

Living with osteoporosis: social care and support at home after fractures

What is osteoporosis?

Osteoporosis occurs when the struts which make up the mesh-like structure within bones become thin causing them to become fragile and break easily, often following a minor bump or fall. These broken bones are often referred to as 'fragility fractures'. The terms 'fracture' and 'broken bone' mean the same thing. Although fractures can occur in different parts of the body, the wrists, hips and spine are most commonly affected. It is these broken bones or fractures which can lead to the pain associated with osteoporosis. Spinal fractures can also cause loss of height and curvature of the spine.

What are community care services?

Maintaining our independence is something important to us all. However if you are older and frailer then additional support may be essential if you are going to continue to live safely and independently in your own home.

There are various support services which could be available to you or someone you care for. These include home carers to help with activities such as washing, dressing and shopping, meal services, day centres, equipment in the home, or even moving into a care home.

Social services funded by your local council ('local authority') may be able to provide some help directly, can arrange for services to be provided to you by another organisation such as a home care agency or a charity, or even arrange for you to have a personal budget to pay for the services you choose.

The following information gives a general overview of community care and support services available in England. Service provision is similar in the other three UK countries, Scotland, Wales and Northern Ireland, but may be organised and funded slightly differently.

What is the Care Act?

The new Care Act 2014 has tried to make sure that provision of care services is more consistent across England. Criteria that identify someone as eligible for care are now the same throughout the country, rather than differing between local authorities as before. The Care Act also aims to make a person's general wellbeing the central focus of any decisions about services they may need. It is important to remember that parts of the Care Act have yet to be implemented and many rules relating to the funding of care will change in 2020.

Who do I contact to ask for help?

Your local authority (council) social services department would be the first place to contact for information about services in your area. Under the Care Act 2014 local authorities have a duty to assess people who may be in need of social care and support.

If you are finding it hard to cope with your day-to-day activities you should first contact your local social services department and request to have an assessment of your care and support needs. You should be able to find your local authority's telephone number either on the internet (see useful contacts at the end of this sheet), in telephone directories, or on paperwork such as a Council Tax bill.

What happens when I contact Social Services?

On your initial telephone call you may speak with someone in a 'first point of contact', 'gateway' or 'intake' team (in some areas called Care Direct) or a duty social worker. You will be asked for basic information such as your name, address and the name of your GP as well as brief details about your circumstances. Priority to have an assessment is made according to need. Some people will be seen very quickly, depending on how urgent their situation is.

The second stage of the assessment process will usually involve a home visit by a care professional (who may be a social worker/occupational therapist or other care assessor depending on the nature of the situation) who will talk to you about your situation and your individual needs, and discuss what kind of help that you or your carer may need and how this can be provided. Assessments can also take place at a relative's home, nursing home or in hospital if necessary.

The new Care Act also includes the needs of carers. Therefore if you are a carer you can ask for a separate assessment to look at any support you may need.

Is everyone entitled to help from social services?

Everyone can request to have their care or support needs assessed, but not everyone will be able to receive assistance from social services after having an assessment. It very much depends on your level of need and circumstances, including your finances.

In England and Wales, local authorities do charge for some community care services. If you have a certain level of income or savings you will be expected to contribute towards the cost of any services you receive. You will be asked to complete a financial assessment form so that social services can work out how much, if any, you will have to pay.

In Scotland personal care is free if you are over 65 and have been assessed by the local authority social work department as needing it. In Northern Ireland the Health and Social Care Boards are responsible for care at home. They do not normally charge for care in your home although charges are made for some services such as meals schemes.

If you do not qualify for community care services, social services should offer advice and information about alternative organisations that could help you.

A small number of people with particular health care needs may be entitled to free services provided by NHS continuing health care rather than the local authority. See the NHS continuing health care section later in this fact sheet.

What happens after the assessment?

If you are eligible for community care services then a care or support plan will be written and agreed with you. This lays out the details of the services agreed, including what needs were identified, the goals to achieve and how this will take place, and what charges may apply. This will also include a plan to cope with any emergencies (such as your carer becoming ill), and a date at which the care plan will be reviewed. Care plans should be reviewed after the first three months, and then at least every year.

The purpose of the review is to ensure the services set in place are still appropriate, or whether any goals have been achieved or new ones identified.

Once your care plan has been agreed, you may use a personal budget (which is a sum of money allocated to you by the local authority to pay for your assessed needs) to work towards achieving the goals set or, if you prefer, support can be arranged by social services on your behalf. The process of setting services in place can take some time, so it may be useful to ask social services how long they think it will take.

