

Planning for Your Future

A step-by-step guide to your
independence and care



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Introduction

We all value our independence and would like to live independently in a place we call home. Sometimes, this may mean getting extra help or making adjustments to achieve this. Whatever your situation, there are many things you can do to support you to live the life you want to lead. **Planning for Your Future** is an important part of preparing for later life and having control over your choices.

This booklet can help you plan ahead for your future care needs and think about how you will pay for it. It includes suggestions on talking about care preferences with family or carers, where to find guidance on the costs of care, the range of choices available to you and maintaining your wellbeing and financial independence.

It's never too early to start **Planning for Your Future**. There are spaces for you to write notes as you start your discussions and begin to have a clearer picture of how you would like to live your life in the future.

You can contact **Planning for Your Future** for information and advice about the range of options available to you.



Start the conversation early

- ☐ Talk with family, friends, or someone you trust about your future care preferences.
- ☐ Discuss what matters most to you — where you want to live, who should support you, and how you want to be cared for.
- ☐ Appoint a Lasting Power of Attorney – choose someone you trust to make decisions on your behalf, when you can no longer do so. This will also make things easier for your family and others in your support network. Visit **gov.uk/power-of-attorney** for more information.
- ☐ If you don't have family, reach out to a trusted professional or organisations like **Age UK West Sussex, Brighton and Hove**.
- ☐ If you are caring for someone, you can contact **Carers Support West Sussex**.



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Understand your options

There are a range of care and support options available. Having the right information can support you to make informed choices and decisions at an earlier stage.

The health and social care environment is complex and not always easy to navigate. Knowing and understanding your options in advance will help you to seek the right support.

- ☐ Explore and learn about the many types of care available such as care at home, sheltered housing, extra care, and live-in care. Refer to our **West Sussex Care Guide** at westsussex.gov.uk/careguide or email publications@westsussex.gov.uk and request a print copy.
- ☐ Check out the wealth of support your local community has to offer, for example food deliveries, help at home, support for unpaid carers, transport options or opportunities to take part in local groups and activities. See page 10 to find out more.
- ☐ Consider how your needs change over time and the different options that can support you.

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Plan for the costs of care

- ☐ Social care is not free — most people will need to contribute to the cost of their care. For help finding the right local support and to start planning ahead, you can use our **West Sussex Care Guide** (see page 6).
- ☐ Before you develop care needs, you should start thinking about how you are going to afford to pay your care costs for the duration of time that you might need it.
- ☐ Complete the **Financial Support checklist**, which can give you an estimated amount that you may need to pay towards the cost of your care. Visit **westsussex.gov.uk** and search for '*Financial assessment*'.
- ☐ Use the **Carewise** care funding scheme to get information and independent financial advice about sustainable ways to fund your long-term care. Visit **carewiseadvice.com**.
- ☐ Check whether you are receiving the benefits you are entitled to. Visit **westsussex.gov.uk** and search for '*Benefits and financial support*' or get in touch with **Age UK, West Sussex, Brighton and Hove**.

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Staying independent for longer

- ☐ Make small lifestyle changes such as eating well, staying active, reducing stress, and staying socially connected. For more information visit **westsussexwellbeing.org.uk**.
- ☐ Consider how technology and simple home adaptations can support your independence at home (e.g. pendant alarms, grab rails, fall detectors). Visit **westsussex.gov.uk** and search for '*Home adaptations and equipment*'.
- ☐ Find out about ways to stay independent and know how, and when, to access support. Contact the **Prevention Assessment Team** for information and advice on how to stay healthy, well and independent.
- ☐ Consider **Meals on Wheels** for hot meals delivery, plus a friendly wellbeing check. Visit **hils-uk.org** or call **0330 2000 103** (select '*Option 2*').
- ☐ For travel options, local activities and groups visit **westsussex.gov.uk/social-care-and-health/getting-out-and-about**.

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Next steps

- Once you've completed the **Planning for Your Future** checklist/action plan, we recommend you write down your wishes and share with your family and friends.
- Find out about options and support in your local community. Visit your local library to find out more. Visit **westsussex.gov.uk/libraries**.
- Keep your plan updated as your needs change.
- If you would like to know more about ways to live independently and plan for your future, you can contact **Planning for Your Future**.
- If you are worried about your care needs, you can use the **Care Needs Checklist** by visiting **westsussex.gov.uk** and search for '*how to get adult social care support*'. This will help you to find out if you may benefit from a further conversation about adult social care support.



Are you already paying for care or in a residential or nursing care home?

If you, or someone you're supporting, is already receiving care, it may still be worth carrying out some of the recommended actions, especially if you are funding your care home fees. In particular, we strongly advise you to:

- Think about how you may be able to increase your income or raise funds. Find out if you are entitled to any benefits. Contact **Age UK West Sussex, Brighton and Hove** who can help with this.
- Check if you're funding your care fees in the most cost-effective way by contacting **Carewise** to access expert independent financial advice.
- Closely monitor your remaining savings and contact **West Sussex County Council** six months before falling below £23,250. Call **Adults' CarePoint** on **01243 642121** or complete the 'Contact us' online form at: **westsussex.gov.uk/contact-help**. Callers who are deaf or hard of hearing can call using the **BT Relay UK** app installed on your computer, tablet, laptop or smartphone, on **18001 01243 642121**.



Useful contacts

Planning for Your Future

For general enquiries, more information and advice to make your plan, or if you're not sure who to contact.

Phone: **0330 222 4040**

Email: **planningforyourfuture@westsussex.gov.uk**

Website: **westsussex.gov.uk/PFYF**

Carewise Care Funding Scheme

Expert financial information and advice on paying for long-term care fees.

Phone: **0330 222 7000**

Email: **carewise@westsussex.gov.uk**

Website: **carewiseadvice.com**

Age UK West Sussex, Brighton and Hove

Provides an information and advice service, including free money advice, and services to support you to live independently at home.

Phone: **0800 019 1310**

Email: **info@ageukwsbh.org.uk**

Website: **ageuk.org.uk/westsussexbrightonhove**



Carers Support West Sussex

Help and advice for unpaid carers including emotional support and practical guidance.

Phone: **0300 028 8888**

Email: **info@carerssupport.org.uk**

Website: **carerssupport.org.uk**

Prevention Assessment Team

Helping adults across West Sussex to access support to live independently at home and enjoy life as part of their community.

Phone: **0330 222 4222**

Callers who are deaf or hard of hearing can call using the **BT Relay UK** app installed on your computer, tablet, laptop or smartphone on: **18001 0330 222 4222**

Email: **prevention@westsussex.gov.uk**

Website: **westsussex.gov.uk** and search for *Advice and guidance on staying healthy*.



