

Coronavirus internal Q&A (internal only)

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This document provides answers to frequently asked questions about government guidance and regulation relating to coronavirus, information to support older people and concerned relatives, and much more. If there is information you would find helpful to be included, please contact healthinfluencing@ageuk.org.uk

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Information

Section 1 – Government guidance and regulation related to Covid-19

a) Government Guidance

1. What are the current rules on leaving your house?

The Government have published a recent Roadmap out of lockdown but for the moment there is still lockdown restrictions in place. We will all need to stay at home except for limited activities which are:

- Shop for food and essentials, such as medication. You can also go out to shop for food or essentials on behalf of someone who is disabled, vulnerable, or self-isolating.
- Go to work or for voluntary activities, where you are unable to do this from home
- Exercise. You can exercise by yourself, with your household or support bubble, or with one person from outside your household or support bubble. You should limit this to once per day and when exercising you should stay within your local area.
- Meet your support bubble or childcare bubble
- For medical assistance
- To avoid injury or risk of harm
- Attend education or childcare- for those who are eligible

- Compassionate visits which includes visiting someone who is dying or someone in a care home (where this is allowed) or hospice. You can also visit someone receiving treatment in hospital, or accompany someone to a hospital appointment
- To visit a place of worship or to attend a funeral. If you visit a place of worship you must not mingle with anyone who is outside of your support bubble.
- From 8th March you can leave home for leisure activities as well as physical activity, this could include a picnic or a coffee. You can do this with your household, support bubble or childcare bubble or when alone with one person from another household.

If you leave your home for any other activities the police are able to stop you and issue a fine of £200 for the first offence, doubling up to £6,400 for subsequent offences. If you hold or are involved in holding an illegal gathering of more than 30 people you can be fined up to £10,000.

2. What are the rules about meeting up with other people?

From 8th March you are able to meet up with one other person from another household for leisure purposes as well as exercise, this should only be when you are alone. However, Children under 5, and up to 2 carers for a person with a disability who needs continuous care, are not counted towards the gatherings limits for exercising outside. This could include things like a coffee or a picnic.

There are some other exceptions when you can meet people you do not live with. These are to:

- Visit people who you are in a support bubble with
- Provide childcare to children in your childcare bubble
- Provide care to a disabled or vulnerable person
- Provide emergency assistance
- Attend a support group
- for respite care where that care is being provided to a vulnerable person or a person with a disability or is a short break in respect of a looked-after child.

From 29th March the rule of six will apply in outdoor settings, including private gardens. This means you can meet with 5 other people from multiple households or there can be more than 6 people as long as this is only from 2 households.

3. What is the guidance for people who are clinically extremely vulnerable or have previously been advised to shield?

The number of Covid-19 cases is growing in England and the Government have therefore decided to reintroduce shielding for people who are clinically extremely vulnerable. It is up to you to decide if you want to shield or if you would prefer to follow the national lockdown rules.

If you are clinically extremely vulnerable it is recommended that you stay at home as much as possible and only leave the house for exercise or to attend healthcare appointments. You should

avoid going to the supermarket or pharmacy and instead see about getting online slots or having someone pick-up food and essentials for you.

If you can work from home then you should but if this isn't possible then the Government advises that you should not go into work. There is financial support available or it may be possible for you to be furloughed. For more information visit the [Government website-](#)

If you have carers come to your house or people who support you with everyday needs then they are still able to come and provide you with support.

If you are shielding there is support available to help you manage. NHS volunteers are able to help you to pick up shopping and other essential items such as prescriptions. To get help from an NHS volunteer you can call **0808 196 3646** (8am to 8pm, 7 days a week).

If you are clinically extremely vulnerable you can also register for priority online shopping slots. You can do this here- <https://www.gov.uk/coronavirus-shielding-support>

You may also be able to get help from your local council. For more information on what support your council is able to provide take a look here- <https://www.gov.uk/coronavirus-local-help>

4. What does it mean if I've recently been added to the shielding list?

The Government and scientific experts have used data from the first wave of the pandemic to develop a tool to assess individuals and their risk of becoming seriously ill from coronavirus.

If you've received a letter or email letting you know you're considered high risk and so have been added to the shielding list it means a range of individual and health-related factors mean you're more likely to become seriously ill if you catch coronavirus.

Anyone that's received this letter or email can get their vaccine as a priority. This means you should be contacted soon about booking a vaccination appointment if you haven't already.

It also means you're advised to follow the guidance for those who are shielding. It also means you are eligible for the support that is on offer for people who are shielding, such as priority access to online shopping delivery slots. The letter or email you receive should make it clear how you can access this support but you can register for support [here](#) or get in touch with your local authority or are leading on this support.

b) Roadmap out of lockdown

5. What is included in the Government roadmap out of lockdown?

The Government have outlined 4 steps in the coming months which include information on easing guidance and lockdown restrictions in England. These plans will be in place for the whole of England and a regional approach is not expected. The steps dates and guidance will be subject to change and will be at least 5 weeks apart to understand the impact of the previous stage on

coronavirus rates and other data sets. We should know 1 week ahead of each step whether the plans can go ahead as laid out.

The first step has been confirmed as going ahead which includes changes on 8th March and 29th March. The legal requirement to stay at home will be in place until 29th March although guidance and restrictions will remain.

The Government will be assessing the following ahead of confirming each step:

1. The progress of the vaccination programme
2. Evidence that the vaccinations are effective in reducing hospitalisations and deaths
3. Pressure on the NHS
4. Any new variants

Outlined is an overview of the changes expected at each stage.

STEP 1 8 March		29 March		STEP 2 No earlier than 12 April		At least 5 weeks after Step 1		STEP 3 No earlier than 17 May		At least 5 weeks after Step 2		STEP 4 No earlier than 21 June		At least 5 weeks after Step 3	
EDUCATION		EDUCATION		EDUCATION		EDUCATION		EDUCATION		EDUCATION		EDUCATION		EDUCATION	
8 MARCH		29 MARCH		As previous step		As previous step		As previous step		As previous step		As previous step		As previous step	
<ul style="list-style-type: none"> Schools and colleges open for all students Practical Higher Education courses 															
SOCIAL CONTACT		SOCIAL CONTACT		SOCIAL CONTACT		SOCIAL CONTACT		SOCIAL CONTACT		SOCIAL CONTACT		SOCIAL CONTACT		SOCIAL CONTACT	
8 MARCH		29 MARCH		Rule of 6 or two households outdoors		Rule of 6 or two households outdoors		Maximum 30 people outdoors		Maximum 30 people outdoors		No legal limit		No legal limit	
<ul style="list-style-type: none"> Exercise and recreation outdoors with household or one other person Household only indoors 		<ul style="list-style-type: none"> Rule of 6 or two households outdoors Household only indoors 		Household only indoors		Household only indoors		<ul style="list-style-type: none"> Rule of 6 or two households indoors (subject to review) 		<ul style="list-style-type: none"> Rule of 6 or two households indoors (subject to review) 					
BUSINESS & ACTIVITIES		BUSINESS & ACTIVITIES		BUSINESS & ACTIVITIES		BUSINESS & ACTIVITIES		BUSINESS & ACTIVITIES		BUSINESS & ACTIVITIES		BUSINESS & ACTIVITIES		BUSINESS & ACTIVITIES	
8 MARCH		29 MARCH		All retail		All retail		Indoor hospitality		Indoor hospitality		Remaining businesses, including nightclubs		Remaining businesses, including nightclubs	
<ul style="list-style-type: none"> Wraparound care, including sport, for all children 		<ul style="list-style-type: none"> Organised outdoor sport (children and adults) Outdoor sport and leisure facilities All outdoor children's activities Outdoor parent & child group (up to 15 parents) 		<ul style="list-style-type: none"> Personal care Libraries & community centres Most outdoor attractions Indoor leisure inc. gyms (individual use only) Self-contained accommodation All children's activities Outdoor hospitality Indoor parent & child groups (up to 15 parents) 		<ul style="list-style-type: none"> Personal care Libraries & community centres Most outdoor attractions Indoor leisure inc. gyms (individual use only) Self-contained accommodation All children's activities Outdoor hospitality Indoor parent & child groups (up to 15 parents) 		<ul style="list-style-type: none"> Indoor entertainment and attractions Organised indoor sport (adult) Remaining accommodation Remaining outdoor entertainment (including performances) 		<ul style="list-style-type: none"> Indoor entertainment and attractions Organised indoor sport (adult) Remaining accommodation Remaining outdoor entertainment (including performances) 					
TRAVEL		TRAVEL		TRAVEL		TRAVEL		TRAVEL		TRAVEL		TRAVEL		TRAVEL	
8 MARCH		29 MARCH		Domestic overnight stays (household only)		Domestic overnight stays (household only)		Domestic overnight stays		Domestic overnight stays		Domestic overnight stays		Domestic overnight stays	
<ul style="list-style-type: none"> Stay at home No holidays 		<ul style="list-style-type: none"> Minimise travel No holidays 		No international holidays		No international holidays		<ul style="list-style-type: none"> International travel (subject to review) 		<ul style="list-style-type: none"> International travel (subject to review) 		<ul style="list-style-type: none"> International travel 		<ul style="list-style-type: none"> International travel 	
EVENTS		EVENTS		EVENTS		EVENTS		EVENTS		EVENTS		EVENTS		EVENTS	
Funerals (30)		Funerals (30)		Funerals (30)		Funerals (30)		Most significant life events (30)		Most significant life events (30)		No legal limit on life events		No legal limit on life events	
Weddings and wakes (6)		Weddings and wakes (6)		Weddings, wakes, receptions (15)		Weddings, wakes, receptions (15)		Indoor events: 1,000 or 50%		Indoor events: 1,000 or 50%		Larger events		Larger events	
				Event pilots		Event pilots		Outdoor seated events: 10,000 or 25%		Outdoor seated events: 10,000 or 25%					
								Outdoor other events: 4,000 or 50%		Outdoor other events: 4,000 or 50%					

6. What will happen to social distancing measures?

We don't know at the moment when social distancing measures will be relaxed. As part of the Roadmap the Government announced they will also be carrying out a review into social distancing guidance, including other mitigating measures such as the use of face coverings and advice on working from home. This review will take place ahead of step 4.

