



**Crossroads
Together...**

Emergency and Future Planning

General Enquiries

0333 323 1990

Office Hours

Monday - Thursday

9.00am - 5.00pm

Friday

9.00am - 4.30pm

Website



www.crossroadstogether.org.uk



@xroadstogether



@xroadstogether

Approaching Difficult Conversations



There is never a good time to approach the subject of the future with your family, be it what you want to happen for yourself or the person you care for, if the caring role becomes unsustainable.



Ultimately it may be that you will be discussing your death. It is important that your extended family are aware of your wishes, so that if the unexpected happens, they know what to do and what you would want them to do. Putting off these discussions can cause a lot of uncertainty both for you and your family so it's good to talk about such things when you feel the time is right. Usually during conversation an opportunity will present itself – take it.

We often find that family members are waiting for direction from you and don't want to offend you by bringing it up first. It's better to have several low key conversations whilst you're physically and emotionally able to give rational and considered thought to the details. When someone is unwell or in a crisis situation, things get rushed and mistakes can happen which can have a devastating effect on all concerned.

It may be useful to involve Advocacy services if you need help getting your thoughts across. Advocacy services help people – particularly those who are most vulnerable where people do not have full capacity or transient capacity to:

- access information and services
- be involved in decisions about their lives
- explore choices and options
- defend and promote their rights and responsibilities
- speak out about issues that matter to them

Prepare for the conversations by making notes. Family members should be able to ask questions or make suggestions in a relaxed manner. Ultimately everyone will benefit from this process.

Emergency Contacts



An emergency contact ideally needs to be someone close by who can get to you quickly in an emergency, it could be a:

- **Family member**
- **Friend**
- **Neighbour**



Before nominating someone, you must discuss it with them and they should be comfortable about undertaking the role. Some people may be happy to take on a full caring role for a few hours or even a couple of days whilst other arrangements are made, whilst another person may wish to be the person who makes the phone calls to the Social work team or next of kin.

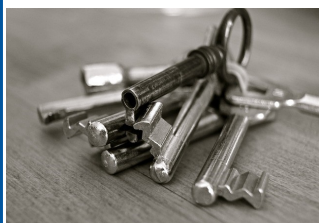
Everyone must be clear about what's expected of them

Your emergency contacts must be aware of who to contact if something happens.

You need to give clear instructions about where important phone numbers can be found, who they need to contact in an emergency and have the out of hours number for the Social work team available. (Ensure details are kept up to date)

To save time in an emergency, it would be useful to have a specific telephone sheet with the relevant numbers on which can be kept near your phone, with a copy given to your emergency contact.


Spare key arrangements.





A wall key safe is by far the best option providing the code is known to your emergency contact. They are easy to fit and relatively low cost. They have either a roll barrel combination lock or a touch pad code access. If your emergency contact would be willing to hold a spare key, that would be useful too. Hiding keys in outdoor areas is not recommended as you are leaving yourself vulnerable and potentially open to harm. Please remember to inform your insurance company that you have a key safe and take advice. Also remember to change your key code number if changing care agency or if you have concerns and inform your GP for their system in-case of emergency.

Medical ID helps first responders access your critical medical information from your phone's lock screen, without needing your passcode. They can see information like allergies and medical conditions as well as who to contact in case of an emergency.

Setting up your Medical ID

- Open the Health App on your phone and tap the Medical ID tab.
 - Tap Edit. If asked, tap Edit Medical ID.
- 
- A red heart icon inside a white rounded square with a grey border.
- To make your Medical ID available from the lock screen on your phone, turn on 'Show When Locked'.
 - In an emergency, this gives information to people who want to help.
 - Enter health information like your birth date, height, medical conditions and blood type.
 - Tap Done.

