

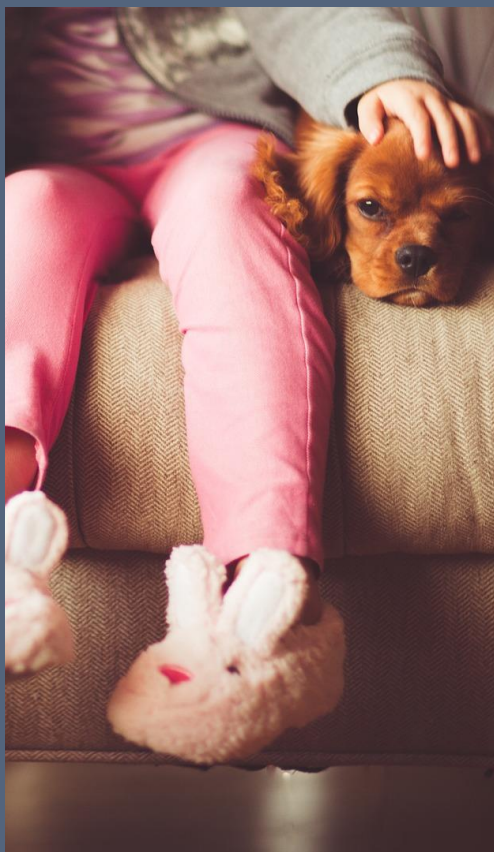


Live-in Care Guide

**Pursue your life
hobbies**



**Keep pets and receive
visitors at any time**



**No time limit, one-to-
one care**



Advice from
Healthcare
Professionals
specialising in
Home Care

Since 1993



Live-in Care Guide

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What Is Live-in Care



Live-in care is a bespoke alternative to residential care offering a tailored support service. A live-in carer will reside in your own property to enable you to stay at home, in an environment that is familiar and comfortable for you. They will provide care, support and companionship that is bespoke to you to the level you require and request.

The level of support is completely up to you and your live-in care provider should follow your wishes. You can normally expect the live-in carer to be able to do the following:

- **Provide companionship.** You should be able to choose a carer that has similar interests to you, that you can have a chat and a laugh with, and that you would be happy to go on outings with. If the carer you choose at first turns out to be not right for you, the agency will offer an alternative carer. An introductory meeting will be arranged prior to commencement of care.
- **Cook meals.** Your carer will do basic cooking that both of you can enjoy. The meals will be prepared to your taste so you can both enjoy them. If you are able to, the meal preparation may be something you can do together – another way to make sure you stay as independent as possible.
- **Do light household duties.** Splitting logs and knocking down walls do not usually come under carers' skills, but dusting, vacuuming and cleaning does. The carer will make sure your home is kept clean and tidy by undertaking agreed light household duties.
- **Driving.** You may not have any appointments or want to go on outings, in which case your carer may not need to own a car or be a driver. You may even prefer public transport. You might, however, like living in the countryside where there may not be the best public transport links, in which case your carer can act as a chauffeur.
- **Personal care.** A very sensitive subject for a lot of people, but having somebody help you have a shower and dress yourself will be done by respecting your privacy and dignity. Your carer will be trained in dealing with this matter in a respectful way.
- **Assistance with medication.** The great thing about live-in care is that the carer is there throughout the whole day. They can be responsible for remembering the times you are supposed to take your medication and administer them if necessary. They will also keep a record which can be shared with other medical professionals if needed.

Kemble at Home

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Live-in Care vs Residential Care



Many residential homes do an excellent job at keeping you comfortable and safe, but despite this, moving away from their home when additional support is needed, remains the least preferable option for a lot of people. Live-in home care may be a great alternative, even when costs are considered, and according to The Live-in Care Hub, risks like falls and hip fractures are much less likely with live-in care than in a residential setting.

Here is a comparison of the two services:

Live-in Care	Residential Care
Stay at home	Move to a new environment
One-to-one care	Several carers/nurses on shift patterns
Freedom to keep your pets	Pet policy differs in each home
Visitors at any time	Visiting times often scheduled and sometimes only allowed in communal areas
Food choice and meal times up to you	Set menus and meal times
Freedom to leave your property whenever you want	Each home will have a different policy on exiting the premises
Easy to organise outings, trips and holidays	Trips organised with a group – often difficult to organise individual outings
You may need to invest in equipment to help you stay independently (a stair lift for example)	Mobility equipment already available

Depending on your needs, one option may be more suitable than the other. If you feel uncomfortable about relying on the internet for information, you may want to ask your GP and/or social worker for advice, and even have a chat with the care providers in your area to get their input. You may even want to trial live-in care first to see if it suits you – going into residential home after will be fairly easy, while returning back home once you have been in a residential home, can be a bit more difficult due to getting used to being independent again.

