

Note from the Editor

I make no apology for dedicating a reasonable chunk of this month's issue to the forthcoming General Election. Now that the parties have published their manifestos, with the help of the National Pensioners Convention and other hopefully neutral sources, I have pulled together the key information that relates to Older People. The manifestos differ hugely in how much detail they include with some only having a sentence or so. All parties have been criticised for either underestimating costs and/or not being up front about taxation etc. Things change by the day with the Conservatives clarifying or backtracking and Labour adding more to their long list of promises so I'm not sure that it will make your decision any easier but might give you some ideas for questions should your prospective parliamentary candidate come canvassing.

In May, we had excellent talks at our meeting from Home Libraries and the Campaign for Rural England and normally, I would have included both topics in this month's newsletter. I promise that they will feature in July.

The last few years have seen care homes host Open Days in June to welcome local people to see what they do. This year, the event takes place on the 16th of June and over 30 care homes across the county will be holding fun days, activities, lunches, afternoon teas, musical events etc. I have listed the care homes on pages 7 & 8 that I know will be holding events along with their telephone number so you can contact them to check precise details.

Finally, something for your 'to do' list. Insurance premium tax increased from 10% to 12% on the 1st June (it was 6% in 2015). Recent research has showed that most older people are already paying too much for their premiums because you are loyal and don't shop around. Page 5 tells you why it's time to look at switching.

Andy

What the parties say on Social Care

JUNE

2017

Current Social Care System

Those requiring care at home Everyone who has assets (excluding property) over £23,250 have to pay towards their care at home.

Those in a care home. Currently everyone with property and assets worth more than £23,250 has to pay the full cost of their care until their wealth drops below this level. However, say if a husband goes into a care home but the wife remains at home, the property is exempt from the value of his assets and cannot be sold.

It had been planned to implement a care cost cap of £72,000 in 2020 so nobody would have to pay more than £72,000 towards the cost of social care they receive at home.

Conservative Manifesto

Everyone who has property and assets worth more than £100,000 will pay for their home care. Under this change, someone needing an hour a day's care will pay an extra

£140 a week at least (£7000 per year). It is estimated that 250,000-500,000 people will be affected by this..

Those in a care home with property and assets worth more than £100,000 will have to pay until the value these assets fall to £100,000. It is unclear whether interest will be paid on any care costs that are deferred during an individual's lifetime (as is the case with the current rules applied by some local authorities)

It is also unclear whether the value of a property can be taken into account if a partner is still living in the home. Whilst the party has yet to declare how much money this proposal would raise or cost, the Conservatives have stated that money raised by scrapping the state pension triple lock in 2020 and means-testing the winter fuel allowance will go towards funding social care in the future. There is also no mention of a care cost cap in the manifesto.

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Labour Manifesto

Labour plans to maintain the current home care arrangements, that mean in property values are disregarded and those with separate assets over £23,250 have to pay towards their care at home.

The Labour manifesto includes a cap on care home costs, as per currently planned. (anyone with property/assets over £118k will pay up to £72k towards their care, but then have the rest funded by the state) They will still have to pay an annual accommodation costs of c. £12k).

Long-term, Labour aims to create a National Care Service for England and secure long-term funding for the service through policies such as wealth taxes, an employer care contribution or a new social care levy.

Labour has guaranteed the triple lock to protect pensions in the next parliament as well as free elderly bus passes and the Winter Fuel Allowance.

Lib Dem Manifesto

The Lib Dem manifesto does not suggest any changes to the current home care arrangements and they support the same cap on care home costs and plan the additional annual accommodation cost of £12k (same as Labour)

In the long-term, the Lib Dems aim to introduce a hypothecated tax for health and social care (possibly based on National Insurance) and to establish a cross-party convention to look at long-term future of health and social care services.

Green Manifesto

Roll back privatisation of the NHS and scrap NHS Sustainability and Transformation Plans. Close the NHS spending gap and provide an immediate cash injection.

Major investment in social care for the elderly and all those who need it. Redress pension injustice, with a pensions system for everyone and action to enable older people to continue to be active members of society.

UKIP Manifesto

UKIP will keep the winter fuel allowance, free bus passes, prescriptions and eye tests for all over-60s, without means testing and protect services such as meals-on-wheels, luncheon clubs, day care services and home care. They will maintain

the 'triple lock' on the state pension.

