthopaedic or other surgery
- Mobility issues and confidence building
- Cancer
- End of Life
- Enduring ill health such as Parkinson's and Multiple Sclerosis
- Challenging behaviours
- Neurological disorders and complex care

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The ‘**CQC**’ is the primary government agency responsible for managing care quality in the UK.

The **Care Quality Commission (CQC)** is an executive non-departmental public body of the Department of Health and Social Care of the United Kingdom.

The CQC inspects a range of different services that offer nursing and care. The most common of these services are home care agencies, which offer people a care worker in their own homes to help meet a range of needs. The CQC has a difficult task on their hands with over 10,000 regulated care organizations across the UK!

WHY CQC regulated care can be a challenge

CQC regulated care agencies must employ and control their workforce. They often pay their carers at around minimum wage. This leaves carers feeling undervalued and underpaid.

It leads to inconsistent care delivery because of a chronic UK shortage in supply of carers.

Now more than ever, families want a say, consistency and control over which carers they have, can choose an Introductory care agency instead and therefore their own care team and often at lower cost.

Self employed carers manage their own tax affairs, choose their clients and set their own fees at a rate commensurate for the level of care required.

Find the **CQC** website at www.CQC.org.uk



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People looking for a compassionate home carer for their loved one have limited choices, and often find themselves short on time due to work and family commitments and sometimes unforeseen events; such as the sudden deterioration in a loved one's state of health.

The usual options offered by Councils and Hospitals are:

- A **local care agency** that will aim to always have carers available to cover workforce decline or sickness absence. These providers will often say they 'have it all covered' but real-life experiences often don't mirror those pledges.
- Another option is to **hire your own independent carer**. This too is difficult to get right without you investing many hours to research candidates. There is always a risk, without proper vetting you will fail to uncover a possible hidden past, an absence of references, a lack of mandatory training compliance required by the Care Act of 2015; or non-existent public liability insurance!



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Financing care can be of huge concern to people seeking care for a loved one, or themselves. In this section we examine the subject, what your options are—and where you can go for advice.

Local Authority Care Services

Local Council funded care might be available if the recipient of care has assets totalling less than £23,250 excluding the value of their home. Apply for a means test and a risk assessment to confirm care needs (weekly hours of care required per week and a care plan) by searching your local council's adult social services website. NHS funded care is not so far, means tested

Making use of Pensions

Often, families fund care privately through pension and savings until the £23,250 threshold is approaching at which point an application can be made to the local council.

Personal Budget or Direct Payment

Families can elect to receive a "Personal Budget" or Direct Payment" from the council. This allows you to choose your own carer on your terms and reclaim the costs rather than the Council commissioning a care agency for you ("Managed Care") that may then send different carers to you depending upon demand.

Equity Release

Should state funded care not be available to you, you may choose Equity Release, freeing up capital in your home to fund your care costs. Reputable Introductory and Care Agencies usually signpost families to nationally recognised ER Companies to provide advice and quotes.

Reclaiming Council Tax

It is also worth reclaiming any Council Tax paid by those with a formal diagnosis of Alzheimer's Disease or Dementia as they are exempt, assuming they have either claimed or have been eligible for certain benefits. Contact your local Council for more information; there is currently no time limit for the reclaim.



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If you need carer help at home, insist on a quick, flexible, supportive and transparent process from your care provider. It will make life a little easier.

Working with an independent carer is often a cheaper option. Hiring a self-employed carer rather than employing them means that you are not liable as an employer, for sickness, holiday pay or employers NI as it is the responsibility of the carer to submit their own Self Assessment tax return each year.

Nevertheless, it is important to background check them via an annual Enhanced Government DBS check (Disclosure and Barring Service). They should also provide you with credible references that you can contact and a valid Public liability Insurance certificate each year. In addition, they must provide you with around 25 mandatory care training module certificates all dated within the last 12 months to confirm compliance with the Care Act 2015.

Search "Care Act factsheets" online for more information.

An Introductory Care Company might allow you to choose your own carer, providing you with optimal consistency.

