

# *Cornfield Care Centre*

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# *Financial Information Guide*

The payment for Nursing Home Care is means tested on an individual basis, this means that dependant on your financial status will depend whether you will pay privately or be trust funded.

### PRIVATELY FUNDED

If you have savings over £23,250 then you will be Privately Funded, i.e. this means that you will pay the full cost £624 per week, however the government will pay £100 per week towards your costs, which will reduce your payment to £524 per week. As a privately funded person you are entitled to claim attendance allowance as well as your pensions.

### TRUST FUNDED

If you have less than £23,250 the trust will assist you to pay for care, they will carry out a financial assessment and if you have less than £14,250 then you are totally trust funded. If you fall between the £23,250 and £14,250 bracket then you will be part funded.

### TOTALLY TRUST FUNDED

If you are totally Trust Funded you will be in receipt of some benefits, most of these benefits will be taken to assist with the payment of your fees except for £24.40 which is called a Personal Allowance, which the Government states is money to meet your personal needs whilst in a care home.

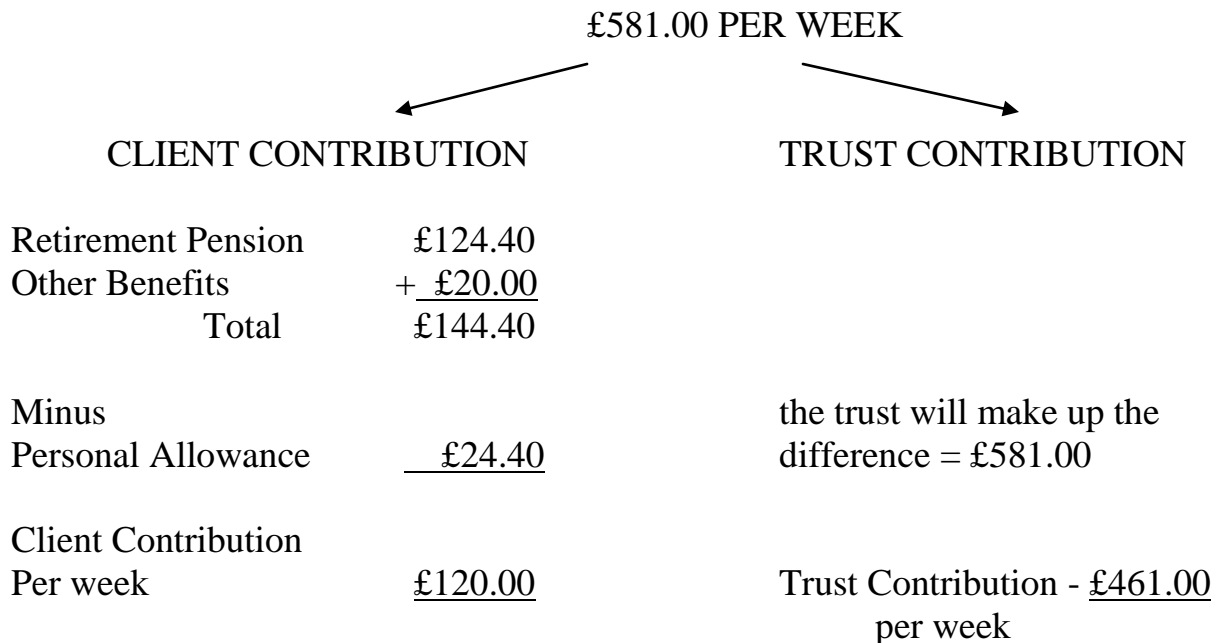
The rest of your benefits will be calculated and used to pay some of the fees and the trust will make up the difference to £581 per week. You will notice that there is a shortfall of £43 per week from what the trust will pay and our fee at Cornfield. This shortfall has occurred due to the Government failing to meet the fair price for care as reported by Pricewaterhouse Coopers in a report dated 2004.

An example of a residents fees who is totally trust Funded

It is made up of three elements

- |                        |   |   |
|------------------------|---|---|
| 1. Client contribution | } | £581.00   |
| 2. Trust contribution  |   |   |
| 3. Additional Charge   |   | <u>£43.00</u> paid by individual in all circumstances |
| Total Charge           |   | <u>£624.00</u> per week                               |

1 and 2 above is detailed below in the example; these figures are made up for the purpose of this example and will not be the same amounts, which you are receiving.



Your weekly charge is then £120.00 client contribution plus the third party charge of £43.00 per week = £163.00 per week plus any hairdressing or any extra items previously agreed with the Centre.