They will reverse the cuts to care budgets investing up to £2 billion every year into social care. They will continue to pay Attendance Allowance for all people over the age of 65 who need help with personal care. .

UKIP propose a National Dementia Plan to recommend research and treatment priorities. They will treble the amount allocated to dementia research and treatment in 2015. .

For those with ongoing health care needs, people will choose where they wish to live unless they are unable to make that choice or care at home becomes unviable.

Food for thought

At the heart of the Conservative's proposal is the idea that it is unfair to ask younger generations to fund the care of older people. The Conservatives plan to scrap the triple lock on the state pension after 2020, will impact on both existing and future pensioners and the plan that people will get to keep £100,000 of their assets will directly affect younger generations. The King's Fund health charity said it "Sounds like a plan written by those who don't understand social care."

It is also unclear how the Conservative model would be sustainable; there is no mention of the resources being ringfenced and, perhaps more significantly, this pot of accumulated housing wealth may not exist in the future. What then?

In all the manifestos the distinction between health and social care is unclear. People with cancer or acute illness have their needs met by the NHS but those who develop dementia, or have chronic long-term neurological conditions or disabilities, are deemed to have social care needs. In between the two is a grey area of "continuing healthcare". The disputed boundary between fully-funded and means-tested care would become even more contentious under Conservative plans.

We hear increasingly of care in the community. Will that in future be classed as social care and therefore something that we have to pay for?



It's not all about Social Care

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Social care is one of a handful of issues that have dominated the election campaign so far. But the UK's ageing population faces many other challenges. Today one in six of the population is over the age of 65. Within three decades that will rise to one in four.

The plague of loneliness

Loneliness is a word that does not seem to have been mentioned during the election campaign, but it is one of the most pressing issues for older people. More than one million over 65s (about 1 in 10) are said to be "chronically lonely". Research suggests those who suffer extreme loneliness are 30% more likely to die prematurely and are higher users of GP and social care services. Another three million report they feel isolated to such an extent that their main form of company is the TV.

The cause? People are living longer, families are more dispersed and traditional services such as lunch clubs have been cut. There are no easy solutions. Ailing health and mobility/transport problems make it difficult for some of the oldest members of society to get out. Councils and charities have invested in befriending schemes to link up older people with the community but with shrinking budgets these have remained limited.

The unclaimed benefits conundrum

Pension Credit is a top-up benefit for older people on low incomes. However, only six out of 10 households entitled to claim it, do. That's about 1.4 million families missing out on average £2000 per year, according to figures from the Department for Work and Pensions (DWP) published last year.

The NHS is getting scraps

The manifestos mention how much more money each party wants to give the NHS. The Tories are promising an extra £8bn a year in England, Labour even more, while the Lib Dems want to raise income tax by a penny-in-the-pound. The Nuffield Trust think-tank shows why this is not enough.

The trust has estimated how the

budget would rise under all three main parties (it's not an exact science because the manifestos do not give precise details). When this is done, it is apparent that there is little difference between the parties and despite all three pledges representing a rise even after inflation, they are still a long way short of what the health service has traditionally received. The Nuffield Trust concluded none of the parties were prepared to spend enough on the NHS

Is the current system past its sell-by date? The NHS and social care system was launched after World War Two as part of a "cradle to the grave" welfare state. Life expectancy was 66 for men and 70 for women. Today it is 79 and 83 respectively. Not surprisingly, the ageing population has started to take its toll on the public purse. Almost 30p of every £1 spent on public services goes on health alone, nearly treble the amount that was spent in the 1950s.

Pensioner poverty

Much has been said about pensioner incomes growing faster than the incomes of working-age households. However, data normally compares incomes after housing costs have been paid and does not take care home fees into account.

While average pensioner incomes are rising, there remains a group of older people who are in poverty, and have been for some time. The latest official figures show 9.1% of the over 65's were in persistent poverty, higher than any other age group. The figures also show 41% of those aged 65+ were at risk of poverty at least once between 2011 and 2014, again, higher than any other age group

Many of the worst-off do not have internet access, blocking them off from some of the cheapest deals on energy, banking and insurance. That is why some charities say, even though pensioners on average have done better than most in recent years, it would be wrong to think pensioner poverty has been eradicated.