What services are available to help me in my own home?

Home Carers – will provide help with personal care such as getting washed and dressed, or practical assistance with tasks including preparing meals or shopping.

Meals Service – some councils offer a hot meal delivery service or they can organise for you to receive a delivery of frozen meals which can be heated in a microwave.

Support work, Day Centres and Luncheon Clubs/Community groups – provide community based support to connect individuals with local communities. Day centres/luncheon clubs provide locally based day care and lunch with a programme of activities. Social services may be able to organise transport to get you to the day centre in some circumstances.

Equipment for Daily Living – occupational therapists can provide disability equipment and adaptations to your home to help you with everyday tasks. Simple equipment for help with everyday living will usually be provided free of charge following an assessment by an occupational therapist. You may have to pay or part fund the purchase of larger items of equipment yourself. Where your home requires major adaptation to enable you to remain at home (for example, where your bathroom needs to be replaced by a wet room if you are a wheelchair user) the occupational therapist will be able to advise on what is required and on funding. They may also be able to advise you on a suitable contractor.

Telecare services – these include pendant alarms or sensor mats which can all be used to summon help or alert a carer to a potential problem.

The Community Emergency Alarm Service - this is a special unit connected to your telephone line which is fitted with an alarm button. It allows you to summon help quickly any time of the day or night. If you are receiving certain welfare benefits there may be a reduction in the charge for this service. If you were in the armed forces some organisations such as the British Legion or the ex-servicemen's charity, SSAFA, may be able to offer financial assistance towards the installation of a phone alarm system.

Short Break Service –there are a number of different short break schemes which may be available for you or for someone who cares for you. It can include care in the home or day care (away from home) and care home breaks.

Do I have to pay?

If you are having community care services into your own home most local authorities will use a savings limit of £23,250 when considering charges for you to pay, but it can vary. However, the value of your property will not be taken into account.

This will change in April 2020, when a new cap on care services will come into force. At the same time the threshold of savings and capital you are allowed to have before you are charged for any services will also increase.

Whatever your circumstances your social services department will be able to advise you. Alternatively you can seek professional advice from organisations such as the Citizens Advice service or Age UK.

What about Intermediate Care and Re-ablement services?

These are free services of up to six weeks (although occasionally longer in some circumstances). Intermediate care provides services or care, either at home or in another environment which aims to prevent an admission to hospital or perhaps provide an opportunity to properly assess a person's needs prior to admission into permanent residential care.

Re-ablement services aim to assist an individual in regaining the skills or confidence needed to live independently after being in hospital or a period of illness. These services can be arranged by GPs, hospital staff or other health and social care staff such as those in the community.

What is NHS continuing healthcare, and how is this different?

A small number of people with very significant ongoing healthcare needs may be eligible for NHS continuing healthcare. This is a free package of care funded by the NHS (rather than the local authority) that can be used to provide the care needed either at home or in a care home. Services such as a community nurse or specialist therapist and associated social care needs (e.g. personal care and domestic tasks, help with bathing, dressing, food preparation and shopping) could be included. In a care home, the NHS would also pay for your care home fees, including board and accommodation.

Decisions about eligibility for NHS continuing care are based on a detailed assessment on whether your need for care is primarily due to your health needs rather than needing extra help perhaps due to general age related reduced ability. Healthcare workers (both in a hospital or GP surgery setting) or the social care team could recommend an assessment for NHS continuing health care. Age UK have a useful fact sheet which provides a lot more detail on this topic (Factsheet 20 – '*NHS continuing healthcare and NHS-funded nursing care*' dated July 2015) see useful contacts at the end of this fact sheet.

What happens if I cannot manage at home any longer?

Sadly, for some people continuing to live in their own home is no longer an option. Moving into some form of care home is a very big decision, emotionally as well as financially and should be thought through carefully. The support, safety, peace of mind and even sense of community that the different forms of care home may be able to provide can be of enormous benefit.

Care homes come in different forms ranging from permanent residence in a home that offers help 24 hours a day with personal care such as washing, dressing and going to the toilet. Homes with registered nurses providing support (a 'nursing home'), or retirement villages or supported living where you have your own home, but with on-site support should you need anything. Care homes may be privately owned, run by a charity or the local authority.