7. Will they introduce 'vaccine passports' and how will these work?

We don't know yet whether 'vaccine passports' or COVID status certifications which can be used by showing evidence of a negative test or proof of vaccination will be introduced by some organisations. The Government are going to review whether such certificates can be used to speed up the process of reducing restrictions or other mitigating measures. There are a number of legal, ethical and equality issues to consider in this space.

We are aware of some organisations who have introduced such measures for their staff or for those using their services. The Government review will include what guidance should be in place for organisations using certification.

We are monitoring the situation and will make sure that any equality of access issues for older people such as digital exclusion or otherwise are dually considered.

c) Care Home Visiting

8. What are the rules about visiting a loved one in a care home?

From 8th March there is an expectation in the Government guidance that care homes will enable a variety of different types of visits between residents and their loved ones. While each care home is responsible for setting the exact details of the visiting policy in that home, they should all be facilitating:

- Regular indoor visiting for one named individual per resident
- Regular indoor and close contact visits for an essential care giver following an assessment of an individual's needs.
- Outdoor visiting for those not deemed as the named visitor or an essential care giver:
 - Visiting at a window for those not deemed as the named visitor or an essential care giver:
 - Visiting in a specially designated visiting room or pod for those not deemed as the named visitor or an essential care giver:

Government guidance states clearly that being able to visit a loved one in a care home is not conditional on an individual having had the Covid-19 vaccine, although we are aware that some providers are making this a condition of visiting

When a care home experiences an outbreak of Covid-19 some visiting is still allowed. This includes the regular visiting of an essential care giver and regular visiting from loved ones if an individual is at the end of their life. If you are a resident's single named visitor, you will not be able to visit during an outbreak.

9. I am the single named visitor for someone in a care home, what does this mean?

The Single Name Visitor policy means that every care home resident will be able to nominate one person as their named visitor who will be allowed to visit their care home on a regular basis and spend time indoors.

If a care home resident lacks mental capacity, a best interest decision will need to be made in accordance with the Mental Capacity Act to determine who the nominated visitor will be.

As a single named visitor you can expect:

- You will have to agree your visits with the care home ahead of time
- You will have to be tested for Covid-19 before you enter the care home with a lateral flow test
- If your lateral flow test comes back positive you will not be allowed to enter the care home and will have to arrange a Covid-19 test through the national booking system
- You will have to wear appropriate PPE, which the care home will provide for you and tell you how and when you must wear it
- You will be asked to keep close contact such as hugs to a minimum with your loved one
- You will be expected to observe social distancing from other residents, visitors and staff at all times
- If the care home experiences a Covid-19 outbreak or is given directions from the Local Authority to stop visiting, you will not be able to visit your loved one.

Government guidance states clearly that being able to visit a loved one in a care home is not conditional on an individual having had the Covid-19 vaccine, although we are aware that some providers are making this a condition of visiting.

10. What is an essential care giver for someone in a care home?

The Essential Care Giver policy means that some loved ones will be allowed to regularly visit and help care home staff provide personal care and emotional wellbeing support to their loved one.

Government guidance states that an essential care giver role is *“intended for circumstances where the visitor’s presence or the care they provide is central to the immediate health and wellbeing of the resident.”*

It makes clear that some care home residents have care and support needs that cannot be easily be met or cause substantial distress being met, without the support of a familiar loved one. This can include personal care, but may also include the presence or company of a loved one to provide emotional or mental support.

National government guidance sets out that care homes must complete an individual risk assessment to assess the rights and needs of individual residents and consider the role that an essential care giver should play in meeting someone’s needs. During the assessment and following a decision, the resident, their advocate or power of attorney where appropriate, and their loved ones must be involved.

If the care home your loved one lives in has not approached you about an essential care giver role and you believe that this is necessary, we suggest speaking to the care home about their plans to undertake an assessment of your loved ones needs and how you can support their health and wellbeing.

11. I am an essential care giver for someone in a care home, what can I expect?

As an essential care giver you will be allowed to regularly visit your loved one, be in close contact and provide personal care and emotional support.

As you are able to have closer physical contact with your loved one and spend more time in the care home you will be asked to take further steps to reduce the risk of Covid-19 infection.

This includes being asked to take Covid-19 tests more regularly and in the same way as the care home staff are asked to. This means:

- You will have to take a minimum of two rapid lateral flow test a week and one PCR test a week (more details will be given to you by the care home)
- You will be subject to additional testing should the care home be required to do daily testing of staff or outbreak testing
- You will be asked to wear the same PPE as care home staff and will be supported to understand how to use it correctly
- You will be asked to follow all the care home's infection control measures, including social distancing from other residents and staff where appropriate
- You will have to agree with the care home what support and care you will provide to your loved one
- It is a good idea to ask for arrangements and training to be written down and agreed between yourself and the care home staff.
- If the care home has a Covid-19 outbreak, you will still be allowed to regularly visit and provide essential care

Government guidance states clearly that being able to visit a loved one in a care home is not conditional on an individual having had the Covid-19 vaccine, although we are aware that some providers are making this a condition of visiting

d) Support and childcare bubbles

12. What are support bubbles and how do they work?

From the 2nd December, the Government have changed the rules so that more people are able to be in support bubbles. You are now able to form a support bubble if you or the household you are forming a bubble with:

- Is a single adult household. This could be an adult living by themselves or a single adult living with children under 18.
- Has a child under 1 (regardless of how many other adults are in the household)
- Has a child under 5 with a disability that requires continuous care (regardless of how many other adults are in the household)
- Has a single adult carer (living with any additional adults in the household that have a disability and need continuous care)
- you are aged 16 or 17 living with others of the same age and without any adults

Forming a support bubble with another household means that you can act in the same way as you would if you lived with them, and you do not need to socially distance. You can go round to their house, stay the night, travel together in private vehicles, and share things like sports or garden equipment. When you are together, you will not need to stay 2 metres away from each other.

You can only form a support bubble with one other household and cannot change who is in your support bubble. You cannot form a support bubble with a household that is already in a support bubble.

13. Who can form support bubbles?

Anyone can form a support bubble including those who are more vulnerable or who were advised to shield so long as at least one of the households in the bubble meets the support bubble criteria (above).

14. Who should I form a support bubble with?

You can form a support bubble with friends and family, but there are some things to think about if you decide to form a support bubble.

You can travel to form a support bubble, but the Government advises that you should bubble with a household that is local to you.

The more people you spend time with, the higher the risk of infection from coronavirus. While there are no rules on the size of the household you join up with, it is safer to make a support bubble with a smaller group of people.

Before forming a support bubble, it's a good idea to think about potential risks to your health. For example, think about if the household you want to join up with has anyone in it that is more exposed to the virus, such as healthcare workers who may be in contact with people with coronavirus. You may want to avoid forming a support bubble with a household which is in an area with a high level of infections.

15. I am over 70, am I able to form a support bubble?

If you are over the age of 70 then you are still able to form a support bubble.

However, we know that people over the age of 70 are at greater risk from coronavirus so may want to take extra care. You might want to avoid forming a bubble with a household that is more exposed to coronavirus, for example if there are people in the house who are health workers and are seeing people with coronavirus.

Everyone in your support bubble should take extra care when meeting up with people outside of the bubble. This includes maintaining a distance of at least 2 metres. Hygiene measures, including washing your hands frequently with warm water and soap, can help to stop the spread of infection.

16. What if someone in my support bubble develops coronavirus?

If anyone in your support bubble develops symptoms of coronavirus or tests positive for coronavirus then everyone in the bubble will need to self-isolate for 14 days – this is now the law and you could be fined if you do not self-isolate.

17. Can I change my support bubble?

You should avoid changing your support bubble, however sometimes circumstances change so if necessary, you're able to change your support bubble. However, one of the households must meet one of the criteria listed above and neither household can be part of another support bubble.

If you do decide to change your support bubble, it's recommended that you have a break of 10 days between leaving one support bubble and joining another to reduce the mixing of different households. This means treating your previous and new support bubble as separate households for those 10 days.

18. What is a childcare bubble and how does it work?

A childcare bubble is for people who rely on a friend or family member to provide informal childcare to a child under 13 years old. If this applies to you then 2 households of any size can form a childcare bubble. You cannot have more than one childcare bubble and this can't change once it's been formed.

e) Wearing a face covering

19. What is a suitable face covering?

A face covering is anything that covers your mouth and nose while allowing you to breathe comfortably. It can be as simple as a scarf or bandana that ties behind your head. The government advises against using a surgical mask or high grade personal protective equipment as simple face coverings are sufficient for people in their day-to-day activities, and they want to ensure there is enough stock available for professionals such as health and care workers who need them.

