WRITTEN QUESTION TO THE MINISTER FOR SOCIAL SECURITY BY THE DEPUTY OF ST. JOHN ANSWER TO BE TABLED ON TUESDAY 17th MAY 2011

Question

Would the Minister advise the total number of senior citizens in long term care within the Island who have never paid Social Security contributions in Jersey in their own right nor had them paid for by their spouse?

Who pays for the upkeep of these residents once a person has been in the Island for over 5 years and would the Minister provide details as to which fund the money comes from?

Would he provide a breakdown of the nationalities of those residents in long term care?

What action is being taken, if any, to get these people repatriated or to get funding from their country of origin to upkeep people in long term care?

Do the above receive free medication if it is required and, if so, which fund does the money come from?

What is the total cost to the Island or Social Security to keep the above in care annually?

Answer

It should be noted that there is no connection between the Social Security contribution record of an individual and their eligibility to receive assistance with long term care funding.

There is no central register of senior citizens in long-term care in Jersey. Individuals in long-term care may be funding the care themselves, or some or all of their care costs may be met by the Health and Social Services Department and/or the Social Security Department. Subject to data protection, the only way to obtain details of senior citizens in this position would be to collect information from individuals who are receiving care and, if necessary, cross reference this against Social Security data.

In the time available it has been possible to examine Income Support and Old Age Pension records. The question refers to the payment of Social Security contributions. To receive an Old Age Pension, the individual (or their husband) will have paid at least 4½ years contributions. The individuals identified in this preliminary analysis do not receive an Old Age Pension but they may have paid some contributions, if so, it will be for less than this period.

From the preliminary analysis that has been undertaken a maximum of 43 individuals who are over the age of 65 and do not receive a Jersey Social Security pension have been identified and are receiving funding with long-term care costs.

Of these, 41 are recorded with a British nationality, one individual has EU nationality and one individual has a non EU nationality. Jersey born individuals are of British nationality and are included within the 41 above.

As Long-Term Care is funded from tax revenues it would be more appropriate to assess the Income Tax history of these individuals. However, this cannot be done by Social Security; this information can only be obtained direct from the Income Tax Department.

As set out in the answer to question 5756, asked by the Deputy in November 2010, individuals who have been resident in Jersey for more than five years are eligible for Income Support if they are unable to meet the full cost of their care fees themselves. To receive assistance from Income Support, the individual must provide full financial details of their income and assets. If they have assets below £13,706, the Income Support system will meet the difference between their own income and the cost of the fees, allowing for a £31.36 weekly personal allowance. The cost of Income Support is met by general revenues, funded by the tax-payer, as opposed to the Social Security Fund, which is funded by contributions. Individuals who require nursing care and are placed in a nursing care bed by the Health and Social Services Department are not required to meet the full costs of their care but they are required to make a contribution of £456.40 per week. Again, if the individual has income/assets below a given level, the difference can be made up by Income Support. This system applies to all residents with five years' residence and is not dependent upon their Social Security contribution record.

When someone has been living in Jersey for more than five years, it would not normally be appropriate to seek to repatriate them to a separate jurisdiction where they had lived in the past. The repatriation of frail elderly people could create ethical and medical issues and would need to be considered extremely carefully. This is a matter for consideration by the Minister for Health and Social Services.

From the point of view of the funding provided by the Social Security Department, the Income Support Law is quite clear. If an individual does not satisfy the residency conditions for Income Support, they will not receive financial support from the Social Security Department. Once they do satisfy the residency conditions, they are entitled to apply for Income Support.

People who have lived in Jersey for at least six months and have paid any Social Security contributions due during that time are covered by the Health Insurance Fund. The Health Insurance Fund covers the costs of medicines prescribed by a General Practitioner and included on a list of approved medicines. The cost of medication provided directly by the General Hospital is met by the Health and Social Services Department.

The total annual Income Support cost for the individuals identified above is approximately £1,700,000 per year.