Staying Safe



Working in partnership
to make our community safer

Deter Opportunistic Thieves

As the weather is warming up, take a moment to protect your belongings:

- If you are in your back garden make sure that all windows and doors at the front of your home are secured.
- Make sure you don't leave handbags, mobiles, keys etc near to an open window.
- When you go to bed double check all doors and windows are secure, especially easily accessed ones.
- Make sure garden tools and equipment are locked away in a shed and are marked as belonging to you.
- Don't leave out ladders that could be used to access a 1st floor window.
- Lock bicycles away.
- If you are going away, tell a trusted neighbour and ask them to keep an eye on your property.

Report anyone acting suspiciously to the police on 101, or if you think a crime is in progress dial on 999



Ransomware

Action Fraud has received reports of 'Tech-Support' scammers claiming to be from Microsoft who are taking advantage of the global WannaCry ransomware attack.

A victim fell for the scam after calling a 'help' number advertised on a pop up window which wouldn't close and said the victim had been affected by WannaCry Ransomware. The victim allowed remote access to their PC. The fraudsters then installed the free Windows Malicious Software Removal Tool and took £320 as payment.

Remember

Microsoft's error and warning messages on your PC will never include a phone number Microsoft will never proactively reach out to you to provide unsolicited technical support.

Never

- Call numbers from pop-up messages.
- Allow remote access to your computer.
- Divulge passwords or pin numbers.

If you believe you have already been a victim, get your computer checked and contact your bank to stop any further payments being taken.

Report fraud and cyber crime to Action-fraud.police.uk or call them on 0300 123 2040

Royal Mail Working to Protect Homeowners from Scam Mail



Royal Mail

Royal Mail has launched a major new initiative to protect consumers from scam mail. Since November, Royal Mail has successfully stopped more than 700,000 scam items from reaching its customers.

As part of its ongoing battle against the fraudsters, Royal Mail will begin proactively contacting households it believes are receiving high volumes of scam mail. The latest anti-scam initiative will initially focus on most-impacted customers. It will be extended in due course.

Royal Mail will block and impound scam mail at its major distribution centres before it reaches the customer's letterbox. Legitimate mail will continue to be delivered to the customer in the usual way.

Impacted customers will be able to contact a dedicated Royal Mail helpline, email or Freepost address for more information or arrange a home visit from Royal Mail staff.

Royal Mail are also working with an overseas postal operator to intercept letters sent by known scam operations in Europe.

This initiative is the latest in Royal Mail's rolling programme of moves designed to stop scammers from reaching customers.



Are you paying too much for Insurance? Many older people are

An investigation by the Daily Mail has found that firms insuring the over-50s are routinely charging older people hundreds of pounds more than the cheapest deals available. Furthermore it found that specialist firms Saga and Age UK are often among the most expensive for older homeowners and drivers.

In some cases, new customers are being charged significantly more than the cost of comparable cover elsewhere and loyal customers who remain with Saga and Age UK then face huge hikes in their premiums.

GoCompare, the insurance comparison website, warn that so-called specialist insurers do not always offer the best value, so never assume that just because you're over a certain age they'll be the right choice for you. They also say that older drivers are typically attractive to insurers as they tend to be lower risk, so that should result in a range of competitive premiums to choose from.

The investigation exposed how the biggest insurers routinely charge long standing customers up to three times more than new customers. Experts say this is because insurers use existing customers' premiums to subsidise the cheap deals used to attract new customers. Older customers are among those most at risk of overpaying as they are less likely to shop around each year.

Firms such as Age UK and Saga claim to specialise in providing older homeowners and motorists with affordable cover and to those struggling to get cover elsewhere. But the latest findings suggest these firms charge customers higher rates from the outset.

Here are some examples from the investigation

- A 94 year old man from Dorset, discovered his premium with Saga had risen by 50%, from £350 to £544, in a year. He was told it was because he was in a flood risk area (even though he was last flooded in 1979). He has moved to John Lewis for £328.
- Retired sales manager, 83, found her car

insurance with Age UK rose by £308 in a year, despite making no claims and keeping the same car. When she took out cover with Age UK two years ago, she paid £681 a year. The next year, it rose to £777 and then to £1,085 12 months later. She is now with Direct Line for £780.

- A woman discovered her 87-year-old mother was paying £400 a year for contents and buildings insurance with Age UK. She had been with them for ten years. When the daughter enquired online using her mothers details as a new customer, she got a quote for £198. She then found a better policy with Churchill for £106.

Specialist insurers can offer customers the right solutions for their needs. This can especially be the case if your situation is unusual or you find it difficult to get insurance from usual sources. However, you should always get a couple of alternative quotes at renewal time.