20. Where can I get a face covering from?

You do not need to buy a face covering if you don't want to, as they can be made from items we already have in the home (with some scissors and elastic bands) such as:

- a scarf
- a bandana
- a handkerchief
- bedding
- an old cloth t shirt

If you want to purchase a face covering, retailers including some supermarkets and many internet vendors are selling them. If you don't have access to the internet, perhaps a trusted friend or neighbour could help you to purchase one.

If you choose to buy face coverings, you do not need to buy surgical masks. These should be reserved for those requiring personal protective equipment to do their jobs safely

21. How many face coverings do I need?

It is important to think about how regularly you may need to use public transport, visit a healthcare setting, visit shops and other indoor settings such as banks, and how much of your day will be spent needing to wear a face covering.

For example, if you need to get public transport to work – you will need to ensure you have at least one face covering for each journey. If you were using public transport to visit a hospital, you would need at least three.

As we go into winter, and the weather is much wetter, it would be a good idea to have more than one face covering for each journey so that you can replace it when it begins to get damp.

22. When is it mandatory to wear a face covering?

It is mandatory to wear a face covering in most enclosed public spaces, assuming they are open. These include:

- All forms of public transport
- Indoor transport hubs such as indoor train stations and terminals, airports, maritime ports, and indoor bus and coach stations or terminals
- In a hospital
- Shops, supermarkets, banks, building societies and post offices
- Shopping centres
- When buying food and drink to take away from cafes and shops. Customers sitting in a café may remove their face covering in order to eat and drink on-site
- Inside restaurants, pubs cafes etc. when you are not seated at your table e.g. going to the toilet, or entering and leaving the premises
- Museums, cinemas and places of worship

You may remove a face covering in the following circumstances:

- if asked to do so in a bank, building society, or post office for identification
- If asked to do so by shop staff for identification, the purpose of assessing health recommendations, such as a pharmacist's, or for identification purposes including when buying age-restricted products such as alcohol

- If speaking with people who rely on lip reading, facial expressions and clear sound. Some may ask you, either verbally or in writing, to remove a covering to help with communication
- By a police officer

The government has also advised everyone to wear a face covering when in an enclosed space, where social distancing may not be possible. This is not mandatory and is a personal choice.

23. Are there exemptions so I don't have to wear a face covering?

It is not mandatory for everyone to wear a face covering and there are exemptions in the following circumstances:

- Those who find it difficult to safely put on, wear or remove a face covering because of a physical or mental illness or impairment, or disability
- Those who putting on, wearing or removing a face covering will cause you severe distress
- Those who have a cognitive impairments, including dementia, and so may not understand or remember the need to wear a face covering
- Those with non-visible disabilities such as autism
- Those with visual impairments, with a restricted field of vision, particularly if any residual vision is at the lower edge of the normal field of view
- Those who are travelling on public transport with or providing assistance to someone who relies on lip reading to communicate
- Are using public transport to avoid harm or injury, or the risk of harm or injury, to yourself or others
- Are using public transport to avoid injury, or to escape a risk of harm, and you do not have a face covering with you
- Need to eat or drink whilst travelling on public transport Need to take medication whilst travelling on public transport
- Children under the age of 11. Children under the age of 3 should not wear face coverings.

24. How do I alert someone to the reason why I am not wearing a face covering?

If you or the person you care for aren't able to wear a face covering that is allowed and government guidance states this, as above. You may be asked by staff or police about why you are not wearing one, and before you travel it might be a good idea to think about how you can communicate this. In places where it is mandatory to wear a face covering, staff can deny entry to people who decline to wear a face covering and do not meet the exemptions.

There is no requirement to provide medical evidence of your reason for not wearing a face covering. However, if you feel more comfortable having something to show you can print or download a Government exemption to face covering badge or card here- <https://www.gov.uk/government/publications/face-coverings-when-to-wear-one-and-how-to-make-your-own>

You could also write or print out a note that you can show to someone which tells them why you aren't wearing a face covering. Some transport operators have print out journey assistance cards on their websites that people can use to show operators that they are unable to wear a face covering.

The Hidden Disabilities programme which supports people living with non-visible disabilities discreetly indicate that they may need additional support has produced a 'Face Covering Exempt' card which is available to purchase online for 55p and could be used to show transport and hospital staff.

Ultimately, it is up to you to decide whether you wish to use a card or something similar to indicate your reason for not wearing a face covering. There is no requirement for you to carry one.

25. Will I get in trouble if I am not wearing a face covering on public transport or when visiting a hospital?

If you do not wear a face covering in enclosed public spaces where it is mandatory, staff or police may approach and ask why you are not wearing one. If you, or the person you care for are unable to wear a face covering because of the reasons indicated above then you will not get in trouble, but may need to explain that this is the reason why.

Anyone who doesn't abide by the regulations - and is not exempt from having to wear a face covering - could face a fine by the police of up to £100. Matt Hancock has said the police will "engage, explain, encourage and finally enforce as a last resort".

26. I've forgotten my face covering, will I still be able to travel or visit public spaces where it is mandatory to wear one?

You are not allowed to travel on public transport or to enter a number of enclosed public spaces without a face covering unless you have a legitimate reason for not wearing one, as we have outlined above. Some places may provide emergency face coverings available to passengers, but this is not widespread.

27. How do I use a face covering safely?

There are some things you should do to wear the face covering safely.

Make sure you wash your hands before putting your mask on and taking it off. Make sure your mouth and nose are covered by your face coverings, but so you are still able to breath.

When wearing the covering, avoid touching your face. Don't take the covering on and off to talk to other people. When your face covering gets damp – particularly if you have been wearing it for a prolonged period – you should replace it for a new one.

To remove it, make sure you remove it from behind and do not touch the front (as shown in the picture below), and clean your hands afterwards with soap and hot water. If you are out of the house, be sure to keep used face coverings in a plastic bag until they can be washed.

Remember that wearing a face covering is not a substitute for staying at home as much as possible, washing your hands frequently, and keeping at least 2 metres from others.

28. How often should I wash a face covering?

If you have a cloth face covering, you should wash it after every use – as you would a hanky. You can put it in with your laundry and use normal detergent. If you are not able to wash the covering straight away after wearing it, store it in a plastic bag until you have time. If you have a disposable face covering, you should throw it away after every use.

29. Why should I wear a face covering? Will it protect me from coronavirus?

There is emerging evidence which shows that wearing face coverings may help reduce the chances of an individual unknowingly infecting other people with coronavirus (COVID-19). Wearing a face covering is therefore primarily intended to help protect the people around you. However if we all wear one when in close proximity to others, we will collectively help slow the spread of the virus. But it is not a substitute for isolating when you have symptoms.

People with coronavirus symptoms, as well as all members of their household, must continue to follow the advice to self-isolate and stay at home as wearing a face covering will not stop you spreading the virus.

30. Does wearing a face covering mean I can get closer to other people?

Wearing a face covering does not replace advice on social distancing- you should still remain two metres away from people outside of your household or support bubble where possible. Where it is not possible you can be a metre with other mitigating actions to reduce the risk of spreading coronavirus such as wearing a face covering.

You should also continue to wash your hands regularly, for at least 20 seconds, with warm water and soap and dry them thoroughly. If you develop symptoms of coronavirus it is important that you still self-isolate at home.

31. I am really anxious about having to wear a mask when I get on public transport – what should I do?

Wearing a face covering is a difficult adjustment for many people during this period and we know that for some using public transport is already a situation that causes distress and anxiety.

It is important to talk to staff before using transport if you feel you are unable to wear a mask and are anxious about the reactions you may get. You do not have to wear one if it is difficult for you.

It might also be helpful to plan ahead for the journey you are making and have some plans in place to help you cope. Age UK has some information about how to look after your mental health here: <https://www.ageuk.org.uk/information-advice/health-wellbeing/conditions-illnesses/depression-anxiety/>

Section 2 – What to do if you have coronavirus symptoms – test and trace

a) Symptoms

32. What is the current advice for anyone who has suspected coronavirus symptoms?

If you develop the following symptoms you should self isolate and book a coronavirus test:

- **A new and persistent cough**
- **A fever**
- **A change or loss in your normal sense of taste or smell**

While you are waiting for the coronavirus test results to come back you and any members of your household or support bubble should self-isolate. This means you should not leave your house at all.

It is now the law to self-isolate if you or anyone in your household or support bubble has symptoms, you may face a fine if you do not self-isolate when you are required to do so.

If you are classed as clinically extremely vulnerable and you develop symptoms of coronavirus then you should contact 111 by phone or online immediately. You should also let your social care provider know.

If you are not classed as clinically extremely vulnerable, you should contact the NHS to book a test but you do not need to get medical assistance. However, you can use the [111 online coronavirus service](#) to check your symptoms. You can use this service to sign-up to get daily check-ins by text, and to access support if you do not have friends and family who are able to help you whilst you are self-isolating.

You should also get in touch with the NHS if:

- you don't feel better after 10 days
- your symptoms are getting worse
- you feel you can't cope with your symptoms at home.

You should do this by calling 111 or using the NHS online coronavirus service. **Do not go to your doctor's surgery or to hospital.**

b) Accessing a test

33. How do I access a test?

Anyone showing coronavirus symptoms should book a test straight away. You need to have the test done within the first 8 days of having symptoms, but it is most effective within the first 3 days.

On day 1-7 you can get tested at home or a test site. On day 8 you will need to go to a test site as it will be too late for you to book a home test.

Tests are available to book online on the Government website or you are also able to book a test by calling 119. Lines are open from 7am-7pm. The hours are slightly different over the Christmas period. On 24, 25, 31 December and 1 January, lines are open from 7am to 5pm

When you take your test, you will be told how your result will be passed to you. This may be by email or by text or both. The government are aiming to return results within 48 hours of the test.