For help and advice on choosing residential care options see the 'Useful contacts' section at the end of this factsheet. Also Age UK have a guide called 'Care homes - Finding the right care home' which gives detailed information about things to consider and how to go about deciding what is best for you.

What do I have to pay if I go into a home?

If you are moving into a care home there are national rules for charging care home fees which means you will pay the full cost of care if you have more than £23,250 in savings (the limits vary slightly in Wales, Scotland and Northern Ireland). If you own your own home and no one else lives in it when you move into a care home, the council is able to take into account the value of the property and use it to pay for care home fees.

A small number of people may be eligible for NHS funded nursing care. This would mean that the nursing care costs (not including the 'bed and board' costs) of the nursing home fees would be paid by the NHS directly to the nursing home. See "What is NHS continuing healthcare, and how is this different?" section on the previous page.

Organising your own care

If you have been assessed as needing support from social services, you may be offered the option of receiving personal budgets, direct payments or individualised budgets. Money can be given directly to you to purchase your own care services. This offers you more flexibility and independence, so that you can arrange your care and support in a way that suits you. Social services will explain all the options available to you to help you choose what is right for you.

If you are eligible for NHS continuing health care then you may also have the option to have a personal health budget. Again this is an agreed fund to allow you to organise and purchase the NHS health care and support you need to manage your health needs.

Useful contacts

Age UK

Age UK publishes a large number of free Information Guides and Factsheets on a range of subjects including money and benefits, health, social care, consumer issues, end of life, legal, employment and equality issues.

ageuk.org.uk

Advice Line - 0800 169 2081

Carers UK

The UK's only national membership charity for carers, Carers UK is both a support network and a movement for change.

carersuk.org

Tel: 0808 808 7777

Finding your local council

gov.uk/find-your-local-council

Care Quality Commission (CQC)

The independent regulator of health and social care in England. This provides reports on residential and nursing homes, and also on private care agencies providing home care. Website allows you to search services in your area.

cqc.org.uk

Tel: 03000 616161

Gransnet

Gransnet is the social networking site for Britain's 14 million grandparents. Its forums cover news, culture, legal and financial matters, health, relationships, learning, food, gardening, memories and more.

gransnet.com

Independent age

Independent Age is a charity offering free advice and information on care, benefits and social support, as well as volunteer befriending services.

independentage.org

Advice line: 0800 319 6789

(9-4.30 Monday-Friday)

The Money advice Service

For free and impartial financial information and advice to help you choose the right care services

moneyadvice.service.org.uk

NHS

NHS has an enormous amount of information about all health and wellbeing topics.

[nhs.co.uk](https://www.nhs.co.uk)

The NHS website has a 'Social care' section of their website
[nhs.uk/conditions/social-care-and-support-guide/introduction-to-care-and-support/](https://www.nhs.uk/conditions/social-care-and-support-guide/introduction-to-care-and-support/)

NHS has National Homecare suppliers list and search and compare facility

[nhs.uk/conditions/social-care-and-support-guide/care-services-equipment-and-care-homes/national-homecare-providers/](https://www.nhs.uk/conditions/social-care-and-support-guide/care-services-equipment-and-care-homes/national-homecare-providers/)

You can also find contact details of your local authority by searching the NHS directory of local carers' services.

The Society of Later Life Advisers (SOLLA)

A not for profit organisation who aims to assist consumers and their families in finding trusted accredited financial advisers who understand financial needs in later life.

[societyoflaterlifeadvisers.co.uk](https://www.societyoflaterlifeadvisers.co.uk)

Tel: 0333 2020 454

The Silver Line

The Silver Line is the confidential, free helpline for older people across the UK open every day and night of the year. Offering information, friendship, advice and befriending. Also aims to protect and support those who are suffering abuse and neglect.

thesilverline.org.uk

Helpline: 0800 4 70 80 90

This information reflects current evidence and best practice but is not intended to replace the medical advice provided by your own doctor or other healthcare professional.

This is one of many information resources available about osteoporosis and bone health. View the range at [theros.org.uk](https://www.theros.org.uk) and order more by calling us on 01761 471 771 or emailing info@theros.org.uk

President: HRH The Duchess of Cornwall. Formerly known as the National Osteoporosis Society.
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For osteoporosis information and support contact our free specialist nurse Helpline:

 nurses@theros.org.uk

 0808 800 0035

This information is provided free of charge. If you would like to become a member or support the charity with a donation, please go online or call us:

 [theros.org.uk](https://www.theros.org.uk)

 01761 473 287



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