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Benefits of Live-in Care for Dementia



Live-in care is a service that honours dignity, independence and the right to make your own choices. Being able to get up when you want, go to bed when you want, not get up at all on some days because you fancied a pyjama day with a good book or a film, have visitors when you want, have a meal that you fancy – all of these things are basic human rights and should always stay like that. Live-in care, simply put, enables you to practice your basic human rights.

There is a lot of misunderstanding out there about what happens when you get diagnosed with dementia. A lot of people assume that dementia resembles suffering, confusion and loss of control, but with the right arrangements this does not have to be so. This is why it is important to put together a care plan sooner rather than later, so that the people supporting you understand your needs and wants, and are able to better interpret your ways of communication, even when for a lot of people that becomes difficult.

Some of the benefits of live-in care for dementia:

- **Continuity.** In a residential setting there will be many staff employed and they will work different shift patterns, which will mean that the carers you most like may not be there at all times. You will, however, choose a live-in carer that you like and who will be able to get to know you. The carer will learn about your likes and dislikes and will be able to interpret your communication better than anyone.
- **Familiar setting.** Change, as you can imagine, is not the best for dementia. You may have to adapt your home to make it more dementia friendly, but being in an environment that you recognise will mean you will be able to do things on your own for longer.
- **Community support.** Having your friends and neighbours around is very beneficial for dementia, but since a lot more people now live on their own due to their families living away, the risk of isolation grows, which affects the progression of dementia. People with dementia find it hard to keep in touch with others, especially as the condition gets worse, therefore having somebody to encourage you to get out and about is of great benefit. A live-in carer can accompany you to activities like Singing for the brain, or take you out to have a cake, while making sure you are safe and well. According to the Live-in Care Hub, a third of those in residential homes and over half in nursing homes never leave their home, compared to just one in five of live-in.
- **Keeping your pets.** Pets offer affection and unconditional love, they introduce fun into your life, and give you a sense of purpose and a desire to care. It also offers opportunities for socialisation and encouragement to go out walking. While you may be worried about the level of care you can provide for your pet if you have dementia, with a live-in carer there to help, your pet should be well looked after.

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Choosing a Live-in Care Agency or a Private Arrangement



While deciding to choose your live-in carer, you may not only be choosing between different agencies, but also deciding whether to make your own private arrangements. While private arrangements may look cheaper to start with, you may not be aware of the hidden monetary, but also safety costs that come with them. Here are some aspects to consider before making decisions:

Agency like Kemble at Home	Private Carer
Is regulated by Care Quality Commission (CQC) – you are legally protected	Not regulated by CQC, therefore, checking the carer's previous work may be more difficult
Apart from the carer providing care, there is a care manager dedicated to make sure everything is going well, providing support and advice for the client and the carer	The carer you employ is your only contact
There is holiday and sickness pay and cover, making sure you always have somebody to support you	If your carer is on holiday or off sick, you have to make new arrangements or be left on your own
Thorough training to our carers which comply with CQC standards. Training is also refreshed on a regular basis	Training is not always regulated by CQC
Employment screening: the agency will do the interviewing, arrange for DBS certificates and manage the administrative concerns like insurances and payments	You will have to make your own administration arrangements, like attaining the DBS certificate, contracts and insurances

There are many care companies to choose from, some are national and some are regional, and some are better than others. You may be happy to go through the vigorous administrative processes and keep on top of the legislation, but most people simply want to make sure they are receiving a good quality service.

Care is normally provided to people who are vulnerable, therefore it is vital that those providing the service are checked and comply with legislation. Make sure you read carefully through the CQC report for the agency you choose.

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Live-in Care Costs



When looking at home care options, price is often a major consideration. The cost of live-in care depends on the level of support you require, and this will be determined in the assessment. We will ask whether your needs include companionship, personal care, help administering medication or support with more complex healthcare requirements.

Our Kemble at Home carers will work up to 12 hours a day, and will get a 3-hour break every day – apart from those 3 hours, the carer will always be in the property in case you need them.

Due to different needs of each individual, the final prices vary for each person, but as a rough guide, the cost of live-in care with Kemble at Home is:

- £896.00 per week for a single person
- £1,147.00 per week for a couple

How to fund care?

Once you have been assessed as needing a care, if your capital is below £23,250, you should be entitled to financial support from your local authority. If your capital is below £14,250, you will be entitled to maximum support.

If funding from the local authorities is not an option for you, you may want to consider other funding options, like for example:

- **Equity release:** You take a mortgage against part or all of your property but don't pay back the loan until you die or the home is sold.
- **Buying a Care Annuity:** You pay an agreed sum to the insurance company who in return pay for your care fees for life.
- **Investment income:** Use the income you generate from your assets to pay for your care costs.

Funding care can be very costly, so we would advise you to speak to a care funding specialist to help you find the best way to pay for your care.

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