There are several options available and depending on your location and circumstances will determine which options are offered to you:

You can be tested at a drive-in testing centre. To be tested in this way you will need to be able to drive by car to the appointment.

You can visit a walk-in testing centre.

You can also order a home testing kit, which will be delivered to your door so you don't need to leave your house. If you order a home testing kit, you will need to do the swab test and return it within 48 hours. The test will come with instructions on how to return it. If you've been advised to use a priority postbox to return your test, you can find your nearest here.

You're able to apply for a test on behalf of someone else, as long as they are over 13 and you have their permission. You can order up to 4 coronavirus tests at a time.

34. What if I can't get a test?

We know that some people have struggled to get a test or are being asked to travel very long distances to a test centre. If you can't get a test for whatever reason and you have

symptoms, you should still self-isolate for 10 days from when you first developed symptoms. Anyone in your household or support bubble should self-isolate for 10 days.

You should continue to try and get a test, either online or over the phone, during the first 5 days of this time.

35. Someone I love lives in a care home, how will they be tested?

We would recommend speaking to the care staff in your loved one's care home to find out what plans are already in place to test residents and staff. Care homes have been identified as priority areas for testing of staff and residents on a regular basis.

36. What is the test and what can I expect?

The current test available looks for the presence of coronavirus and is taken in two samples – one from the back of your throat and one from inside your nose. At the drive through testing sites, you will remain in your car while a doctor or nurses takes this from you. You will be notified of the test results a few days later. If you are doing the test yourself at home, take a look at [this video](#) to see how to take the swab.

The test will confirm if an individual who is showing symptoms of coronavirus actually *has* it. It will not confirm whether they *have had* it and have now recovered.

A positive result does not necessarily indicate that you will go on to develop antibodies to the virus and an immune response (protecting you from further infections). It is possible that around 10% of people who test positive will not develop an immune response.

37. I don't have the internet- how can I apply for a test?

If you do not have access to the internet you can ask for a test by calling 119 in England and Wales and 0300 303 2713 in Northern Ireland and Scotland. You currently need to have a telephone number and email address to be able to book a test both online and over the phone. If you do not have an email address then you can use a trusted proxy one such as a family member.

c) Test results and what to do

38. What is an antibody test?

Antibody tests are used to detect whether a person has antibodies to the virus, indicating that they have previously been infected.

The test works by taking a bloody sample and testing that sampler for the presence of antibodies. A positive test result indicates that you have previously had the virus and developed some form of immune response.

However, we do not yet know how long the immune response lasts, so we don't know how long it might help your body to resist the virus. We also don't know whether having antibodies means that someone cannot transmit the virus to others.

39. What to do if my test result is positive?

If you test positive for coronavirus, you will need to stay self-isolating for 10 days from the start of your symptoms. After this you can return to normal, unless you continue to have a high temperature in which case you should continue to self-isolate until this returns to normal.

If you live with other people, all other household members must stay at home for 10 days from when you started having symptoms, unless they also develop symptoms of coronavirus. If they develop symptoms of coronavirus, then they should also book a test right away. If the results come back positive then they should isolate for 10 days from the start of their symptoms, unless they continue to have a high temperature. If the results come back negative then they must continue the isolation of 10 days with the rest of the household.

People who have tested positive will be contacted by NHS test and trace service by text message, email or phone call and asked to share details of your recent interactions, including people you have recently had direct contact with.

40. What do to if my test is negative?

If your test comes back negative then you are at low-risk of having coronavirus and you do not need to self-isolate as long as:

- everyone you live with who has symptoms tests negative
- everyone in your [support bubble who has symptoms tests negative](#)
- you were not told to self-isolate for 14 days by NHS Test and Trace
- you feel well – if you feel unwell, stay at home until you're feeling better

d) Test and Trace

41. What is the test and trace service?

The NHS Test and Trace service aims to test anyone with coronavirus symptoms and, if the test is positive, contact those that have recently come into close contact with that person.

Anyone who tests positive for coronavirus will need to self-isolate for 10 days from the start of their symptoms. They will also be contacted by NHS Test and Trace to talk through their recent interactions. This could include places that they've visited or people they've been in direct contact within the few days just before and after they first got symptoms.

These people identified may be contacted by the service and should self-isolate for 10 days, even if they do not have symptoms. The aim is to stop the virus being passed on from person to person and prevent a bigger outbreak.

42. What is contact tracing and how does it work?

People who have tested positive will be contacted by 'contact tracers' from the NHS Test and Trace service by text message, email or phone call and asked to share details of your recent interactions, including people you have had direct contact with in the last 48 hours. This will either be done online via a secure website or you will speak to a member of the NHS Test and Trace team.

The contact tracers will be able to guide you through this process and will let you know what information is helpful. They will also be able to advise you on what you need to do next and answer any questions you might have about the process.

You should respond as soon as possible so the NHS can identify anyone you have been in close contact with who may need to self-isolate. The more quickly people can be notified and asked to self-isolate, the more effective the system will be at preventing a bigger outbreak.

'Close contact' includes:

- face to face contact (around 1 metre or less)
- spending more than 15 minutes within 2 metres of someone
- travelling with someone in a car or small vehicle.

You'll also be asked about where you work and places you've visited where you came into contact with others.

It's important that you're honest about who you've been in close contact with as it's against the law to lie about you've spent time with.

The NHS Test and Trace service will not disclose your identity to anyone, but you may want to prepare others by letting them know you have tested positive. This is completely your choice and you do not need to let anyone else know your results.

If you have informed people outside your household of any symptoms or tests then they only need to self-isolate once they have been contacted by the test and trace service. The service will only contact people they think are at risk of having been infected.

43. What do I need to do if I'm told to self-isolate by the test and trace service?

You will be asked to begin a self-isolation period of 10 days, starting from the date at which you last had contact with the infected person.

It's important that you do self-isolate, even if you don't have symptoms, to remove the risk of spreading the virus. From 28 September it will be against the law to not self-isolate when you're required to do so. You could receive a fine of up to £10,000.

Self-isolation means that you should not leave your home for any reason and, if you live with other people you should isolate from them at home as much as practically possible. You can find more information on self-isolation and what it means [here](#).

Others in your household or support bubble do not need to self-isolate straight away. They can continue as normal unless you or anyone else in the household or support bubble develops symptoms at which point they would also need to self-isolate for 14 days.

If you develop symptoms of coronavirus you should book a test straight away. If your test comes back positive you should remain inside for at least 10 days from the start of your symptoms and you will be contacted by the test and trace service to ask who you have been in contact with.

If your test comes back negative you should still complete the initial 10-day period of isolation. This is because you could still go on to develop symptoms after the date of the test.

44. How will I be contacted if I have been in contact with someone who has tested positive?

If you have been in close contact with someone who has tested positive for coronavirus, you will be contacted by the NHS test and trace service by text message, email or phone.

They will not disclose the identity of the person you have come in contact with and you will not be asked to provide details of people you have been in contact with, as you have not tested positive or developed symptoms at this stage. You will be provided with advice and guidance on how to self-isolate and what symptoms you should look out for.

45. I'm worried about scams related to the NHS test and trace service, what should I look out for?

Unfortunately, we have heard about some scams related to the test and trace service, below is some information to help you to identify a scam and stay safe.

Contact tracers will:

- Call you from 0300 013 5000 or 0300 123 7790
- Send text messages from 'NHS'
- Ask for your full name and date of birth to confirm your identity, and postcode
- Ask if you are experiencing any coronavirus symptoms
- Provide advice on what you must do

- Ask you to provide the name, telephone number and/or email address of anyone you have had close contact with in the 2 days prior to your symptoms starting.

Contact tracers **WILL NOT:**

- Ask you to dial a premium rate number (e.g. those starting with 09 or 087)
- Ask you to make any payments or purchases
- Ask for any details about your bank account
- Ask for any log in details/passwords/pins or those of your contacts
- Provide medical advice on treatment of potential coronavirus symptoms
- Disclose any of your personal or medical information to contacts
- Ask you to access any website that does not belong to the government or NHS
- Ask you to download any software to your PC or ask you to hand over control of your PC, smartphone or tablet to anyone else

If you get a call about testing positive for coronavirus but you haven't taken a test in the past few days then the call is not genuine.

Genuine communications through email or text message will not ask you for personal information upfront they will request you go to the following website: <https://contact-tracing.phe.gov.uk>. This is the only website a legitimate message will ask you to visit. You will be provided with a unique ID number to input into the website which is where you may need to provide more information, including date of birth, address, contact details of those you were in touch with and recent activities. If you're unsure whether a message is genuine it may be best to enter the weblink yourself rather than click on it in the communication you receive.

If you've been in contact with someone who has tested positive and have not tested positive yourself then you will not be asked to pass on the details of anyone you've been in contact with, so if you are asked for that information, it could indicate a fraudulent call.

If you're concerned about the identity of any contact you receive, you should not feel under pressure to provide information.

If you think that you have been subject to a scam you should contact [Action Fraud](#) on 0300 123 2040, and if there are financial implications you should let your bank know as soon as possible.

46. What is the NHS coronavirus app?

The NHS have launched an app that will let you know if you've been exposed to someone who has tested positive for coronavirus. You can download it free on your phone.

It will also help identify those that you don't know but have been in close contact with, for example, someone you sat close to on the bus. The app also lets you know about the risk level in your area and allows you to book a test if you develop symptoms.