The easiest way to get insurance quotes is to use online comparison websites. The top ones are confused.com, comparethemarket.com, gocompare.com, moneysupermarket.com. If you don't have access to the internet, see if a family member or friend can help. The local library have computer help sessions too.

Alternatively there are insurance brokers that can be contacted by phone. You can find a local insurance broker from the British Insurance Brokers Association (BIBA) by contacting them on 0370 950 1790 (9-5 Mon—Fri). They will then contact insurance companies for you to find out the best deals.

In addition, you can go direct to individual insurance companies yourself. Some, such as Direct Line on 0345 246 8701 are not included in comparison websites so you can only get quotes from them directly.



Health News

Be Part of Finding a Local Solution

Would you like the opportunity to be involved in the development of community health and care services?

In Bucks, we are working on changes and know that patients and carers have a wealth of knowledge and experience.

Whatever your background or age or where you live, you can play a part in planning the new health and care services. We need 40 patients, carers or members of the public to support us in the design and planning.

To take part, you will need to attend 3 meetings

Friday 9th June 10am—1pm The Hub, Easton Street, High Wycombe, HP11 1NJ

Friday 15th September, 10am—1pm

Friday 17th November, 10am—1pm

This is a real opportunity to see what goes on behind the scenes and be part of the decision making.

To book a place call **01494 586 700** or email buckscogs@nhs.net.

NHS Aylesbury Vale Clinical Commissioning Group and NHS Chiltern Clinical Commissioning Group



Home from Hospital Service

This is a free short term support service available to anyone living in Buckinghamshire and provides a weekly visit for up to 6 weeks to provide reablement after a stay in hospital.

Enquiries and referrals can be made before or during hospital admission. 01296 739303



Healthwatch Bucks Annual Report on Dignity in Care 2017

We have just completed the 3rd year of a project, commissioned by Buckinghamshire County Council, visiting care homes to look at Dignity in Care.

We have now visited over 50 care homes. Visiting local adult care homes every two weeks, on average, gives us a unique insight into the great work being done as well as some of the challenges faced by those looking after some of the most vulnerable members of our society.

The annual report includes the last 24 care home visits from April 2016 - March 2017. If you would like to know more about Healthwatch Bucks and the Dignity in Care Project and read the individual care home reports we produce then please go to <http://www.healthwatchbucks.co.uk/how-we-work/projects/dignity-in-care/>. Alternatively, please contact me or any of the team.

Alison Holloway
Project Manager, Healthwatch Bucks, 01844 348847 or Alison@healthwatchbucks.co.uk

Exercise Classes at the Holiday Inn, Tring.

An event to bring older people together for gentle exercise and a spot of lunch with the opportunity to develop a social group.

Starting Tuesday 6th June, running weekly.
Exercises start at 12.30pm with lunch at 1pm.

Finishes at 2pm with flexibility to leave earlier.
£6.50 for each visit.
Call Home Instead to book your space, 01296 410029





Care Home Open Day 16th June



Care Home Open Day is a UK wide initiative where care homes open their doors, arranging fun events that help to forge links between care home residents and local communities and show people what care homes are really about. This year the event is being held in conjunction with The Big Lunch.

The following care homes have events and would be delighted for you to attend. As there are so many, please contact the care home to find details of their specific events

Buckingham

Hamilton House, West Street, Buckingham, MK18 1HL, 01280 428 131

Aylesbury

Anchor Buckingham Lodge, Culpepper Close, Aylesbury, HP19 9DU, 0808 102 4070

Lewin House, 61 Belgrave Road, Aylesbury, HP19 9HP, 01296 397828

Avondale Care Home, Gatehouse Road, Aylesbury, HP19 8EH, 01296 438000

The Old Rectory, Hulcott, Aylesbury, HP22 5AX, 01296 488 229

Byron House Care Home, 141-143 Wendover Road, Aylesbury, HP21 9LP, 01296737530

St Leonards, 86 Wendover Rd, HP21 9NJ, 01296 337765

Hampden Hall, Tamarisk Way, Aylesbury, HP22 5ZB, 01296616699

Fremantle Court, Risborough Road, Stoke Mandeville, HP22 5XL, 01296 615278

Wing

Carey Lodge (The Fremantle Trust), Church Street, Wing, LU7 0NY, 01296 689870

Princes Risborough

Icknield Court, Berryfield Road, Princes Risborough, HP27 0HE, 01844 275563

Great Missenden

Woodlands Park Care Centre, Aylesbury Road, Great Missenden, HP16 9LS, 01494 862 535

