

Cariad

Care Group

Care Guide for Wales

Understanding your rights, arranging support, paying for care, choosing a provider and knowing where to turn for help.

FREE consultation

02921 052081

www.cariadcaregroup.com

A practical guide from Cariad Care Group

This guide brings together official information from Social Care Wales, Age Cymru, the Older People's Commissioner for Wales and Care Inspectorate Wales. It is designed to help people in Wales understand how care works, what rights they have, and what steps to take next.

Compassionate. Attentive. Reliable. Ethical.

Welcome

Cariad Care Group provides compassionate, person-centred care in Cardiff and the surrounding areas. Our team supports people with daily living, community access, appointments, respite, dementia care, live-in care, palliative support and more. Our approach is built around dignity, safety, continuity and helping people stay as independent as possible in the place they call home.

How to use this guide

Use it in two ways: **(1)** as a clear overview of how social care works in Wales, and **(2)** as a practical checklist when you are arranging help for yourself or someone you care about. The wording has been kept plain and practical, but the guide is grounded in official Welsh guidance and rights-based information.

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Need help now?

If you would like personal guidance rather than reading through the full process alone, call **Cariad Care Group on 02921 052081**. We offer a free consultation and can help you understand the next steps, whether you are exploring private care, preparing for a local authority assessment, or simply unsure where to start.

1. Your rights in Wales

In Wales, social care is built around the idea of **well-being, voice, choice and control**. The Social Services and Well-being (Wales) Act places the person at the centre of decisions, rather than treating care as something simply done to them.

What this means in practice

- If it appears you may need social care, your local authority has a legal duty to assess your needs. This right is not affected by your income, savings or other financial circumstances.
- Your assessment should look at **all aspects of your needs**, not just one difficulty or one task.
- Your own views, wishes, daily routines, relationships, safety, home life, culture and preferred outcomes should shape decisions.
- You have the right to be treated with **dignity and respect** when receiving help or care.
- You have the right to have your **voice heard** in decisions about care and support, and you may have the right to independent advocacy if you need support to express your wishes.
- If your needs are eligible, the local authority has a duty to arrange or provide services to meet those needs.
- If your needs are not eligible at that stage, you should still be given information, advice, assistance and signposting to preventative or community support.
- You have the right to be protected from abuse and neglect, whether concerns arise at home, in the community, in hospital or in a care setting.

Well-being is wider than basic tasks

Well-being in Welsh care law is not just about washing, dressing or taking medication. Official guidance also links well-being to having your rights respected, being physically, mentally and emotionally well, being protected from abuse and neglect, maintaining positive relationships, feeling part of the community and having a safe and comfortable home.

A helpful way to think about your rights

A good care conversation should ask not only *“What is difficult?”* but also *“What matters to you, what is getting in the way, and what support would make the greatest difference?”*.

2. How to get care: the step-by-step process

Many people delay asking for help because they assume they must already be in crisis. In practice, support can be explored as soon as daily life starts to become harder, riskier or more stressful.

1 Notice the signs

You or your family may be seeing difficulties with washing, dressing, meals, medication, mobility, memory, continence, loneliness, safety at home or getting out into the community.

2 Contact social services

Ask your local authority for a **care needs assessment** or **care and support assessment**. A relative, carer, GP or professional can also help make contact.

3 Have the first conversation

You may receive information and advice straight away, and if your needs may require ongoing support the authority should move to assessment.

4 Take part in the assessment

The assessment should be a proper conversation about your life, your strengths, your risks, your routines and the outcomes you want to achieve.

5 Receive an eligibility decision

The local authority decides whether your needs meet the national eligibility criteria. If they do, it must arrange or provide support to meet them.

6 Discuss your care and support plan

Your plan should explain what support will be provided, how your needs will be met, when services will happen and who will provide them.

7 Complete a financial assessment if charges apply

For care and support at home, the authority can carry out a means assessment to decide what, if anything, you need to pay.

8 Review and adjust

Care should not be static. Ask for a review if your needs change, the plan is not working, the timing is wrong or your health has deteriorated.

Top tip

Keep a short written record before the assessment. Note what is getting harder, what support is already being provided by family or friends, when risks arise, how often difficulties happen, and what outcomes matter most to you. This helps make the conversation more accurate and less rushed.

3. What happens during an assessment

Social Care Wales describes the assessment process as a “**what matters**” conversation. The aim is to work as equal partners to understand how the person wants to live, what is preventing that, and what support may help.

What an assessment should cover

- Your current situation and daily routine
- The difficulties you experience and when they happen
- Any risks to your safety, health or well-being
- What support is already being provided by family, friends or neighbours
- What is important to you: independence, routine, faith, language, relationships, community access, hobbies and preferences
- What outcomes you want from support, for example staying at home safely, managing personal care, reducing falls, easing pressure on family, or returning home after hospital
- Whether equipment, reablement, preventative support, community resources or ongoing care would help

How to prepare well

- Be honest about the difficult days, not just the better ones.
- Explain what happens if support is not there.
- Mention hidden issues such as memory loss, fatigue, fear of falling, incontinence, medication prompts or social isolation.
- Say what matters most to you: continuity, privacy, same carers, language preferences, time of visits, support with meals, getting out, or staying in your own home.
- Ask for a copy of the assessment once it is completed.

