

Long term care insurance

CF8: 2024–25 edition

Web update 2: 29 November 2024

Note: This web update should replace entirely web update 1.

Please note the following update to your 2024–25 edition of the **CF8** study text.

Chapter 2, section H1, page 2/9

The title should read:

Human Rights Act 1998

Chapter 3, section D1, table 3.2, page 3/18

Please note that the personal expenses allowance / minimum income amount (MIA) for Wales is now **£43.90**.

Please note that the personal expenses allowance for Northern Ireland is now **£30.15**.

Chapter 4, key points, page 3/18

Under 'The cost of care – State provision', the text of the third bullet point should read as follows (amendment in **bold**):

- A Disabled Facilities Grant may be paid to help with necessary home modifications up to a maximum of £30,000 in England (£36,000 in Wales, **£35,000** in Northern Ireland and £20,000 in Scotland).

Chapter 7, section A, page 7/3

The first paragraph states that income-related Employment and Support Allowance (ESA) is subject to the benefits cap. This is still the case for existing claimants but this isn't available now to new applicants. For **new** claimants, those who receive both work-related or support group benefits, the benefits are not subject to the benefit cap.

Chapter 7, Section A5, page 7/8

Bullet point 6 which states that an additional amount is payable for an adult dependant should be ignored. Likewise, bullet point 12 which states that Carer's Allowance is subject to the benefit cap should also be ignored.

Chapter 8, Section C2, page 8/6

Changes to Scottish intestacy laws were made in April 2024. This impacts on the first row of the table. Where a spouse or civil partner only survives an individual's death, i.e. there are no children or their descendants, all the deceased's estate goes to the spouse or civil partner.

Where children survive (or there are surviving relatives in the case of no children), the position is as stated in this section.

Chapter 9, Section F2, page 9/19

The Access to Health Records Act 1990 now applies only to deceased persons. It provides the right for personal representative to access to the health records of deceased individuals and others having a claim under the estate of the deceased.

All applications for access to the health records of living persons, whether paper based or electronic, are now made under the Data Protection Act 2018.