



Royal British Legion Care Homes

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The Royal British Legion operates six care homes in England, principally for adults over the age of 65. Legion Homes are registered to provide nursing care including complex health care and palliative care, personal care, and dementia personal care. Legion Homes do not provide dementia nursing care or services for persons with a mental health diagnosis.

Royal British Legion Homes are located around the UK, delivering a range of services, including:

- Dunkirk Memorial House, Bishops Lydeard, Somerset: accommodates 60 people requiring nursing or personal care
- Galanos House, Southam, Warwickshire: accommodates 60 people requiring nursing or personal care and 30 people who require dementia care within a newly established dementia care facility
- Halsey House, Cromer, Norfolk: accommodates 73 people requiring nursing or personal care and 16 people requiring dementia care, in extensively refurbished premises. Halsey House also provides day care for 10 people five days a week
- Lister House, Ripon, North Yorkshire: accommodates 55 people requiring nursing or personal care, 16 people requiring dementia care in its dementia care facility and 5 younger adults who require nursing and/or rehabilitative care. Lister House also has a physiotherapy/hydrotherapy unit and provides day care for 10 older people five days a week.
- Mais House, Bexhill – on – Sea, East Sussex: accommodates 54 people requiring nursing or personal care
- Maurice House, Broadstairs, Kent: accommodates 47 people requiring nursing or personal care. Maurice House also provides day care for five people two days a week.

Legion Homes also occasionally provide respite care for two weeks or more depending upon each Home's level of vacancies.

The Legion is currently seeking planning to open a new home in South Wales and is planning to add dedicated dementia care facilities to Dunkirk Memorial House and Maurice House. Work is also commencing to investigate independent living/extra care options for the future.

Definitions

Nursing care

A Registered Nurse (RN) is needed to plan, supervise and provide an individual's care in a care home over each 24 hour period. Nursing care costs more than personal care because of the involvement of a Registered Nurse on a continuous basis. The NHS is responsible for meeting the RN costs as an element of the total care provided. In England this is currently capped at £108.70 per week. The remainder of the costs for care is borne either by the individual, or by the Local Authority, or a combination of both, depending on the outcome of a financial assessment.

Personal care

Historically labelled as "residential care", a RN is not needed to plan, supervise or provide an individual's care over each 24 hour period. An individual's care needs are planned and provided by care staff. If a health or medical need requires a RN on a periodic basis, this need is met by a visiting District Nurse. There is no NHS contribution to the costs of personal care; costs are borne by the individual, the Local Authority, or a combination of both depending on the outcome of financial assessment. If an individual's condition deteriorates, a needs assessment is undertaken to determine whether a RN will be required continuously over each 24 hour period. Where this is confirmed, it results in a higher care cost and funding of changes as for nursing care above.

Dementia care

Dementia is a term that covers Alzheimer's disease and other types of dementia. An individual requires a more specialised care service that is geared to meeting their personal and fluctuating needs over each 24 hour period. An individual may require either dementia personal care, or dementia nursing care. Legion Homes only provide dementia personal care. The cost of this care is higher than for general personal care because of the specialised and dynamic service required to meet individual needs. There is no NHS contribution to the costs of dementia personal care; costs are borne by the individual, the Local Authority, or a combination of both depending on the outcome of financial assessment.

NHS Continuing Healthcare

An individual's health care needs are so complex that they require a higher level of intervention or supervision than for general care. The NHS funds the total cost of care, regardless of an individual's financial status, only following comprehensive NHS assessment of needs confirming that continuing healthcare provision is required.

Paying for Care

The costs associated with living in a registered Legion Care Home are not free to beneficiaries.

As with other charitable organisations that provide long term care, the Legion charges a weekly fee for the services it delivers at its Homes. However, Legion beneficiaries do gain from the Legion's commitment to ensure that they receive the highest quality of care at a time of greatest need. This is delivered through charitable investment in high quality environments and the comprehensive training and development of staff, ensuring that the Legion is well equipped to meet the needs of its beneficiaries and that it provides a homely, safe and caring service.

The Legion charges a competitive weekly fee. Our fees are reviewed each year against other providers in each Legion Home locality, including other voluntary, charitable and private sector market leaders.

Arrangements for payment are undertaken prior to admission through an assessment of an individual's finances. The point at which each individual either pays for their care privately or has their care fully or partly funded by the State is determined by government legislation which sets the rules governing financial eligibility for assistance with care home costs.

Encumbered

Currently, individuals with over £23,250 in capital, including any assets such as property, are expected to meet the full cost of their care. Those who have over that amount and require nursing care can have the nursing element of their care funded by the NHS via the Registered Nurse Contribution to Care (RNCC) system, undertaken in England through contact with the local Primary Care Trust (PCT).