What good practice feels like

A good assessment should feel collaborative, respectful and focused on outcomes. It should not reduce your life to a list of tasks. You should be listened to, involved and given the chance to explain what a good day looks like for you and what you are trying to maintain or regain.

If you need help to express your views

Advocacy helps people say what they want, secure their rights, represent their interests and obtain the services they need. If you do not have someone appropriate to support you, ask whether you are entitled to independent advocacy.

4. Care planning, review and direct payments

Once needs are agreed, the next stage is not simply being told what will happen. The care and support plan should be personal, practical and clear.

Your care and support plan should set out

- What services or support will be provided
- How your needs and outcomes will be met
- When support will happen
- Who is expected to provide it
- What role family or informal support is realistically playing
- What to do if the plan is not working or your needs change

Reviews matter

Ask for a review if visits are too short, rushed or poorly timed, if your mobility or cognition changes, if a carer's situation alters, if hospital admission has taken place, or if the support no longer reflects what matters to you.

Direct payments

Direct payments are a way for the local authority to help meet eligible care or support needs by giving money for agreed services or equipment rather than arranging everything directly. They are intended to improve choice, control and independence. In Wales, direct payments must be offered as an option to people with eligible needs, including carers, and can be used flexibly where they will secure the outcomes in the support plan.

- They are not ordinary income and do not count as taxable income.
- They can sometimes be used creatively, not only to employ a personal assistant.
- They can offer more choice over who provides support, when support is delivered and how needs are met.
- You must use them in the way agreed within the plan.

Private care alongside or instead of local authority care

Some people choose to arrange private care from the start. Others receive a local authority assessment and then decide to top up, supplement or replace some support privately. Cariad Care Group can talk you through these options and help you understand what level of support may be appropriate.

5. Paying for care and support at home

The **assessment of need** and the **financial assessment** are different things. Your need for care should be assessed first. Only after that should the local authority work out what, if anything, you need to pay.

Key points to know

- Your right to an assessment is not affected by your finances.
- For care and support at home, your local authority may carry out a means assessment.
- The amount charged can depend on your income, savings and the cost of the services being arranged.
- Welsh rules include a **maximum weekly charge** for non-residential care and a **minimum income amount** so that a protected level of income is left for day-to-day living.
- Some services must be provided free of charge in particular circumstances, for example some short-term reablement or rehabilitation support after hospital.

Questions worth asking

- Has my care need been assessed separately from my finances?
- Have all of my disability-related or unavoidable costs been properly considered?
- Have I been told clearly what the weekly cost is, what I will pay and why?
- Will any part of my support be free for a short period, such as reablement?
- Can I have the decision in writing and request a review if I disagree?

Simple rule of thumb

Never assume you are ineligible for help just because you have savings or own a home. Needs and charging are separate issues. Start with the assessment.

6. Support for unpaid carers

Family members and friends often provide enormous amounts of care before formal services are ever arranged. Welsh law recognises that carers may have support needs of their own.

Carers' rights

- A local authority must offer an assessment where it appears a carer may have needs for support.
- The authority must assess whether the carer has support needs and should involve the carer in that assessment.
- A carer can request an assessment even if the person they care for does not want an assessment for themselves.
- Support might include respite, practical help, equipment, information, training or links to carers' support groups.

Carers often minimise what they do. During the assessment, it is important to explain the real picture: sleep disruption, supervision, physical lifting, emotional strain, medication oversight, meal preparation, shopping, appointments and the impact on work or family life.

Remember

There is no legal obligation on a family member to provide unlimited care. If your current caring arrangement is unsustainable, say so clearly. Care planning should be based on what is realistic and safe.

7. Leaving hospital and arranging support

Hospital discharge can be one of the most stressful points in the whole care journey. The Older People's Commissioner for Wales highlights that older people should understand what to expect and what support should be in place before they leave hospital.

- Before leaving hospital, you should have a **discharge assessment** to check whether you need more care or support after discharge.
- If you need more support first, you may move to **step-down care** or receive rehabilitation / reablement to help regain strength and confidence.
- You should be given a **Care Coordinator** during discharge planning. Ask for their name and contact details.
- If longer-term care is needed, a social worker should carry out a **Care and Support Assessment**.
- You have the right to have your views and wishes heard, to ask about advocacy, and to receive a copy of your assessment.
- If you are kept waiting too long for social care support, you can complain to the local authority social services department and seek advice from Llais or the Older People's Commissioner's guidance.

Questions to ask before discharge

- What support will be in place on day one at home?
- Who is my Care Coordinator and who do I contact if arrangements change?
- Am I receiving rehabilitation / reablement and is any of it free for a period?
- If home care is delayed, what temporary plan is being put in place and how will my wishes be considered?
- Have my family or main supporters been involved appropriately in the plan?

