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Compulsory social care bill plan

<http://news.bbc.co.uk/go/pr/fr/-/1/hi/health/8148116.stm>

Adapted from BBC News 14/07/2009 © BBC MMIX



People in England may be forced to pay as much as £20,000 on retirement to help fund the social care system under plans being put forward by ministers

It is one of three options being proposed by the government alongside top-ups and insurance. In return, the government said a certain amount of social care would be provided free to everyone, while accommodation costs could be deferred.

The current means-tested system is considered unfair and unsustainable. At the moment anyone with a home or savings of £23,500 or more is not given state funding for a social care. About a third of people in the system fall into this category - although many more fall outside it as they are being looked after by friends and family. This means that thousands of pensioners each year have to sell their homes or use their savings to fund their long-term care.

Experts predict the situation is only going to get worse in time with the ageing population. Health Secretary Andy Burnham said the government was trying to be bold in a bid to encourage a debate.

"For too long politicians have avoided this issue. We have an opportunity to grasp the nettle and confront the debate. If we fail to do that we face the prospect of a diminishing quality of care being provided."

Consultation

Ministers have put forward three options which will be considered during a four-month consultation.

Under the partnership model, between a quarter and a third of costs will be covered by the state, while the individual will be left to top-up the rest of their care.

The insurance option builds on this by again promising a certain level of basic care free, with the government helping to establish insurance systems for people to pay into to cover for the extra costs. This would be free to opt in and opt out of.

The third - and in many ways most controversial - proposal is a comprehensive system whereby people are forced to pay up to £20,000 on retirement to fund their social care package. This could be paid in a lump sum, through instalments or taken from an individual's pension, ministers said.

Under all three plans, the poorest will have their full care package paid for by the state. The government argues many people will be better off under these models as the average cost of social care for a 65-year-old is £30,000 for the rest of their lifetime. And to end the "injustice" of people losing their homes when they go into care, ministers proposed allowing people to defer the costs of residential care until their death when the bill would be taken from their estate.

Ministers said it was now up to the public and social care sector to give their feedback on the plans. It would be another five years before any changes came into effect.

The changes have only been proposed for England although Wales and Northern Ireland, which both use means-testing, are considering reform. In Scotland, everyone who meets the criteria gets free social care although that threshold is set quite high to only include those with the most severe needs.

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Read the article

A. Now answer the questions

1. What proportion of people currently in the system gets no state funding for social care?
2. Why will the situation get worse?
3. How many options are being offered under these new proposals?
4. Would the insurance option be compulsory?
5. In what ways could the £20,000 be paid by the individual on retirement?
6. In what year could these changes come into effect?
7. Why does the government feel people will be better off under these plans?
8. How would ministers propose to stop people losing their homes?
9. How is social care currently dealt with in Scotland?
10. What countries currently use a means-tested system?

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B. The following are anagrams of words in the article.

To help you solve them you have clues about the class of each word.

1. erratic l - noun
2. realised tin - adjective
3. nose pin - noun
4. miner sits - noun
5. corn font - verb
6. unusable satin - adjective
7. lost carnivore - adjective
8. men rev tong - noun
9. potion - noun

C.

How many words of three or more letters can you make from the word **government** ?

Can you fill the grid?

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ANSWERS

A.

1. About a third
2. Because of the ageing population
3. Three
4. No – you opt in or out
5. Lump sum, instalments or taken from pension
6. 2014
7. Currently people pay on average £30,000 for social care
8. By allowing the cost of residential care to be taken out of the estate.
9. Everyone who meets the criteria gets it free.
10. England, Wales and Northern Ireland

B.

1. criteria
2. residential
3. pension
4. ministers
5. confront
6. unsustainable
7. controversial
8. government
9. option

C.

govern	tree	greet	rote
men	torn	ten	tone
note	one	not	ton
trove	move	norm	toner
rove	overt	over	toe
tee	tore	oven	ore