If you don't have the app or can't download it, venues and businesses should continue to have a manual method to collect your details.

You can find out more about the app [here](#).

47. Where can I get support if I need to self-isolate?

Speak to a family member, friend, trusted neighbour or local community support group about helping you with essential supplies such as food and medicine. These should be left on the doorstep for you to collect. If you need help putting your shopping away, you should wait in another room while that's happening.

If these options aren't appropriate, you can use the following options for support:

- **Your local Age UK** may be able to support you or be aware of local provisions being made in your area. You can find their contact details [here](#) by entering your postcode.
- **Community aid groups** have been created in response to the coronavirus and offer help to those in need in the community. Most of these can be accessed via social media such as Facebook or Twitter
- **Your local council** may be able to support you or signpost to those who can. You can find your council [here](#).
- The **NHS Volunteers Responder scheme** is able to support people who are self-isolating through delivering supplies including medication and food, check in and chat phone calls. You can be referred by a health care professional or you can self-refer by calling 0808 196 3646, 8AM- 8PM.

If you feel worried, scared or sad about having to stay at home and away from your loved ones, take a look at our staying safe and well at home advice on the website.

48. What if I live with a vulnerable person?

If you live with someone who is clinically vulnerable (for example if they are aged over 70 or have underlying health conditions) or clinically extremely vulnerable (and have been advised to shield), you may wish to arrange for them to move out of your home to stay with friends or family for the duration of your home isolation period. If this is not possible you should stay away from them as much as possible and practice good hand-washing and hygiene measures.

49. I have previously tested positive for coronavirus, do I still need to self-isolate?

Yes. We don't know for sure yet if everyone who's had coronavirus is now immune to the disease or how long any immunity lasts, so you should still self-isolate for 10 days if you are notified that you have been in close contact with someone who has had a positive test.

From 28 September it will be against the law to avoid self-isolating when you're required to. You could receive a fine if you don't.

50. If I'm not able to work from home but have to self-isolate, what do I do?

Your employer should support you if you need to stay at home and self-isolate. They are receiving support from the Government to ensure any self-isolating employee receives sick pay if working from home isn't possible, or give you the option of using annual leave days if you'd prefer. The test and trace service will provide a notification that can be used as evidence that you have been advised to self-isolate.

If you can't go to work because you're self-isolating and this means you won't earn any money, then from September 28 you may be entitled to a one-off payment of £500 through the Test and Trace Support Programme Scheme. To be eligible you must:

- have been asked to self-isolate by the NHS Test and Trace service
- be employed or self-employed
- be unable to work from home and will lose income as a result
- be claiming at least one of the following benefits
- Universal Credit
- Working Tax Credits
- Income-related Employment and Support Allowance
- Income-based Jobseeker's Allowance
- Income Support
- Pension Credit
- Housing Benefit

e) Covid-19 Vaccine

There is a separate COVID19 Q&A which can be found [here](#).

Section 3 – Accessing health care services

a) Accessing services and appointments

51. Should an older person still access health services if they are unwell?

We know that some older people are avoiding getting help for medical conditions because they are worried about putting the NHS under additional pressure. Older people's health needs are just as important as before and the NHS is urging anyone who needs medical help to get in touch. They are not too busy to help you and extra precautions are being put in place to help stop the spread of coronavirus.

GPs can still support you if you become unwell, although they may do this over the phone rather than face-to-face. If you find appointments over the phone difficult then you can request a face-to-face appointment. People with existing health conditions should continue to follow their treatment plans and contact their GP or clinician if they have any concerns. If you need urgent medical help, whether or not you have coronavirus symptoms, you should contact 111 or call 999 in an emergency.

If you have symptoms of coronavirus or live with someone who has symptoms of coronavirus you should not go to your GP surgery, pharmacy or hospital. If there is a medical emergency, you should still dial 999 and remember to let the telephone operative know that you or someone in the household may have COVID-19 if this is the case. **The exception is those who are classed as clinically extremely vulnerable, who should use the online 111 service or call 111 if they develop any symptoms.**

52. Will my medical appointments still go ahead?

To stop the spread of coronavirus and keep people safe some appointments may be postponed or delivered in a different way.

Cancer treatment and clinically urgent care will still be treated as a priority, but your treatment plan might be reviewed. Your clinical team will talk to you and answer questions you may have about any changes to your treatment or appointments. This is a worrying time for everyone. For support, take a look at Macmillan's guidance on [coronavirus for cancer patients](#).

There's going to be some changes to outpatient appointments. Some people will be asked to have their appointment over the phone or by online video consultation. Other patients will find their appointment has been rearranged or cancelled for now.

Patients who need to have their appointments face-to-face will be asked not to bring a friend or relative with them, unless completely necessary. You will need to wear a face mask, unless it is not possible for you to do so for health reasons. You will also be asked to take precautions when you go to your appointment, such as washing your hands frequently.

Most hospitals will contact patients with changes to their appointments or information on what precautions you will need to take, but if you haven't heard you could look at the hospital's website for guidance.

At the start of the pandemic, all non-emergency operations were suspended for at least three months. This was to help keep patients safe and to make sure the NHS have the resources they need to tackle coronavirus. The NHS have been putting in place plans to restart surgery safely and in some parts of the country this has already started. If you have upcoming surgery you and your household and support bubble may be asked to self-isolate before your procedure and you will also be tested beforehand. Your hospital clinician will be able to provide more information about what you need to do.

If you have symptoms of coronavirus,, have tested positive for coronavirus (or a member of your household or support bubble has), or have been advised to self-isolate by the test and trace service you must let your doctor or clinician know before attending your appointment. In most cases your appointment will be rearranged, however some people who are receiving life-saving treatment will be asked to still attend. If this is the case, your clinician will put in place extra precautions to keep you safe.

If you have health conditions which make you clinically extremely vulnerable to coronavirus and are on the Shielded Patient List , then you should contact your GP or specialist for advice on how to continue receiving your care and treatment.

53. Can I still get patient transport to my medical appointments?

Many hospitals are postponing medical appointments or conducting them by phone or by video chat. However, there will be a minority of patients who will still need to receive treatment face-to-face.

Patient transport services are currently being used to transport people who have been discharged from hospital, which is placing them under significant pressure. To help ease this pressure, patients who are receiving treatment are being asked to see if a friend or family member can take them to their appointment. Friends, family or household members should not take you if they have symptoms of coronavirus or if you have symptoms.

Patient transport services are still available for certain patients, but the eligibility guidelines have changed. Transport is available for:

- Patients defined on medical grounds as extremely vulnerable from COVID-19 who need to attend ongoing care appointments and have no access to private travel. The Government's list of extremely vulnerable people can be seen here-

<https://www.gov.uk/government/publications/guidance-on-shielding-and-protecting-extremely-vulnerable-persons-from-covid-19/guidance-on-shielding-and-protecting-extremely-vulnerable-persons-from-covid-19>

- Patients suspected of having COVID-19 who need to attend ongoing care appointments and have no access to private travel.

- Patients with life-sustaining care needs who need to attend a care setting, such as for dialysis, and have no access to private travel.

Additional precautions are being taken by patient transport services to ensure that patients can travel safely.

54. Can I visit the dentist?

From the 8th June, dental practices in England are starting to reopen. Not all dentists will be opening and those which are open will not be able to provide all the same treatment as usual. They will need to prioritise patients with the greatest need and to enable social distancing there will be fewer appointments available. In most cases you will not be able to access routine treatment or have a check-up.

If you need dental help you should ring your dentist to see if they are open, what treatment is available and to book an appointment. Some dentists may not open their toilet facilities, so you may wish to ask about this of any visit.

Do not turn up at your dentist unless you have a booked appointment. You should also not go to the dentist if you or anyone in your household is self-isolating because of symptoms of coronavirus or a confirmed positive test. You should also not visit the dentist if you have been advised by the test and trace service that you need to self-isolate.

Even if your dental practice is open, they may be unable to offer the treatment you need, and you may need to be referred to an urgent care centre. They will be able to advise you on where to go for help.

If you do go to the dentist, there will be processes in place to keep you safe. You will be asked to wash your hands when you arrive and leave and there may be two metre markers in place in areas like waiting rooms. Dentists will be wearing PPE to keep you safe and will be cleaning down equipment between patients. You may be asked to wear a mask or be given one on arrival for when you are moving about the practice.

Where possible you should go into the dental practice by yourself as this will help to limit the spread of infection. If you arrive early for your appointment try to wait outside. Some practices may ask you to wait in your car and will send you a text message when they are ready for you to come in.

55. How can I maintain Dental Hygiene?

Extra care must be taken to ensure that we keep our mouths in good condition at this time when getting an appointment with your dentist may not be possible

- Make sure that you keep your teeth clean twice a day.
- Be careful about what you eat, for example chewy sweets to pull fillings
- Hard sweets, nuts, etc which may break or chip your teeth or snap your dentures
- Ulcers can be a problem when we feel under the weather and make eating uncomfortable.

- Don't eat spicy or sour foods while you have ulcers.
- Drink a lot of water.
- Rinse your mouth with warm, slightly salted water on a regular basis.
- Keep your mouth area generally clean.
- Take a non-NSAID pain reliever, like paracetamol.
- For people who are unwell at home it is particularly important to maintain oral hygiene; make sure that their mouth is kept moist and clean.

56. Will older people be refused health care or be considered as the lowest priority for critical care?

As pressures on the NHS increase, resources are being reallocated to deal with the spread of coronavirus.