## PART FUNDED

Part funded works the same as trust funded the only difference being that for every £250.00 savings over £14,250.00 you will pay £1.00; this is called “tariff from savings”

### An Example of a resident’s fee who is part funded.

If a resident has £14,250 savings/capital and we use the above example of £120.00 Client contribution plus the £1.00 for every £250 above £14,250.00

£15,250 capital minus £14,250 allowance leaves capital of £1,000.00 this is divided by £250 and multiplied by £1.00 for every £250 = £4.00 tariff from savings

Therefore your client contribution would be £120.00 as above plus £4.00 tariff from savings = £124.00 the trust make up the difference of £457.00 to £581.00  
The third party charge is also payable therefore total payment for client is £124.00 plus £43.00 Third Party Charge = £167.00.

Your bill should read

Client Contribution	£124.00 per week
Plus	
Third Party Charge	£43.00 per week
	_____
Total weekly charge	<u>£167.00</u> per week

## INVOICING

The invoices are calculated on the calendar month in arrears. Cornfields method of payment is by direct debit.

## TOILETRIES

We can provide toiletries for each resident if the family wish at a cost of £6.00 per week; this can be added to the invoice.

The following can be provided:

- Talc
- Soap
- Foam bath/shower gel
- Toothpaste
- Shampoo
- Conditioner
- Deodorant

This is an optional service, which any resident can avail of if they wish.

## RESPITE CARE

If you only require respite care then there is a set charge of £131.70 per week, which is made up of £88.70, plus the Third Party Charge of £43.00. You may be entitled to 8 weeks respite in any one-year.

All of the above details and figures are relevant for the period 1<sup>st</sup> April 2014 to 31<sup>st</sup> March 2015; there is an annual increase in fees on 1<sup>st</sup> April each year, which is dictated by Government.

If you are unclear or would like any further clarification in regards to the above please do not hesitate to contact Ewen Harper (Finance Manager) and he will attempt to help you with your concern.

# SAMPLE

## Cornfield Care Centre Resident Agreement

### LEGAL CONTEXT

This agreement is between CORNFIELD CARE CENTRE LTD and the SERVICE USER (name of resident) for the accommodation and care when resident.

If the SERVICE USER is deemed incapable of entering into this agreement then this agreement will be between CORNFIELD CARE CENTRE and NEXT OF KIN (name of next of Kin) on behalf of the Service User.

Cornfield undertakes to operate in accordance with the Registered Homes Order 1992 and The Nursing Homes Regulations (NI) 2005. Copies of the Order will be available from Cornfield, (for consultation) on request.

This agreement sets out the terms under which the service user will occupy accommodation at Cornfield and under which you will be entitled to care service. Please read it carefully before signing. By issuing this agreement Cornfield Care Centre accepts that they can meet your needs at the time of admission.

The service user may also wish to obtain the advice of your next of kin, a close relative, a legal adviser, a friend or an independent advocate with any aspect of this agreement.

### ASSESSMENT AND CARE PLAN

Where possible before admission there will be an initial assessment of the service users needs to ensure that they will be met. The care plan, which is a specific written plan stating how your abilities and needs are to be maintained and met, will be devised by the service users Primary Nurse following admission.

All information held by Cornfield Care Centre about the service user will only be shared with other professionals dealing with their care or when we must share the information for legal reasons.

The service user may have access to their personal information by discussing this with the Home Manager.

## FEES AND PERSONAL ALLOWANCES

The weekly fees under this agreement will be £624.00.

### YOUR PAYMENT DETAILS WILL BE ENTERED HERE

Your invoice is charged on a calendar month basis.

The weekly fee will be reviewed on 1st April each year; this increase is dictated by The Department of Health taking into consideration changes in benefit rates.

Additional fee reviews may take place in the event of an increase in the service providers overheads or operating costs or for the provision of additional care or as a result of statutory provision coming into effect after the said date, where increases are necessary they will be divided equally between the total number of beds in the Centre, the service user or next of kin will be informed in writing of the increase 4 weeks prior to the change effect.

The weekly fee will include:

1. Accommodation
2. Full board
3. Food (whilst on site)
4. Heating and Lighting
5. Laundry (except dry cleaning)
6. Cleaning of room and communal areas
7. Provision of Nursing Care on a 24 hour basis to provide personal care as outlined in your care plan
8. Incontinence products as necessary
9. Nurse-call system
10. Insurance including loss and liability cover
11. Pharmaceutical requirements that are available on script from the GP
12. The use of the bus for outings arranged by the Centre
13. Use of a telephone (there is no charge for line rental however all calls over £10.00 per month will be charged at the allocated rate by the telephone provider).
14. The use of a wheelchair if needed.