Editing Emergency Contacts

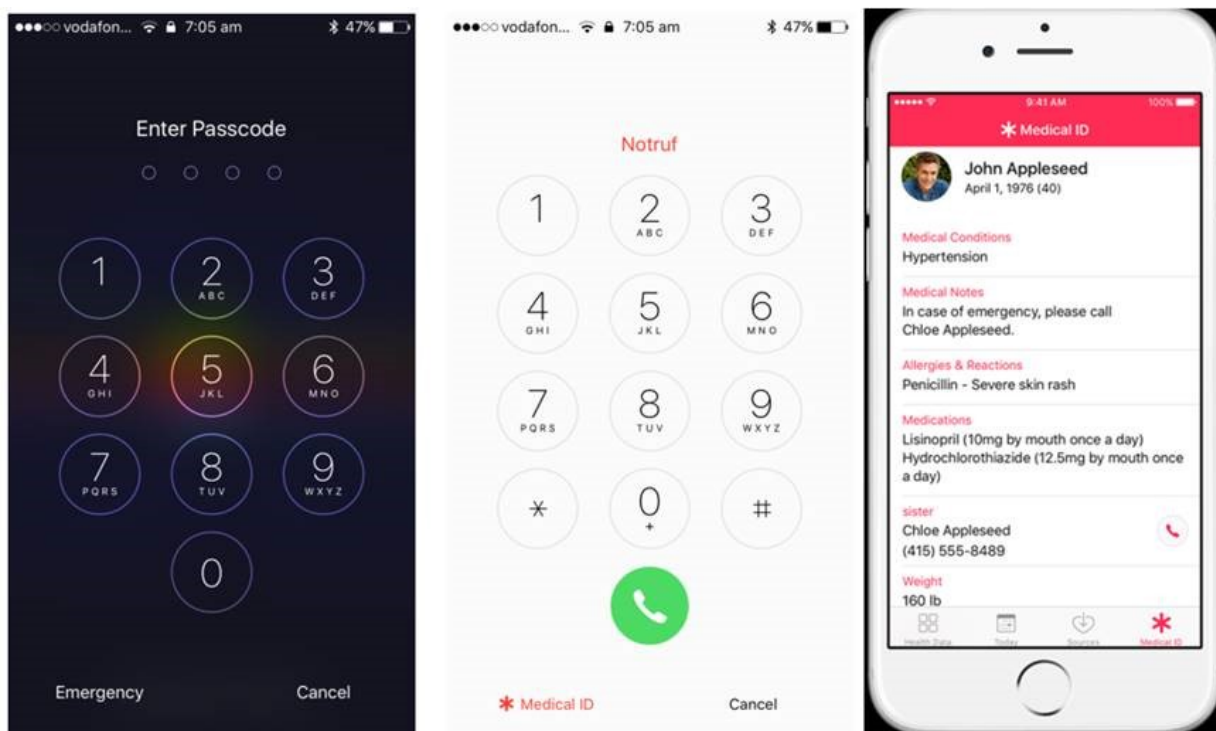
- Open the Health app and tap the Medical ID tab.
- Tap Edit, then scroll to Emergency Contacts.
- To add an emergency contact, tap  under emergency contacts. Tap a contact, then add their relationship.
- To remove an emergency contact, tap  next to the contact, then tap delete.
- Tap Done.

Medical ID will allow you to ring the emergency contact numbers which are set up (it will not allow you into the contacts list to see the ICE numbers) you can see John's sister Chloe (next page) is his contact (you can set up as many contacts as you want) you can also use the Medical Conditions to write what you want for example, carers could write they have caring responsibilities or someone at home to get back for and address etc.

Medical Contacts



If **Medical ID is set up**, it will look like the middle phone once the emergency link is pressed from the first screen. From there you can access the medical ID information. (This is an iPhone but most digital and android phones have it)



ICE Contacts

If someone doesn't have the medical ID facility and doesn't use a password on their phone, then the alternative is to set up ICE contacts (In Case of Emergency). This would involve adding the letters ICE directly in front of a persons name in your phone to ensure first responders would know they are your ICE contact on checking.