NHS England have announced that non-urgent surgery, which will include operations for hip or knee replacements or cataract surgery, will be cancelled from 15 April 2020 for three months. There are currently 4.5 million people, including older people, waiting for surgery who will be impacted by this. GPs are also being advised to reduce routine appointments (such as checks for blood pressure, heart disease and lung disease), medicine reviews, and annual health checks for over 75s. Wherever possible patients will be discharged from hospital to free up bed space and over £1 billion has been allocated to speed up the hospital discharge process.

Going forward difficult decisions may need to be made about where resources are prioritised. While cancer care and urgent treatment will be prioritised as much as possible, some people may have their treatment plan reviewed.

The National Institute for Health and Care Excellence (NICE) is responsible for producing guidance, standards and advice on health and care services and public health. In response to the COVID-19 outbreak, they have produced a rapid guideline outlining their recommendations for delivering critical care for adults in hospital.

In producing this advice, NICE will examine factors such as who is most likely to benefit from/tolerate critical care; how a hospital can achieve the greatest benefit for all of its patients; and minimising overall harm.

To this effect, NICE recommends that all adults, with some exceptions, are assessed for their level of frailty on admission using a standardised scale. Other health conditions and underlying issues are also considered. For those people that "score" less than 5 on the recommended scale, they will follow a standard pathway should they later require critical care. For those that score higher than 5, it is considered that there is uncertainty that they will benefit from critical care and further discussions and assessment may be necessary.

If following these discussions, it is considered that:

- they are likely to benefit from and tolerate critical care, they will also experience normal care, i.e. care on general ward followed by critical care if needed.
- they will not benefit from and tolerate critical care, they will still receive normal care but if they subsequently deteriorate, they will not be recommended for critical care and would receive end of life support.

Clinical frailty helps to describe a person's overall resilience to physical, mental, social and environmental shocks. For example, a person living with severe frailty is likely to have a bad response to even minor health problems, such as an infection, meaning they may need more intensive support to recover or may even experience permanent deterioration in their overall health.

The clinical frailty scale (CFS) referenced in this guideline is commonly referred to as the Rockwood scale and helps to characterise typical features of frailty alongside a "score". A score of 5, the threshold for this guideline, describes mild frailty, characterised as someone who needs some help with daily tasks and is starting to find activities like going to the shops more challenging.

57. Are older people being asked to refuse treatment in order to save NHS resources?

Do not attempt cardiopulmonary resuscitation (DNACPR/DNAR) forms are a type of advance decision to refuse treatment. When used appropriately, they allow someone, in discussion with their healthcare team, to refuse cardiopulmonary resuscitation (CPR) should they go into cardiac arrest. People may choose to do this because they are approaching or at end of life and because there are risks and potential complications when administering the procedure.

We have become aware that some older people have been contacted by their GPs or through their care home and asked to agree to having a DNAR form added to their medical notes. This is in response to the coronavirus outbreak, but would apply to any event that that would otherwise call for CPR.

Conversations about end of life care are important and many people choose to have a DNAR form following an open conversation about their future needs. However, nobody should feel pressured into refusing treatment and neither should they be forced to have these conversations in a dispassionate and undignified way. Conversations around advanced care planning should be shared between patients, doctors and, where appropriate, families, based on an honest assessment of the risks and benefits, and taking into account people's wishes and preferences.

The British Medical Association, Royal College of GPs, Care Quality Commission and the Care Provider Alliance have produced a joint statement on this issue, stating that end of life care must be made on an individual basis and cannot be applied to groups of people. NHS England have contacted all GP practices, primary care networks, and NHS trusts to say that

DNAR orders should only ever be made on an individual basis and in consultation with the individual or their family. The letter is available to read here-

<https://www.england.nhs.uk/coronavirus/wp-content/uploads/sites/52/2020/04/maintaining-standards-quality-of-care-pressurised-circumstances-7-april-2020.pdf>

b) Hospital discharge

58. What is the new procedure for hospital discharge?

The Government issued guidance on 19 March about the hospital discharge process. They have allocated funding to enable hospitals and community health and social care staff to help patients leave hospital safely and quickly when they no longer need hospital treatment.

Staff will discuss this new policy with patients and their families on admission, so they are aware of how their discharge will be managed when it's time for them to leave.

The new funding covers follow-on care costs for those needing additional support on leaving hospital, which may be needed either at home, in a community setting, or a care home. Local NHS commissioners, providers and their associated councils across England will be working closely together to target resources and adapt to circumstances in their own area.

c) Visiting people in hospital

59. Can I visit people in hospital?

Hospitals will try to accommodate visiting where possible but will make decisions based on the threat of the virus and the best way to keep everyone safe.

You must not visit someone in hospital if you or anyone in your household is self-isolating because they have symptoms of coronavirus or have received a positive coronavirus test result. You must also not visit if you have been advised by the test and trace service that you need to self-isolate.

When deciding whether to visit someone in hospital, you should also think about the risks to your own health. People who are classed as clinically extremely vulnerable to coronavirus or who are immuno-compromised will be at greater risk and may want to take extra precautions.

If you want to visit a friend, relative or loved one you will need to contact the ward they are on to check what arrangements they have in place.

In most cases patients will be allowed one person at their bedside. If somebody is there to provide support to the person in hospital, for example as a carer, they will not count as a visitor and one other person will also be allowed to be at the bedside.

If it is possible to socially distance while visiting, and there are special circumstances, then the ward may allow four people to be there. For example, this may be allowed when visiting somebody who is receiving end-of-life care.

If you're able to visit, you will need to take precautions.

- You will need to wash your hands when entering and leaving the hospital and not touch your face or eyes
- You must wear a face covering for the whole visit, including when entering and moving about the hospital, unless you have a medical reason which prevents you from doing so. If you are visiting a high-risk area or someone who is known or suspected to have Covid-19 you will be given a surgical face mask to wear. In some cases, you may also need to wear PPE such as gloves.
- You should go straight to the ward you're visiting and not visit other areas of the hospital.
- If possible you should travel to the hospital in a private car and avoid getting on public transport in order to reduce the number of people you come into contact with. Try not to take too many possessions in with you.
- You will be asked to give your name and contact details when visiting as part of the NHS test and trace programme.

If you are not able to visit a loved one it is likely to be distressing. Try to find different ways to stay in touch such as over the phone or by video call. Some hospitals may allow you to deliver a phone if the person you want to visit does not have one. Or they may have tablets or other internet-connected devices so you can video call the person you want to visit. Even if your loved one is unable to communicate with you, they may find hearing your voice comforting. You could ask staff who are caring for your loved one to pass on messages, pictures, cards or laminated photos.

It is especially upsetting if you are unable to visit a loved one who is in the last days or weeks of their life. Marie Curie have advice and a dedicated helpline for anyone who is going through this difficult time. You can see more here-

<https://www.mariecurie.org.uk/help/support/coronavirus>

Section 4 –Social Care

a) Care Act 2014 changes

60. What changes have been made to the Care Act 2014 and will this effect social care?

As part of the Government's response to COVID-19, a new bill has been passed into legislation, referred to as The Coronavirus Act 2020. The bill will be in place for 2 years, with 6 monthly reviews. The Act amends existing practice across many public services including duties of Local Authorities' under the Care Act 2014.

Easement of the Care Act as this is sometimes called, modifies the powers and duties of Local Authorities in England and Wales to allow them to prioritise the provision of services during an emergency period where the spread of coronavirus would mean they were at imminent risk of failing to fulfil their Care Act duties.

In practice this means that some people could see a change to their current care package although it is not clear when this may occur or how many people it will affect. If a Local Authority do revise care provision it must be done so in collaboration with the person with a care need and family or their carers.

For people who receive new care provision over the coming weeks and months they may not have a financial assessment prior to care being organised. If this is the case the Local Authority must still communicate with the person that they will be expected to pay for their care at a later date, following a financial assessment.

To see the Local Authorities operating under easements please refer to <https://www.cqc.org.uk/guidance-providers/adult-social-care/care-act-easements-it>

b) Existing care packages

61. I already have a social care package in place, what will happen to it?

Currently, if people already have a package of social care in place where care workers come into their home, this care should continue even if the person becomes unwell with symptoms of coronavirus and are asked to self-isolate.

Care providers and staff have received additional information and guidance about how to look after people and ensure the virus doesn't spread.

It is likely over the coming weeks and months that social care services may be busier than usual as they support a huge effort by the NHS to discharge many people into the community from hospital and support people with new social care needs resulting from coronavirus. Alongside this, they no doubt will have to cope with some staff having to self-isolate and being unable to work.

As a result, people might experience changes to their normal services such as seeing different care workers or receiving visits at different times of day.

If people have concerns or are experiencing difficulties getting the help they need we recommend contacting the care provider and/or local council for help.

c) New care package

62. I don't have social care currently, but what if my needs change?

If someone feels their needs have changed and they can no longer cope at home without support, they should contact the local authority and speak to them about this.

It is expected that care services will be busier than usual over the coming weeks and months and as such people may have to wait longer than usual to get support.

It might be a good idea for the person to talk to family, friends or trusted neighbours to see if they can help in the meantime.

d) Informal carers

63. I am an informal carer, what do I need to think about?

Over the last few months, we know there has been a significant increase in family and friends providing essential care and support to a loved one - perhaps more than ever before. For some, this is the first time they have had to offer personal care or support to someone. Some people may not call or see themselves as a carer even when they provide essential support.