The following professional services may be obtained from Health & Social Services Trusts however any fee payable for the following services is over and above the weekly rate. E.g. cost of new glasses

1. Dietician
2. Dental Care
3. Optician
4. Speech Therapy
5. Physiotherapy
6. Podiatrist
7. Occupational Therapist
8. Palliative Care Team
9. Nurse Specialists

Cornfield can arrange any of the following for the service user but the cost for the following will be over and above the weekly fee:

1. Dry-cleaning services
2. Hairdressing
3. Newspapers and magazines
4. Personal toiletries
5. Private telephone calls over £10.00 per month
6. Any items ordered from the chemist not available on script
7. Taxi's
8. Tobacco
9. Alcohol.
10. A specialized chair or equipment
11. Any private arrangements made for treatment other than that provided by the Health and Social Services.
12. Any social outings to concerts arranged by Cornfield Care Centre, service users will be responsible for the cost of the concert ticket, the bus will be provided at no cost.

Where the resident or next of kin specifically requests any provisions additional to those normally provided by Cornfield Care Centre. The resident shall be responsible for all costs and charges incurred in purchasing those provisions and will be added to the invoice, the requested service will be payable whether those provisions are purchased by Cornfield Care Centre or the resident.

If payment of fees is not received within 28 days from the date of invoice the account will incur interest at a rate of 2% above bank base rate.

#### ADMISSION TO HOSPITAL/ ABSENCE FROM THE CENTRE

If the service user is admitted to hospital or is absent from Cornfield the weekly fee will remain ongoing therefore the room will not be re-allocated in the service users absence.

Cornfield shall not be responsible for the service user once they are outside the premises and not accompanied by a member of Cornfield staff, unless Cornfield has been negligent or has breached any duty it may owe to the service user (either arising under the contract or by virtue of any other duty imposed or implied by the law.)

#### DEATH OR DEPARTURE OF THE SERVICE USER.

In the event of the death or the departure of a service user the fee will remain ongoing for 3 days to facilitate the clearance of the room. However should the clearance not occur within the 3 day's the fee will remain ongoing for a further 7 days where the presence of the possessions is preventing the room being used for accommodation of another service user.



If the family are unable to clear the room in 3 days please inform the Home Manager and arrangements can be made for Cornfield to clear the bedroom and items can be stored (at Cornfield) for 7 days.

At any time after the departure of the service user from Cornfield, notice may be given to the service user or the next of kin requiring the property to be collected. Notice will be given in accordance with the following:

- Notice will be given by Cornfield in writing and may be given in person, by post or leaving it at the address of the addressee.
- The notice will give the name and address of Cornfield Care Centre, the details of the property and the address where the property is held and when the property should be collected by. Any charges due to Cornfield up to the date of the notice.
- The written notice will be deemed to be received either two days after posting or immediately if delivered in person or left at the address of the addressee.

If the property is not collected within ten days from the date on which the Notice was received, Cornfield shall be entitled to arrange for bulky items to be stored at Cornfield or elsewhere at a secure location if there is insufficient space at Cornfield, the storage cost will be charged to the service user or their next of kin.

One month from the date that notice was received Cornfield shall be entitled to sell the property adopting the best method of sale reasonably available and deduct its reasonable costs, including third part costs as above from the proceeds.

If Cornfield take reasonable steps to trace the service user or their close relative or member of the Primary Health Care Team and has failed to trace them or communicate with them Cornfield shall be entitled to treat the property in accordance with the term above as if one month had elapsed since the notice.

### ACCOMODATION

No tenancy of any kind is intended to be created in respect of the room and the control over the room occupied by a resident shall remain with Cornfield Care Centre.

Should there be a need to move room then the resident shall be consulted by Cornfield Care Centre and given four weeks notice of proposed change of room and the reason for the proposed change.

### MEDICAL ARRANGEMENTS

Cornfield will ensure that you are registered with a General Practitioner of your choice and are able to consult with him/her in private, and contact him/her directly to make or arrange a consultation. However if you move outside your GP's catchment area you may need to move to a local GP.

## SMOKING AND THE USE OF ALCOHOL

Smoking is only permitted in the designated smoke rooms within each unit, cigarettes may be kept by the nurses and allocated to the resident, each resident will be assessed with regards to health and safety on admission and a care plan devised to facilitate their needs.