Herbert Protocol

The Herbert Protocol is a form which is kept at home, or in a safe place, with important information about a vulnerable person. Should they go missing, information is easily on hand about routines, medical requirements and favourite places to visit and can be handed over to the police, which means you don't have the worry of collecting it together during a stressful time. Visit your local police website to download the form.

Data Link Pack

Data Link is more commonly known as the 'message in the bottle' scheme. It's a simple way of ensuring that if ambulance, police or fire crews have to attend the property, essential information is readily available, which can save vital minutes and ensure the correct actions are taken in an emergency.

How does it work? A canister has a form inside which you fill in with the relevant information. Medication information can be completed in pencil in case it changes, or a repeat prescription can be inserted into the canister. The canister is sealed and put in the fridge.



Why the fridge? Because everyone has a fridge and it's a consistent safe place to keep it where it will be found easily. There are two green cross stickers in the canister, one is placed on the door or door frame of your MAIN access door. The other is placed on the outside of the fridge door.

The paramedic arrives at your house, sees the sticker on your door and goes to your fridge to retrieve your information, saving precious time in delivering the necessary care and attention.

These canisters will hold more than one form or you can have a one for every person in the household, in which case it would be useful to include a photo of the person, as it may be confusing to identify who's who just by a description. Bottles are available in your local chemist, GP surgery or contact your local Lions Club 0845 833 9502

'This is me' booklet

'This is me' is a booklet that you can use to provide details about you for use by others.

It provides an easy and practical way of recording who you are. The form includes space to include information on your cultural and family background; events, people and places from your life; preferences, routines and your personality.

It is suitable for use in any setting – at home, in hospital, in respite care or a care home and provides a valuable way of letting medical and social care staff know more about you should you be unable to tell the yourself.

Download the form here: www.alzheimers.org.uk/get-support/publications-factsheets/this-is-me

Life book

You can obtain specific formats from AGE UK, or MENCAP or you can make your own from a scrapbook.

The life book helps you record family history and include photos and contributions from family members. If your loved one has dementia or a learning disability it can be a source for reminiscence or a tool to aid conversation. It can also be used as a storyboard for people with learning or communication issues when preparing for independent living.

If the person you care for is on medication and isn't able to administer it themselves, what would happen if you weren't there to do it for them?

- Would anyone else know what they were prescribed – the dosage and frequency?
- Where is the medication kept?
- Is it taken before, with or after food?
- Is it taken with hot or cold drinks?
- Would anyone else know the G.P contact details?



It is very useful to have the Data Link Pack in the fridge. When completing the form it's better to fill in the medication part in pencil, so that it can be changed if the prescription changes. It's also useful to have a repeat prescription or a copy of it in the Data Link Pack for reference. (See Fact-sheet 'Essential Information' more information on Data Link Packs).

Patients receiving long term medication should have a regular annual review with their G.P. The review date should be on your repeat prescription. If you haven't had one ask for a review.

Another useful tool is the "This is me" booklet available from the [Alzheimer's Society](#) which also details a person's medical conditions and their medication. This can be taken into hospital or a care facility and gives vital information to clinicians and care staff.

Pharmacies will dispense tablets into blister packs for you to make it easier to manage multiple medications.

You can also buy daily or weekly pill dispensers from a pharmacy and dispense your own medication into them.



Please note that regulated care providers are unable to administer medication from the over the counter pill dispensers

What happens if..



Have you ever considered what would happen to the person you care for if anything happened to you?

You may be delayed, have an accident or something more serious may happen. There are “safety nets” you can put in place to minimise the effect an emergency would have on the person you care for and your extended family.

Carer Advisors offer “Emergency and Future Planning” to all carers which covers:

- Assessing the needs of the carer & cared for person in the short and long term.
- Formulating an emergency plan
- Tools and information to make life easier
- Getting your affairs in order
- Wills, Lasting Power of Attorney and paying for future care.



Carer Advisers can discuss your situation and guide you through the options available.

Care needs assessment

The starting point for any emergency planning is to ensure that the carer and person they care for have an up to date Care Needs Assessment from their local social care team. This will determine if the local authority need to provide a future care package or funding for care, or if it will be a self funding arrangement.