Chinnor

Hempton Field, 36 Lower Icknield Way, Chinnor, OX39 4EB, 01844 808 498

Amersham

Rayners, Weedon Hill, Amersham, HP6 5UH, 01494 773606

Chesham

Chesham Leys (The Fremantle Trust), Cameron Road, Chesham, HP5 3BP, 01494 782841

Holmer Green

Cherry Garth (The Fremantle Trust), Orchard Way, Holmer Green, HP15 6RF, 01494 711681

High Wycombe

The Heights, 5 Langley Close, Downley, High Wycombe, HP13 5US, 01494 885460

Shelburne Lodge Care Home, Rutland Street, High Wycombe, HP11 2LJ, 01494 440 404

Ryevue Manor, Keep Hill Road, High Wycombe, HP11 1DW, 01494 761586

Catherine Court care home, Cressex Road, High Wycombe, HP12 4QF, 01494 854778

Beaconsfield

Sunrise, 30-34 Station Road, Beaconsfield, HP9 1AB, 01494 853604

Chalfont St Peter

Mulberry Court, Gold Hill East, Chalfont St Peter, SL9 9DL, 01753 886613

Chalfont Lodge Care Centre, Denham Lane, Chalfont St. Peter, SL9 0QQ, 01753 888 002

More care homes are listed on the back page



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Contact Details for the Bucks Older People's Action Group

Andy can be contacted on

Tel : 01296 622122

E-mail : info@bopag.org.uk

BOPAG, c/o The Hale Farmhouse, Hale Lane, Wendover HP22 6QR

Bucks Older People's Action Group Meetings

2017 Dates

Wednesday 19th July 2017

Wednesday 20th September 2017

Wednesday 22nd November 2017

All are welcome. Meetings run 10-12.30 and are currently held at Christ the Servant King, Sycamore Road, High Wycombe, HP12 4TJ

Please contact Andy Trueman on 01296 622122 for further information

2017 Guides to services for older people living in South Bucks



A guide to services for older people has been developed to help residents know about the many sources of help and information available in the area.

The Guide for the Ivers & Wexham is now available. Available soon, there will also be guides for Gerrards Cross, Burnham & Beaconsfield

Electronic versions of the guides can be found at www.southbucks.gov.uk/guidetoservices. You can request a printed copy from community@southbucks.gov.uk or call 01494 732103. Copies are free of charge.

General information on all the services provided by the government and by various charities and voluntary groups can be found on the Age UK Bucks website and up-to-date information on care and support services is available via Care Advice Buckinghamshire or contact Bucks County Council Adult Social Care, telephone 0845 3708090.

Dates for your diary

June 12th Haddenham Carers Support Group 1:30-3:30 at Haddenham Medical Centre

June 12th Carers Information Event at Stoke Mandeville Hospital

June 14th Carers Information Event at the British Legion Shop in Aylesbury

June 15th Carers Information, Pampering and Lunch at Kings Church in Amersham 10am-2pm. **Must book** 0300 777 2722

June 15th 10 – 11:30 Voices and Choices coffee morning at the White Hill Centre, White Hill, Chesham to support World Elder Abuse Awareness Day. For local people who have concerns about someone or would simply like to find out more. Please let us know if you would like to attend. 01494 784566 or email voicesandchoices1@gmail.com.

June 16th Wycombe Carers Support Group 10am-12pm at Pusey House, 9a Amersham Road, Wycombe, HP13 6PN

Care Home Open Day 16th June

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Gerrards Cross

Swarthmore Care Home, 31 Marsham Lane, Gerrards Cross, SL9 8HB, 01753 885663

Farnham Common

Farnham Common House, Beaconsfield Road, Farnham Common, SL2 3HU, 01753 669900

Marlow

Cliveden Manor, 210 Little Marlow Road, Marlow, SL7 1HX, 01628 401100

Sir Aubrey Ward House, Prospect Road, Marlow, SL7 2PJ, 01628 890150

Burnham

Burnham Lodge Care Home, Parliament Lane, Burnham, SL1 8NU, 01628 6673445

Lent Rise House (The Fremantle Trust), Coulson Way, Burnham, SL1 7NL, 01628 550750

If there is a care home near you that is not listed, feel free to give them a call as events are being added all the time.