Alcohol is also permitted in moderation, again the nurses will assess the use of alcohol and in conjunction with the resident, GP and family devise a plan of care dependant on the residents medical condition

## PRIVACY AND CONFIDENTIALITY

You have a right to be given privacy and have confidences respected unless to do so could cause some danger or a risk of harm to you.

You will also have access to your care plan; nursing and medical records that are held in Cornfield Care Centre and no one else without appropriate authority will be able to gain access.

## CARE OF VALUABLES AT CORNFIELD CARE CENTRE.

The service user is responsible for insuring to full replacement value all personal furniture and belongings. Cornfield Care Centre shall not be responsible in any way for cash (over £20.00), credit cards, cheque, certificate bonds, deeds, documents or personal effects of the resident unless Cornfield has been negligent or fraudulent, or breached this agreement in respect of the residents belongings.

## LAUNDRY FACILITIES

Cornfield Care Centre agrees to provide a laundry service for the service user's personal clothing, which is machine washable (but not professional dry cleaning items). Cornfield Care Centre shall not be held responsible for items damaged in the normal process of laundering unless it has been negligent in providing laundry services.

## INTERRUPTION IN SERVICE

Cornfield Care Centre shall not be liable if there is any interruption to the services where the interruption arises due to events beyond the reasonable control of Cornfield, unless Cornfield has been negligent or has breached any duty it may owe to the service user (either arising under the contract or by virtue of any other duty imposed or implied by the law.)

## COMPLAINTS PROCEDURE

If you wish to make a complaint or a comment in relation to any aspect of the centre, it is always advised to address the issue immediately and with the person concerned in order to gain a solution, if this is not possible then the complaint should be addressed to the Sister/Charge Nurse of the unit in question, or alternatively you can contact the Home Manager.

In the event of complaints being unresolved, the complainant may refer their complaint to,

Mr. Jervis Nutt, (Owner) at his office within the Care Centre.

If unresolved the complaint may be addressed to the Care Manager from the local Health And Social Services Trust.

If your complaint remains unresolved you can also contact the Ombudsman for Health and Social Care to have your complaint examined.

By telephoning: 0800 34 34 24 (this is a Freephone number) OR 028 9023 3821  
By E-mail to: [Ombudsman@ni-ombudsman.org.uk](mailto:Ombudsman@ni-ombudsman.org.uk)  
By writing to: The Commissioner for Complaints, Freepost BEL 1478, Belfast BTI 6BR  
By Fax: 028 9023 4912  
By calling in person, The Commissioner for Complaints between 9:30 am (Ombudsman's Office) and 4pm, at:  
33 Wellington Place  
Belfast  
BTI 6HN

By accessing the Office's website: [www.ni-ombudsman.org.uk](http://www.ni-ombudsman.org.uk)

## TERMINATION OF THE CONTRACT

This contract will remain in force until terminated by either party in accordance with the terms or in the event of the service user.

The service user or the next of kin and Cornfield reserve the right to cancel this agreement once normal consultation procedures have all been tried. This agreement may be terminated by either party by giving notice of 30 days if:

- The amount due is not paid within 28 days of its due date.
- After consultation with you, your carer and other professionals Cornfield is unable to provide the degree of care you need the period of notice will be two weeks.
- Required to act by written notice issued by the Regulation and Improvement Authority.
- Any other term of agreement is breached by you and is not capable of being remedied.
- The service user's behaviour is causing a nuisance to, or is harmful to the peaceful enjoyment and safety of the other residents in Cornfield Care Centre.

This contract will end if Cornfield closes or its Registration is withdrawn. Residents will be given 4 weeks notice where possible.

Please ask the manager of Cornfield to discuss the following headings' in more detail, if you wish.

- Heating
- Cleaning
- Laundry
- Entertainment/Outings
- Meals
- Furnishings
- Pets
- Freedom of movement
- Telephone
- Freedom of worship
- Open Visiting

THE SERVICE USER / REPRESENTATIVE SHOULD READ AND UNDERSTAND THE TERMS WITHIN THIS CONTRACT BEFORE SIGNING.

SIGNED BY:

.....

The resident

.....

On behalf of Resident

DATE.....

SIGNED BY:

.....

CORNFIELD CARE CENTRE

DATE:.....

THIS CONTRACT MAY BE CANCELLED WITHIN 7 DAYS FROM THE DATE OF SIGNING, HOWEVER IF SERVICES HAVE ALREADY BEEN PROVIDED THE RIGHT TO CANCEL DOES NOT APPLY.