To arrange these assessments please contact your local council. To find the contact details of your local council use this link:

<https://www.gov.uk/find-local-council>

Whether you want to remain in your own home, are looking for help with an older relative, weighing up housing options or seeking information on paying for care, advice is available to help you make decisions.



Lots of people worry about paying for care for themselves or for a loved one. Most people will be expected to pay something towards the costs.

If your care is being organised by the local authority, then this is what should happen:

- Your local authority will do a Care Needs Assessment to identify what help is needed.
- They make recommendations about your needs and whether or not residential care is appropriate – this is called a Care Plan.
- They work out a budget to ensure you get what care you need – this is called a Personal Budget.
- They do a financial assessment, to work out how much you should pay towards your care home fees and how much they will cover.

If your care is arranged by the NHS or social services, you may not have to pay for some or all of the care, it may be funded through NHS Continuing Care Funding. Talk to your GP about this.

What does the financial assessment look at?

The financial assessment will look at your income and capital, such as your savings and property. Whether you have to pay, and if so, how much, depends on how much income or capital you have. In certain situations, the local authority may assume that your capital generates an income which can be used towards pay your care home fees.

If you and someone else jointly hold capital, such as a savings account, it'll be treated as divided equally between the two of you.

In some circumstances your home won't be included in the financial assessment, for example, if your partner still lives there.

Getting your affairs in order



Thinking about the future is difficult at the best of times, but it's better to tackle these issues when you are well physically and emotionally, rather than when things aren't going too well or if you're already in crisis.



At Crossroads Together we can discuss what needs to be considered about the future and who needs to know what and when. We can help you to organise paperwork and talk to you about how to approach difficult conversations with your next of kin etc.

Wills: Why you shouldn't die without a will

When you die without leaving a will, the law decides who gets what and how much. It doesn't matter what your relationship with those people was like when you were alive.

By leaving a will that says clearly who should get your property and money when you die, you can prevent unnecessary distress at an already difficult time for your family and friends.

Lasting Power of Attorney

A lasting power of attorney (LPA) is a way of giving someone you trust the legal authority to make decisions on your behalf if you lack mental capacity at some time in the future or no longer wish to make decisions for yourself.

There are two types of LPA:

1) LPA for financial decisions

This can be used while someone still has mental capacity or you can state in your LPA application that you only want it to come into force if you lose capacity. An attorney (the person who makes decisions for you) can generally make decisions on things such as:

- Buying and selling property
- Paying the mortgage
- Investing money
- Paying bills
- Arranging repairs to property

Getting your affairs in order



You can restrict the types of decision your attorney can make, or let them make all financial decisions on your behalf.

2) LPA for health and care decisions

This covers decisions about healthcare as well as personal welfare and can only be used if and when you lose mental capacity. An attorney can generally make decisions about things such as:

- Where you should live
- Your medical care
- What you should eat
- Who you should have contact with
- What kind of social activities you should take part in.

Please note, if you do not have LPA for finance and property and you have a joint bank account, if the person loses capacity, the other person must inform the bank as it's a breach of their account details if they continue to use it as the other person hasn't given consent.

LPA Service

At Crossroads Together we offer an LPA service across Cheshire West, Manchester and Liverpool. Our service includes a home visit to help you complete the forms.

To find out more, use this link:

<https://www.crossroadstogether.org.uk/our-services/lasting-power-attorney/>

Or call 0333 323 1990

Who can help me?

If the person you care for needed to go into emergency respite, they might need spending money or expenses to be covered.



Please be aware that if a Care Needs Assessment and Financial Assessment haven't been done before emergency respite is provided through the local authority, you may be liable for an unexpected and substantial bill afterwards. You can ask for full costs to be explained to you up front.

The person you care for may only need support in managing their money or paying bills.

- Is the cared for person able to access a cashpoint, their savings or benefits etc?
- Do they know PIN numbers or account numbers?