Ask about carer holidays and whose responsibility it will be to find cover. Must you start reviewing new carer profiles, or is it your usual carer's responsibility to find cover with support from the company?

Insist on transparent pricing and clearly state your budget early in the process to avoid wasting time.

Care Agencies vary significantly in their hourly or daily care costs. Some charge double on Bank Holidays and higher rates for evenings and weekends whilst some Introductory Care Companies do not, and allow you to fix the costs in advance.

Some may also charge an ongoing finder's fee over and above the actual cost of care and others may not. Ask for clarity.

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Check out our top 4 FAQs for questions you might still have

Q 1 What is the difference between a Care Agency and a Care Introductory Agency?

A 1 Care Agencies employ their carers and are responsible for the care they provide. Introductory Agencies provide vetted, self-employed carers who are themselves individually responsible for their care. Choose one that can provide good carers you can meet and choose for your loved one and has contingencies should your usual carer be unable to attend (holidays, sickness)

Q 1 How much does care cost?

A 1 Depending upon the type of care company chosen, visiting daytime or over night care can vary between £18 - £30 per hour and 24-hour live-in care £175 - £275 per 24 hours depending upon the intensity of care required and the extent of any night time waking work.

Q 1 How does live in care work?

A 1 Live in care is an alternative to a care home and allows vulnerable adults the safety of one-to-one care and familiarity of remaining in one's own home with a carer providing support and companionship as needed every day for between 2-8 weeks at a time. Your carer will often work on rotation with a second carer of your choosing so that care is constant and consistent. They provide personal and home care (incl shopping, cooking and cleaning your home) as well as pet care and even helping you with the garden. Your carer will become a part of the family, advising, even arranging repeat prescriptions and accompanying visits to the GP or hospital if needed.

Q 1 Care home or home care?

A 1 A question faced by countless families every year. Live in care has become a popular alternative to a care home since Covid-19, which has left care homes struggling to recruit and retain sufficient staffing numbers. Today, more vulnerable adults are electing to remain in their own homes than ever before and 24/7 live in care, through personalised one-to-one involvement, reduces the risk of falls day and night, promotes independent living and confidence building with home cooked meals and real companionship.



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Care Seakr is a community of independent carers that work together to deliver the highest standards of compassionate care

For seekers of experienced, compassionate home care, we match your vulnerable loved one with a hand-picked, private live-in carer able to provide for their every need. We adopt a five-petal quality-assured match covering:

- 
1. Personality
 2. Technical skills
 3. Experience
 4. Budget
 5. Availability

For Clients we deliver the highest standard of compassionate care, hand picking the top carer talent across the UK.

For Carers, of our 1000 strong (and growing) community of independent carers across the UK, we bring the freedom to choose clients. They also cover one another for holidays, bringing confidence and consistency. We offer a rapid response - emergency respite live in care can begin the same day for a minimum of 72hrs!

AGEconcern

Age Concern trust us to provide high quality at home, overnight, live-in, respite and end of life care.

Google

Check out our [reviews](#) on Google!

4.9 ★★★★★ 66 reviews

Reviews aren't verified. ⓘ

Featured in:



THE SUNDAY TIMES

Did you know?

You can **pre-book** your care with us, even if you're not quite ready to press the **GO** button now.

We know that an urgent need for home care can create a stressful panic! To avoid that, you can register with us today and we can profile your likely care needs. Then, when your home care requirement becomes pressing, most of your hard work has already been done.

To find out more, **get in touch** with our team today.

Care freedom means that having understood your every care-related need, clients can choose their ideal, motivated, self-employed carer on their terms, from a shortlist hand-picked for them by our client care team.

THANK YOU.

Get in touch

Care Seakr exists to improve the future of home care by offering choice and capacity to families through community and compassion

If you'd like to learn more or to arrange immediate care, call us now on **01753 373083** or visit our website at **careseakr.co.uk** to find out more.

We are here 24/7 every day to chat and discuss your options when the time is right and for our existing client families.