Once capital goes below this amount, a referral to the Local Authority is undertaken to enable a financial assessment to take place and arrangements made for the State to fully or partly fund continued long term care. Legion Home residents are asked to inform us in advance when their capital is close to this amount as Local Authority referral and financial assessments processes can take a long time.

The Legion asks that individuals who have over £23,250 in capital are able to fund their care for a period of two years following their admission. This is to ensure that the Legion is not burdened by arrears accumulated if beneficiaries are unable to fund the cost of their care following admission. This includes beneficiaries returning to the UK from locations overseas, as Local Authorities are unlikely to assist with care home costs until UK residency has been re-established.

If an individual's capital is close to the limit of £23,250 the Legion advises immediate referral to the Local Authority, to begin implementation of plans to enable partial or full State funding of care costs to take place. The Legion requires these plans to be confirmed prior to admission.

Individuals who have between £14,250 and £23,250 in capital and income are assessed by the Local Authority to determine the amount that both the Local Authority and the individual will contribute to care home costs. Individuals who have below £14,250 in capital have the full cost of their care funded by the Local Authority. In all cases, Local Authorities include pensions as income in their assessment. Beneficiaries who fall into this category should, in the first instance, contact their Local Authority Adult Social Services department before applying to a Legion Home. Once the financial assessment is complete, the proposals go forward to a Local Authority panel to agree the arrangements, and a financial contract is drawn up by the Local Authority. Legion Homes confirm admission of an individual only when all of these arrangements have been completed and the financial contract has been received from the Local Authority.

It should be noted that Local Authorities cap the amount that they are willing to pay for care home costs. Each Local Authority sets their own rates and these are always significantly lower than the rates charged by care homes. Over the last two years, Local Authorities have either chosen not to increase these rates, or have increased them at significantly below the rate of inflation. This situation is unlikely to change in the immediate future. As a consequence, Legion Homes will ask for a "top up" from a third party to bridge the gap between the actual cost of care and the amount the Local Authority are willing to pay for care. Third parties include families and other service charities. The absence of a top up will not prevent the admission of a beneficiary.

The Veterans Welfare Service can pay towards care home costs for nursing care for War Pensioners in receipt of higher rate War Pension in specific circumstances, application needs to be made to them directly.

Although the Legion charges a weekly rate, fees are collected on a monthly basis by standing order. This agreement must be confirmed prior to admission.

Admission criteria

Admission to Legion Homes is available to all beneficiaries following the eligibility criteria as laid down in our Royal Charter, but is subject to vacancies at a preferred Legion Home. Legion Homes are a popular choice amongst beneficiaries requiring long term care and, as a consequence, waiting lists have arisen. All referrals are treated by the Homes Managers on their merit and those in greatest need are given priority.

Application to a Legion Home is made via an SC7 application form. This provides the Legion with information about the type of care a beneficiary may need their personal and financial details, family or representative contacts, beneficiary status and preferred Poppy Home. Referrals are accepted from an individual directly, their families, legal representatives or advocates, social workers or Legion welfare officers.

Once eligibility status has been confirmed, admission cannot take place until a "needs assessment" has been carried out. The purpose of a needs assessment is to identify all of the physical, health, psychological and social needs and choices each individual has. This enables the Legion to confirm that the Home in question can effectively and confidently meet those needs and choices without detriment to the individual or existing residents. The process enables the Legion to meet the individual and their family or representative, and plan and agree with them the room, equipment, staff and supporting health services where required so that the transition to a Legion Home is undertaken smoothly, aiding and reassuring the beneficiary and their family or friends. Only after a needs assessment has been carried out can admission be confirmed.

The needs assessment is carried out by our Homes Managers, or by one of the senior personnel qualified and experienced to undertake the assessment. All applications and assessments are

reviewed and approved by our Homes Managers. Application for admission is only refused if the beneficiary has a condition that the Home is not registered for or not equipped to provide. A full explanation is provided in this situation and assistance given to source an alternative provider.

SC7 application forms are available to download from the Legion website, by post from the Care Services Department at Haig House, 199 Borough High Street, London, SE1 1AA, or directly from the Home in question. Prospective residents, their families or representatives are welcome to visit any Legion Home by appointment to look around and talk to the Manager, and this is something we actively encourage. Legion Home Managers are also available by telephone to talk about a potential admission.

Further Information

Information about finding and paying for a care home and other types of care can be complex, and this article can only provide a summary. Extensive information can be accessed from Age UK who provide a series of informative leaflets on this and many other subjects and can be accessed from www.ageuk.org.uk

The Legion website provides information on our Legion Homes and links to SC7 forms to download <http://www.britishlegion.org.uk/can-we-help/care-homes>. Please note Legion Homes brochures are currently being updated and have not yet been published.

General enquiries can be made to Legionline, who will refer the enquirer to the appropriate Legion department if they are unable to answer a query on 08457 725725 or <http://www.britishlegion.org.uk/about-us/legionline>