Banks are very strict about a third party acting on someone's behalf, and will only accept a Lasting Power of Attorney as authorisation.

Building Societies will accept a third party signature only if the appropriate authorisation paperwork has been completed beforehand. This will enable limited activity on the account to prevent wrong doing.

The Post Office will accept a permanent agent to access benefits using a letter of authority so that in the short term help with your finances can be arranged if you have become unwell. In this case, you may allow your spouse, partner, a family member or a solicitor to have temporary access to your accounts. To do this, complete a form P6163 that you can obtain from your local Post Office.

What is a Power of Attorney?

Anyone who is aged 18 or older who has the mental ability to make decisions for themselves can arrange for someone else to make these decisions for them in the future. This legal authority is called "power of attorney".

The person who is given power of attorney is known as the "attorney" and must be over 18 years old. The person who is giving the power of attorney is known as the "donor".

How do I appoint a Power of Attorney?

As a donor, to give power of attorney you should understand exactly what powers you are giving to someone else. GOV.UK has information to help you understand what an LPA means for you and the person you appoint to make decisions for you. You can also make a power of attorney online or we can assist you in some locations.

LPA Service

At Crossroads Together we offer an LPA service across Cheshire West, Manchester and Liverpool. Our service includes a home visit to help you complete the forms.

To find out more, use this link:

<https://www.crossroadstogether.org.uk/our-services/lasting-power-attorney/>

Or call 0333 323 1990

Also see factsheet 'Getting your affairs in order'

Any change in circumstances can have an effect on family pets. In extreme cases emergency respite may be needed for them too.

If the animal has to go into a boarding facility, they have to be fully vaccinated if the facility requires it, particularly for cats and dogs against Parvo Virus, Kennel Cough and Cat Flu.

Emergency plans have to include arrangements for any pets you may have.



Things to think about include:-

- Is there someone who could look after them if you don't have a preferred boarding facility?
- Do they know where food is kept, what they have, how often are they fed?
- Where are collars and leads kept?
- What are the sleeping/ exercise arrangements for your pet?
- Are they on any medication, where is it kept, what are the vets contact details?
- Does your pet have any unusual traits/likes/dislikes?

We have in the past supported carers who live on remote smallholdings or even farms who have a variety of animals. All aspects of their care have to be considered when formulating a care plan.

If you have exotic animals which need specialist attention, then even greater consideration is needed. Not everyone may be comfortable looking after snakes, lizards and spiders etc. A specialist in this field may need to be involved in formulating the care plan.

The Cinnamon Trust

The Cinnamon Trust is the only specialist national charity for people in their later years and their loved and much needed companion pets.

A network of volunteers "hold hands" with owners to provide vital loving care for their pets, so that they can stay together for as long as possible. They will walk a dog every day for a housebound owner, foster pets when owners need hospital care, fetch their food etc.

For more information visit their website at: www.cinnamon.org.uk or call **01736 757900**

Planning Ahead

It is estimated that costs for a funeral will escalate over the next few years, having already risen over 4% since 2015.

Many people now consider pre-pay funeral plans which are available from any Funeral Director and are protected by a governing body should the company cease trading.



With a funeral plan the cost is fixed, you can make changes to it before or at the time of the funeral but that could incur additional costs.

Your Funeral, Your Way

Having a pre-pay plan also relieves next of kin of the responsibility of arranging the funeral whilst mourning your loss. You are also assured of getting the funeral you want by making the arrangements ahead of time.

People on low incomes can apply to the government's Social Fund Funeral Payment to help meet the cost of a funeral.

There are many types of funeral which don't necessarily follow a religious format, and others that have an ECO value. You don't have to use a Funeral Director. You can organise everything providing you follow the initial legal process of registering the death and getting a death certificate.

The department of Works & Pensions have a booklet called "What to do after a death in England & Wales" which will guide you through the process. It can be downloaded from the DWP website, copy the link here:

<https://www.gov.uk/after-a-death>