It's a good idea for carers to produce an emergency plan with the person you care for, to use when help from other people might be needed. It might be a good idea for the plan to include:

- the name and address and any other contact details of the person you look after
- who you and the person you look after would like to be contacted in an emergency
- details of any medication the person you look after is taking
- details of any ongoing treatment they need
- details of any medical appointments they need to keep

Carers UK and Carers Trust have more information on developing a contingency plan here - <https://www.carersuk.org/help-and-advice/health/looking-after-your-health/coronavirus-covid-19>

It is also really important to think about practical errands such as how to collect prescriptions, how to keep a reasonable provision of food in the house and other essential supplies and who might be able to help with these.

If someone isn't sure about how to make this plan, or doesn't know where to find help – perhaps they do not have family or friends that can be relied upon – then they should contact their local authority or health care provider. If they are unsure how to do this, they should call NHS 111. It's also a good idea to get in touch with local carer support

organisations. You can find out who your local carer support organisation is on the Carers UK website.

For further information look at the Government's advice:

- for carers of people who are extremely vulnerable and on the Shielded Patient List- <https://www.gov.uk/government/publications/guidance-on-shielding-and-protecting-extremely-vulnerable-persons-from-covid-19/guidance-on-shielding-and-protecting-extremely-vulnerable-persons-from-covid-19#what-is-the-advice-for-informal-carers-who-provide-care-for-someone-who-is-extremely-vulnerable>
- for those providing unpaid care to friends and family- <https://www.gov.uk/government/publications/coronavirus-covid-19-providing-unpaid-care/guidance-for-those-who-provide-unpaid-care-to-friends-or-family>

64. I need support with my caring responsibilities

Being a carer can be difficult, especially during this period of uncertainty. If you are a carer, it's important to look after your own mental and physical health. Try to take time out to do things you enjoy and talk to your friends and family about how you are feeling. Carers UK have an online forum where you can talk to other people in similar situations, which is available here- <https://www.carersuk.org/forum>

If you can't cope anymore, or need support you should contact your local authority or health care provider immediately and talk to them about this.

65. Can I still provide care for someone in their home if I don't live with them?

If you provide care that requires you to go into someone's home – perhaps you help them to get out of bed, move around their house, take their medication, or get dressed – then you can carry on doing this. The new restrictions have an exemption which allows you to go inside someone's house that you do not live with if you are providing care and assistance to that person.

But, if you do so, you have to follow simple hygiene steps to protect the person you care for. These include:

- washing your hands when you arrive and often during your visit, using soap and water for at least 20 seconds
- catching any sneezes in a tissue and dispose of it straight away
- if you do need to cough you should cough into the crook of your elbow
- consider wearing a face covering if it's possible for you and the person you are caring for.

If you or the person you care for lives alone or in a single-adult household, you can form a support bubble with each other. This can make caring easier as it means you can spend time in the house of the person you care for without needing to socially distance.

If you are in an area where lockdown restrictions are in place, it means you would be able to stay at one another's houses and travel together. You're only allowed to form one support bubble with another household and once you have formed a support bubble you cannot change who is in the bubble. You can find more information on support bubbles here.

If the person you care for lives in a supported living setting, you should talk to the person you care for and the supported living provider to arrange how you can continue to provide this care. More information on the government issued guidance can be found here.

66. Can I still provide care if I have symptoms or I'm self-isolating?

If you feel unwell, have any symptoms of coronavirus or are self-isolating for another reason (for example you've been advised to by NHS Test and Trace) you shouldn't carry on providing any care or support.

If this does happen, you should look at your emergency contingency plan if you have one and notify another family member, friend, trusted neighbour or local community support group who would be able to step in and help.

Any emergency plan should include:

- the name and address and any other contact details of the person you look after
- details of any medication the person you look after is taking
- details of any medical appointments they need to keep
- details of any ongoing treatment they need
- details of what you do to care for the person
- who should be contacted if there's an emergency.

It might also be reassuring to involve your local council, health care provider or formal care provider in case informal arrangements fall through. Local carers organisations can help with contingency planning and we would suggest look at Carers UK website for more information.

If those options aren't available or appropriate, you can contact your local council or health care provider. If you do not know how to do this, you can contact NHS 111.

If the person you care for is classed as clinically vulnerable or clinically extremely vulnerable you should see if they're able to temporarily move in with friends or family while you are self-isolating.

It may also be helpful to contact your local carers support organisation. You can find out about local carer organisations at Carers UK.

67. Can I still provide care if the person I care for has symptoms or is self-isolating?

If the person you care for has symptoms of coronavirus, you can carry on caring as long as you are not considered 'clinically vulnerable' or 'clinically extremely vulnerable' and originally told you should 'shield'.

If this is the case, you should where possible ask friends and family who can support you in providing care to step in. If there is no other option available, you should make sure you distance yourself where possible from the person you care for while they are displaying symptoms and follow guidance in staying safe as much as possible.

If the person you care for develops symptoms of coronavirus you should arrange a coronavirus test for them straight away and follow government guidelines on self-isolation.

68. How should I care for someone if they have coronavirus?

If you've been identified as extremely clinically vulnerable or clinically vulnerable, you should find alternative care arrangements for the person you care for if they develop symptoms of coronavirus. You should also take precautions to prevent the infection being passed on.

If you're not classed as extremely clinically vulnerable or clinically vulnerable you can continue to provide care, but it's a good idea to put extra precautions in place where possible. The extent to which you can follow these will depend on the level of care you provide. Do as much as you can:

- Try to only provide care which is essential, such as washing, dressing, or feeding. Try to spend as little time in the same room with each other as you can. We know this might be hard and feel unsettling.
- If you can, sleep in separate beds and use different bathrooms. Do not share towels and regularly disinfect the surfaces in your house.
- Everyone should wash their hands frequently for at least 20 seconds with soap and hot water. Make sure you do this every time you have provided care.
- Try to use separate cutlery and crockery. If you have a dishwasher use this to clean all cutlery and crockery, otherwise make sure that you use washing up liquid and warm water to clean and then dry up thoroughly. If you are using separate cutlery and crockery, use a different towel to dry up.

If anyone in your household develops symptoms of coronavirus you will also all need to self-isolate, and they should book a test. Guidance on what to do varies depending on the results of the test.

69. Can carers still come to our house?

We know some people are worried about allowing carers into their home but it's important that you continue to receive support. If someone, perhaps a friend, neighbour or paid carer, usually comes to your house to help with essential care for you or the person you care for, then they can carry on doing so. By following hygiene advice, you can reduce the risks.

Anyone coming into your home should wash their hands when they arrive and frequently during their visit, using soap and water for at least 20 seconds. Don't feel awkward asking someone to do this, even if they have been helping you for many years – it is to protect them, as well as people in your household.

Section 5 – Housing

a) Questions about housing

70. Do people still have to pay their mortgage?

If people cannot pay their mortgage, they **must** contact their lender to discuss the options available to them as soon as possible.-

[Lenders have been asked by the Financial Conduct Authority](#) to ensure that they treat customers fairly and consider the needs of those impacted by the corona virus.

- Mortgage borrowers who have not yet had a payment deferral can request one. This could last for up to 6 months. Borrowers who already have a payment deferral for a period of less than 6 months would be able to extend that deferral. This would mean customers would be able to have a payment deferral for a maximum of 6 months.
- Mortgage borrowers who have already benefitted from a 6 month payment deferral and are still experiencing payment difficulties should speak to their lender to agree tailored support.

A payment deferral means that the mortgage does not have to be repaid for a period of time. However, the borrower would still have to repay the amount that is missed and interest will continue to accrue. This means that it will take longer and cost more to pay off the mortgage. They will also contact the borrower at the end of any deferral period to discuss the best course of action going forward, and how the deferred payments can be made up.

Borrowers should ensure that they fully understand the implications of any action agreed with their lender, including how long the mortgage repayment period will be extended for. The FCA guidance requires lenders to ensure that 'there should be no negative impact on the customer's credit score', although a payment deferral may impact upon the borrower's future creditworthiness.

The FCA guidance also allows lenders to use other measures if they are more appropriate. This could include things like reducing or waiving interest or halting late payment fees.

Some mortgage holders may also have insurance to help with payments.

If a borrower is unable to pay their mortgage due to something unconnected with the virus, they should – if they have not already done so – tell their lender as soon as possible. While they will not be eligible for help under the COVID-19 provisions, your lender will ‘make every effort’ to help you.

The FCA is also proposing that no one will have their home repossessed without their agreement until after 31 January 2021.

71. Do people still have to pay their rent?

Landlords are not required to stop charging rent during the pandemic, and government guidance on not serving eviction notices where tenants are having difficulty paying has now been withdrawn. In addition, a ban on most eviction cases being heard in court – in place from 27 March to 20 September 2020 – has now ended, meaning landlords can escalate eviction notices to court for a decision on whether the tenant must leave. Most tenants are entitled to an extended notice period before this happens, however. For example, if an eviction notice is served on or after 29 August 2020 in respect of rent arrears, the tenant is entitled to six months’ notice unless there are more than six months’ arrears.

Tenants in payment difficulty are advised by Government to speak to their landlord at the earliest opportunity. Landlords are encouraged to offer ‘support and understanding’ to tenants, which could include reaching a temporary agreement not to seek possession action for a period of time and instead accept a lower level of rent, or agreeing a plan to pay off arrears at a later date. Where appropriate, landlords and tenants are encouraged to consider mediation. More information can be found in the Government guidance *COVID-19 and renting*, see here: <https://www.gov.uk/government/publications/covid-19-and-renting-guidance-for-landlords-tenants-and-local-authorities/coronavirus-covid-19-guidance-for-landlords-and-tenants#rent-and-mortgage-payments>

In addition, Shelter has produced a Q&A for renters in relation to coronavirus, which can be seen here- https://england.shelter.org.uk/housing_advice/coronavirus

Note that the Government has announced guidance to bailiffs instructing them not to ‘enforce’ court eviction orders in certain local lockdown areas. Although the guidance has not been made public, this should mean no evictions take place in these areas while restrictions last.

