

Dependency: where do you stand?

Charles M Wilson explains how Exclusive Healthcare's insurance policy could help solve your family's dependency needs

THEY were leaving the Residence Les Acacias on an otherwise bright and sunny Sunday.

They said nothing until they got into the car.

"Do you think she recognised you?" John asked, inserting the ignition key.

"I just do not know. Sometimes I think yes, and then I don't think so at all," Sally sighed, her head slumped in her shoulders.

"Well, it's costing us a bomb anyway: €2,800 a month out of taxed income."

"I know. I'm so sorry, John." Sally was close to tears and concentrating fiercely on her safety belt.

"Hey it's not your fault. It's nobody's fault actually. Blame it on medical

progress." Then, following a pause, he said: "Anyway, she is well looked after."

The car passed through the gates and headed home.

Sadly, this little slice of fiction is occurring, with variations, all over the country.

I wrote an article last year in the June edition of *The Connexion* that outlined the insurance solutions available on the market, together with some prices and practicalities.



The Victoria retirement home in Mouans-Sartoux

Shortly afterwards the government announced its intention to address this problem, which is perceived as major and sometimes referred to as the *cinquième risque*.

A committee was formed under the aegis of Madame Roselyne Bachelot, the former health minister, to explore the best solutions. During the winter and spring, the committee "leaked" certain information, principally indicating the solutions they would not adopt.

Increasing the CSG (*contribution sociale généralisée*), granting fiscal incentives and introducing compulsory insurance were excluded.

The calendar was to propose measures early this summer and implement them in the autumn. On Wednesday 24 August, the prime minister declared that this problem could not be resolved in the short term.

In fairness the annual funding necessary is believed to exceed €1 billion and the primary objective right now is to reduce the deficit. So, it looks like nothing will happen before 2013, at the earliest. *Le Figaro* used the term *sine die*.

In these circumstances, it might be wise for those who consider themselves neither very poor nor very rich to take a fresh look at the insurance formulas on offer.

An insurance policy will not halt Alzheimer's disease, but should contribute to a degree of peace of mind, both for oneself and one's family. Everyone would like to see their husband or wife, father or mother, in the nicest possible surroundings should the need arise. However, the cost is frequently

between €2,500 and €3,000 per month.

At Exclusive Healthcare, we have prepared an insurance policy with Axa, in English, which offers cover up to a maximum of €2,000 per month. This plus the care possibilities on offer could bridge the gap between feasible and not feasible. For example, one of the options in south-east France is the Victoria Retirement home in Mouans-Sartoux, which has an international flavour and is owned and operated by Groupe EMERA in association with the Sunny Bank Charitable Association.

We have chosen to work with Axa, since this is by definition a long-term insurance and we needed one of the strongest players in Europe.

If you would like to know more about this subject, please make contact.

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