



PRESS RELEASE

GREEN PAPER ON ADULT SOCIAL CARE: ANDY BURNHAM; CHAMPION TO THE ELDERLY OR GOVERNMENT PAWN? SYMPONIA RESPONDS

Wednesday 15th July 2009: In the House of Commons yesterday, Andy Burnham, Secretary of State for Health, unveiled the Government's Green Paper for Adult Social Care and called for a "dignified debate" into the fate of Britain's elderly.

Three proposals were put forward; the Partnership Service; a Voluntary Insurance Scheme and the "Comprehensive Model".

Symponia, the national umbrella group for care fees planning specialists, comments on the Green Paper; Stephen Wilkinson, Certified & Chartered Financial Planner and Symponia's member for Harrogate, North Yorkshire and York says:

"We agree that the current system is unfair. We have worked with countless families who have gone through the trauma of dismantling the lives of elderly loved ones, eroding property and family treasures and watching hard-earned money literally disappear. Most of the people currently in care homes had high hopes sixty years ago when in 1948 the National Health Service was born.

Can Andy Burnham create a phoenix from the ashes of the current care system? Can The National Care Service really provide a level playing field for everyone, or will they realise that there just isn't the money to keep the goals open at both ends?

The Big Care Debate sounds exciting. The thought of real people shaping the future may be seen as refreshing and pioneering by some. Others will see it as the public doing the groundwork for struggling ministers totally at a loss of where to go. Although the consultation period will finish in November, the *White Paper* isn't going to materialise until next year, but *when* next year? There has to be a general election before the end of May; it is therefore extremely likely that the Government will campaign on the results from the Big Care Debate, making the views of the electorate difficult for the opposition parties to diss."

Commenting on the three proposals outlined by the Government, Stephen Wilkinson continues:

"None of these solutions removes any kind of lottery. Property prices will always be one step ahead on this one. The unpopular means testing will be scrapped but will be replaced by stealth, incorporating a different tier system dictated by the cost of the chosen care provider.

Partnership: There are merits. But the proposals state that the Government would fund between a third and a quarter of a person's care bill, but *which* bill? Example; two identical people may both need care. One opts for care costing £650 whilst the other selects a care home with fees of £1,200. Surely the percentage paid has to be capped at the national average? Otherwise care home fees will rocket once again leaving those with low incomes without any real choice.

It is highly likely, that the contributions made by the Government (at whatever percentage) will simply replace two existing non means tested benefits, Attendance Allowance and Nursing Care Allowance.

Insurance: a good idea in principle, but which companies will offer the products and how will they be made available? Although pre-funded insurance plans were previously available, the take-up rate was woefully poor. It is vital that any product provider learns lessons from the past and makes future care plans both affordable and with realistic claims criteria.

Comprehensive: reverting to the objectives of a Cradle to Grave healthcare system is probably the least workable of all the proposals. It sounds great in principle, but the draft clearly says “everyone who can afford it”; who will decide this key point?

So, at what fee level will the state pay? Care costs can vary enormously, even within the same postcode. Whether the national limit is set at £650 or £1,200 per week will remain to be seen, but our instincts tells us it will be at the lower end.

What remains to be seen in the long term is whether or not Andy Burnham is the new Nye Bevan. Will he really go down in the history books as the guy who changed the lives of our elderly and vulnerable citizens or will he be remembered as a pawn in an elaborate chess game played by an increasingly weak and dying government?

If all goes to plan and Labour retains power next year, the new legislation will not be phased in until 2014. This means an awfully long wait for the people either in care now or those 400,000 who will face the need for care sometime before 2014. Sadly, many won't see the “promised land” date arrive.

The one certain thing is that people paying their own care bills in the meantime should always seek the advice of a specialist financial adviser at the earliest opportunity. Money doesn't have to drain away and appropriate steps can be put in place, which will mean that the families who can't wait until 2014 can at least gain the peace of mind and reassurance that they have done their best to navigate the current system.”

ENDS

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Notes to Editors About Symponia

Symponia (which is the Greek word for compassion) was created by Jeremy and Janet Davies who have 20 years' combined experience in long term care. Founded in January 2005 Symponia is committed to raising standards and increasing training and compliance levels within the long term care advice industry.

- All members are qualified advisers who are selected by invitation only, after a rigorous selection process designed to make sure that members have the right people skills as well as technical competence. All members are subject to a Criminal

Records Bureau (CRB) check. Symponia is the only advice group to carry out this procedure.

- Each member must pass a bespoke written examination every year. The exam is in addition to FSA requirements and tests market knowledge as well as technical competence. In addition to basic qualifications, advisers must have attained the industry benchmark examination known as CF8. Symponia is the only advice group to insist on this qualification.
- Members are subject to a Code of Practice and Conduct, and to a Customer Charter, which lays down strict service standards that every adviser must meet.
- Members pay an annual fee only (payable monthly). There is no commission split or business related fee.
- Symponia acts as an intermediary between care home providers and care fee specialist advisers providing the latter with introductions to providers in their area.
- Symponia is the only care fees planning advice group that has genuine national representation across England, Scotland and Wales. It is the only group to guarantee face to face consultation for clients in every part of the country.
- Symponia is proud to claim renowned film director, actor and writer Amanda Waring as its Patron.