

# Social care and the NHS

During the election the Conservatives launched some proposals for paying for social care in the future. These were very unpopular and were rightly withdrawn before people voted. In the correspondence which they generated it was clear some people did not understand the current system, and were surprised to learn that today under a policy approved by all 3 main national parties in office a persons house is sold to pay the bills if they go into a care home unless they are rich enough to pay the bills from other money.

This applied to my parents who sold their home and I saw nothing wrong with the principle. They did not need their home when they went into care. I had no right to inherit the value of their previous home.

The crucial distinction in UK policy is between health care, which is free, and living costs which individuals remain responsible for all the time they have income and or capital to pay the bills. In most cases the distinction is obvious. The elderly person needs a meal or a roof over their heads . That is a living cost. They need medicine or hospital treatment. That is free on the NHS. The distinction is more difficult with assisted living or social care.

If someone carries on living in their own home they have to pay for various types of social care help, just as the person living in a care home does. They do not, however, have to sell or remortgage their home to do so, nor should they. I am going to be writing more about this topic and welcome thoughts for reform. Good quality social care is crucial to provide support for elderly patients who need help but do not need hospital treatment.