

2.2 Deputy K.C. Lewis of St. Saviour of the Minister for Social Security regarding the introduction of insurance for long-term residential care:

Will the Minister inform Members what progress, if any, has been made regarding the introduction of insurance for long-term residential care?

Senator P.F. Routier (The Minister for Social Security):

The proposal to introduce an insurance scheme for care in old age, both in residential homes, but also wherever possible in the community and at home, is a cornerstone of the Health and Social Services Department's strategy for future health care in the Island, known as "New Directions". The Social Security Department is one of many key partners in the development of the strategy. Once New Directions has been debated and, hopefully, adopted by the States, the Social Security Department will further develop an insurance scheme and, in anticipation of this specific objective for the department, it will be established within our Business Plan for 2009.

2.2.1 Deputy K.C. Lewis:

I thank the Minister for his reply, Sir. As the Minister is no doubt aware, many people live with the very real fear that one day one of the partners may have to go into long-term residential care through illness and having worked hard to buy their homes, it would be a disaster if they have to sell in later life to pay for the residential care. Will the Minister undertake to put this item through as a priority?

Senator P.F. Routier:

As I mentioned in my earlier remarks, there is a fair amount of work to be done prior to bringing in the insurance scheme, part of the whole strategy. We are working together with Health and Social Services, Treasury and Resources, the Jersey Care Federation as well and the Parishes and private residential care homes. What we are trying to do first is to agree a standard of care which needs to be provided and have common care contracts so that we can be sure that the appropriate care is given and appropriate charges are being asked for. We will then be able to decide on how much it is going to cost and how it should be funded. It will be done as soon as we possibly can.

2.2.2 Deputy G.P. Southern:

Does the Minister not accept that the timescale he has just suggested by 2009 is probably unrealistic given the fact that we have yet to see the finalised New Directions?

Senator P.F. Routier:

I very much hope that we will be able to meet that timescale. I know both departments are working hard to ensure that the strategy which was involved within New Directions will come forward as early as possible and I am as keen as probably anybody else is to have an insurance scheme in place. But we have to do it in a proper orderly fashion to ensure that we have a sufficient supply of residential care and it is being charged for at the right costs and we can afford to pay those costs.

2.2.3 Deputy G.P. Southern:

Supplementary, if I may, Sir? Does the Minister not accept that in the absence of such a policy, he will have problems increasingly with the cost of paying for residential care without such a scheme to provide specifically for those costs?

Senator P.F. Routier:

I presume that the Deputy is specifically thinking about those people who would fall within income support who would need to have their costs subsidised. We have obviously forecast budgets for the increased costs of residential care over the coming years. This strategy to have an insurance scheme for everyone to contribute to would obviously support those people who would fall outside of income support and that is the mechanism that would be there to help people to pay for their

long-term care. I do accept that there is an issue to be dealt with and we will be dealing with it as soon as we possibly can.

2.2.4 Deputy R.G. Le Hérisier of St. Saviour:

Would the Minister confirm that the timetable for working with the Health Department in terms of New Directions is totally on target and he has heard nothing to vary his view in that regard? Secondly, Sir, would he not accept that a lot of the preparatory work, e.g. the figures, the financial models could be done now ready to press the button when the policy is approved?

Senator P.F. Routier:

With regard to confirming whether New Directions is on target, I cannot give that confirmation. I am awaiting obviously for the Health and Social Services to produce that document as a whole. There is work going on with regards to care for the elderly; within my department we have somebody who is collating all the information with regard to the costs of residential care. That work is going on right now because we need to have that even for income support purposes. So that is happening and we hope to have those contracts in place for those people who are going to be supported by income support by the end of this year. So that is a piece of work that is going, Sir -- we are getting the knowledge that is required to help us know what will be required for an insurance scheme in the future.

2.2.5 Deputy G.P. Southern:

Is it not the case that the preparatory work required to prepare for the required scheme is in fact seriously undermined by the amount of work that needs to be done on solving problems brought up by income support and, longer-term, will be in doing the work to correct the income support scheme which is so far proving to be rather problematic?

Senator P.F. Routier:

I think the Deputy is living in a totally different world to what I am living in. He seems to be dreaming up problems with income support which do not exist. What the Deputy is trying to bring together are 2 issues which are unrelated. The work that is going on with regard to income support and the provision of paying for care for the elderly, that has been planned for and we know where we are heading with that and the projected funding for that. That is happening. I will only be repeating myself with regard to the long-term insurance scheme. That work is ongoing and we are getting on with it as soon as we possibly can.

2.2.6 Deputy A.E. Pryke of Trinity:

Does the Minister feel that the care component in the income support is sufficient? If there is a shortfall because they are needing more care, *et cetera*, who picks up that difference?

Senator P.F. Routier:

There is obviously a care element within income support. What happens if someone is having to pay additional amounts for care within residential homes, that amount is picked up with extra payments from within income support. Although there is a set amount within the income support component, if someone is currently in a residential home and there are additional costs, an extra payment can be paid from within income support.