When people say "I'm not ready to go home"

That concern should trigger proper discussion, not dismissal. The discharge plan should reflect safety, practical support, the home environment, medication needs, mobility and the person's own wishes as far as possible.

8. Choosing a care provider with confidence

If you are choosing home care or a care home, Care Inspectorate Wales (CIW) is one of the best places to start. CIW registers services, inspects them and publishes reports to help people make informed choices.

What CIW can help you do

- Search for registered care services in Wales
- Read inspection reports
- Check service ratings where they are available
- Provide general feedback or raise concerns

What to look for in a provider

What to check	Why it matters
Continuity of carers	Seeing familiar staff often improves trust, communication and consistency.
Clear care planning	You should know what support is being delivered and how changes are recorded.
Dignity and respect	Support should be delivered in a way that protects privacy, choice and independence.
Communication with family	Where appropriate, families should know how concerns, updates and reviews are handled.
Responsive management	You need confidence that concerns will be acknowledged and acted upon quickly.
Inspection history	CIW reports and ratings can help you understand strengths, risks and areas for improvement.
Welsh language and personal preferences	Good care should reflect language needs, routines, beliefs and what matters to the person.

Cariad Care Group

On its website, Cariad Care Group describes its service as compassionate, attentive, reliable and ethical, supporting people in Cardiff and surrounding areas with dignity, respect and a person-centred approach. If you would like to discuss care at home, respite support, dementia care, live-in care or palliative support, call **02921 052081**.

9. Complaints, advocacy and safeguarding

Even with good planning, problems can happen. Knowing where to go next can make the process feel more manageable and less daunting.

If you are unhappy with a care service

- Raise the issue with the service first if it is a specific concern about the safety or quality of a registered care service. Services must have an accessible complaints procedure.
- If you want to report a concern or provide feedback about a registered service, Care Inspectorate Wales allows you to search for the service, use the online feedback process and select either general feedback or raise a concern.
- If your complaint is about how a local authority social service operates, contact the local authority directly in the first instance.

Advocacy

Advocacy means support from someone whose role is to help you express your views, secure your rights and obtain the services you need. This can be especially important when a person feels overwhelmed, isolated, unheard or unable to manage a difficult meeting or decision-making process alone.

Safeguarding

Safeguarding is about protecting adults and children from abuse or neglect and helping people recognise signs of harm and danger. Abuse may be physical, emotional, sexual, financial, discriminatory or neglectful. Concerns should always be taken seriously.

- If someone is in immediate danger, call 999.
- If you suspect abuse, neglect or serious risk, contact local authority social services, the police where appropriate, or CIW if the concern involves a regulated service.
- Do not assume someone else has already reported it.

Important

A person should never feel they must stay silent because they depend on the service. Concerns about poor treatment, rushed care, missed visits, unsafe practice, rough handling, medication issues or financial pressure should be documented and raised.

10. Practical checklist, contacts and sources

Your practical checklist

- Write down what is becoming difficult and when.
- Ask your local authority for a care needs assessment / care and support assessment.
- Prepare for the assessment with examples from real daily life.
- Ask for copies of your assessment, support plan and any charging decision.
- Check whether direct payments are an option.
- If family are heavily involved, ask for a carer's assessment too.
- If discharge from hospital is involved, ask who your Care Coordinator is.
- Use Care Inspectorate Wales to check registered services, reports and ratings.
- Raise concerns early and keep a note of dates, names and what was said.
- Call Cariad Care Group if you would like a practical conversation about support at home.

Useful contacts

Organisation	What they can help with	Contact
Cariad Care Group	Free consultation about care at home and support options	02921 052081 www.cariadcaregroup.com
Care Inspectorate Wales	Service directory, inspection reports, feedback and concerns	0300 7900 126 ciw@gov.wales
Age Cymru	Advice and factsheets on assessments, charging, care homes and carers	www.agecymru.wales/advice
Older People's Commissioner for Wales	Rights information and guidance for older people in Wales	03442 640 670 ask@olderpeople.wales

Sources used for this guide

- **Social Care Wales:** What matters conversations and assessment; What are direct payments?; Direct payments guidance; Advocacy services; Safeguarding resources.
- **Age Cymru:** Factsheet 41w *Social care assessments for older people with care needs in Wales* (April 2025); Factsheet 46w *Paying for care and support at home in Wales* (May 2025, amended July 2025); information for carers and help at home.
- **Older People's Commissioner for Wales:** *Understanding your rights; Getting the help you need when you are leaving the hospital*; rights and advocacy information for older people in Wales.
- **Care Inspectorate Wales:** service directory, inspection reports, ratings information, and guidance on providing feedback or raising a concern.
- **Cariad Care Group:** company website information describing services, ethos, coverage area and contact details.

Please note

This guide is an information resource, not individual legal advice. Local authority decisions depend on personal circumstances, current regulations and professional assessment. Where a decision affects funding, eligibility, discharge or safeguarding, ask for the reasoning in writing and seek specialist advice if needed.

Ready to talk? Call Cariad Care Group on **02921 052081** for a free consultation.