72. Can house repairs and adaptations still go ahead?

In England, you should be able to continue both essential and non-essential works carried out, unless you have symptoms of Coronavirus and are self-isolating.

This applies even if you are in a clinically extremely vulnerable group and have previously been asked to shield, although you are advised to make prior arrangements with a landlord or contractor to ensure appropriate social distancing is maintained during the visit. Landlords are advised that some tenants may still want to exercise caution and to take this into account when engaging with their tenants.

If self-isolating, no work should be carried out in your home unless it is to remedy a direct risk to the safety of your household. In such cases, prior arrangements to avoid any face-to-face contact should be made, for example when answering the door.

Tenants may face delays in getting non-essential works carried out, as some landlords have a backlog of repairs. If your household is self-isolating, let your landlord know, so they can delay gas safety checks until it is safe to do so. If it is decided delaying the gas safety check poses a greater risk to your health, it may still go ahead. You can find more information on the Gas Safe Register website.

73. Am I able to move house?

The Government have produced guidance on what to do if you are due to move house- <https://www.gov.uk/guidance/government-advice-on-home-moving-during-the-coronavirus-covid-19-outbreak>

The government have now said that you can move home if you wish. However, there is guidance in place on how to do this safely to reduce the spread of coronavirus. For example, vacating your property while viewings are taking place, ensuring your property is thoroughly cleaned before others move in, doing as much online as possible (e.g. searching for housing, virtual viewings), for a full list see above link.

It is important that everyone involved in the move should follow social distancing rules. If you or anyone in your household has symptoms of coronavirus then you must not continue with the move, or carry out property viewings. All people involved in the moving process should allow for changes in move date if someone has to self-isolate due to coronavirus symptoms.

Estate agents and removal firms are able to operate but should be operating differently to reduce the spread of coronavirus.

Section 6 – Access to the right information and scams

a) Information and scams

74. How can people ensure information and advice is correct and up to date?

Unfortunately, not all the information on the coronavirus is accurate and there is a lot of misinformation being spread on the internet and through word of mouth. Things can change quickly leaving people feeling confused about what advice to follow and what the situation is.

We know most people will want to stay updated through news programmes and sites but for reliable and official advice, the best thing to do is to regularly check the Government website <https://www.gov.uk/guidance/coronavirus-covid-19-information-for-the-public>, and the NHS website <https://www.nhs.uk/conditions/coronavirus-covid-19/>. The BBC has recently held an online FAQ session and answered questions from members of the public <https://www.bbc.co.uk/news/world-asia-china-51176409>

If people share information with someone, we advise asking them where they found the information so that you can check the source and deciding for themselves how accurate the information is.

The Government has launched a Rapid Response Unit aiming to tackling misinformation online, and will launched a 'Don't Feed the Beast' public information campaign "to empower people to question what they read online."

75. Are there any Coronavirus related scams that I need to be aware of?

The Covid-19 pandemic has seen truly heart-warming acts of kindness with hundreds of thousands volunteering to support the oldest and most vulnerable in their communities. Unfortunately, criminals are also using the crisis as an opportunity to devise new scams to target the public. Anyone can fall victim to a scam, so it is important that everyone remains vigilant.

The majority of Coronavirus linked fraud reports relate to online shopping for items such as face masks and hand sanitiser which never arrive. Criminals are also sending phishing emails and text messages claiming to be from the Government, HMRC and health bodies to convince you to open links or attachments and reveal personal or financial information. Fraudsters are also contacting people pretending to be from Age UK and other charities and trying to convince them to 'donate'. There have been reports of fake Coronavirus testers coming to people's doors as well as 'rogue shoppers' that take money or bank cards to deliver essential items but never return.

76. How can I stay safe from scams?

Age UK has lots of [information and advice on how to stay safe from different scams, whether they be on the phone, in an email or at the doorstep. The Police and Action Fraud have asked everyone to follow this key advice:](#)

Stop: Taking a moment to stop and think before parting with your money or information could keep you safe.

Challenge: Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.

Protect: Contact your bank immediately if you think you've fallen for a scam and report it to [Action Fraud or by calling 0300 123 2040](#).

Your bank or the police will NEVER ask you to transfer money or move it to a safe account.

77. I am worried about a friend, family member or neighbour falling victim to a scam.

Criminals will often target those they perceive as more vulnerable like those that live alone, have a disability or health condition or are not comfortable at using technology. Increased loneliness and isolation can put people at risk of romance fraud approaches on social media, dating apps and by email. Those seeking companionship online may be tricked into believing that the person they are speaking to is genuine and they are convinced to transfer money. Older people unfamiliar with different forms of digital technology may be more at risk from computer service fraud, when fraudsters try and convince you to provide access to your computer so they can 'fix it' or divulge your logon details and passwords.

If you know or suspect someone has fallen victim to a scam then get them to contact their bank immediately and report it to [Action Fraud online or by calling 0300 123 2040](#).

If you are concerned that an older person has been targeted and they are unable to keep themselves safe due to age, injury or illness then contact your [local authority, local police force, local Age UK or Age UK's Safeguarding Team](#).

Section 7 – Money, pensions and wills

a) Money

78. I am self-isolating how can I access cash?

Banks and post offices are both putting in place measures to ensure that customers who are unable to leave their home are still able to access cash.

Banking

UK Finance – the organisation that represents banks and building societies – has published advice for customers who are self-isolating and who may have difficulties getting out to get cash. There is also a tool available to allow users to find the best solution for them. The advice – which outlines many of the ways that banks are helping people – and tool can be found at: <https://www.ukfinance.org.uk/covid-19-making-payments-safely-lockdown>
Many banks have also established special helplines for their older and vulnerable customers. Further information can be found at: <https://www.which.co.uk/news/2020/04/how-banks-are-helping-vulnerable-customers-during-the-coronavirus-crisis/>

Post Office

Holders of accounts with most banks can withdraw money from their account and make deposits at a post office branch. The Post Office has expanded their services to make it easier for people to get their cash.

The 'Payout Now' service allows a bank to send an account holder a voucher by email, text or post which can then be exchanged in a post office branch for cash. To take advantage of this service, account holders should talk to their bank.

The 'Fast PACE' service allows an account holder to nominate someone to cash one of their cheques on their behalf. Again, anyone wishing to take advantage of the service will need to contact their branch. The person going to cash the cheque will also need to show their ID when they arrive at the post office.

The Department for Work and Pensions is also contacting the 27,000 most vulnerable Post Office Card Account holders to see if they need to support. The support available includes having their payment sent to them through the post.

More information can be found at- <http://corporate.postoffice.co.uk/our-media-centre#/pressreleases/post-office-makes-access-to-cash-products-available-faster-to-help-self-isolating-individuals-during-coronavirus-pandemic-2990603> and <http://corporate.postoffice.co.uk/our-media-centre#/pressreleases/post-office-launches-new-cash-delivery-option-to-help-the-most-vulnerable-2993187>

79. What is happening with credit cards, loans and savings?

Credit Cards and Loans

The [FCA have extended temporary support measures](#) for credit card and loan customers who have problems meeting their payments because of the virus. This support also includes motor finance, rent to own, buy-now pay-later and pawnbroking. This will mean that:

- Those who have not yet had a payment deferral will be eligible for 2 payment deferrals of up to 6 months in total.
- Those who currently have an initial payment deferral, will be eligible for a further payment deferral of 3 months.
- Borrowers would have until 31 January 2021 to request an initial payment deferral.

High-cost short-term (like payday loans) credit consumers who have not yet had a payment deferral would be eligible for one for 1 month.

Customers who have already benefitted from payment deferrals and are still experiencing payment difficulties should speak to their lender to agree tailored support.

Savings

Many people have savings accounts that cannot be closed, or which don't allow money to be withdrawn for a specific period of time. Some savings providers have announced that they will allow people with such accounts to close them or take money out early without any incurring any charges.

This is something that specific firms have announced – further information can be found at <https://www.ukfinance.org.uk/find-support-your-bank-or-finance-provider>

80. What changes have been made to the benefits system?

State Pensions and benefits for older people generally continue to be paid as normal.

However, in response to Covid-19 the Government brought in a range of changes to benefits and the way that they are administered, and these have been kept under review.

Information about benefits and any changes are highlighted in the Benefits Briefing which is part of Age UK's Advice Unit, Information and Advice bulletin.

b) Pensions

81. Will my private pension income change because of the current situation?

It depends on the source of your pension income. For people with a defined benefit pension (usually a final salary pension) there will be no change to the terms and conditions of that arrangement.

For people with a defined contribution pension, how the investments change will have an impact on the value of the pot.

The pandemic has caused a drop in the total value of stock markets, in the UK and across the world. Although it is unlikely that a pension is invested entirely in stocks and shares, it will still have impacted on the value of defined contribution pensions.

For savers, it is important to remember that pension saving is a long-term game, and that stock markets always fluctuate. However, for people approaching retirement or who have recently retired, a drop in your pension's value can impact on your income.

If you are using the new pension flexibilities, and have moved your money into an income drawdown product, it is likely that the drop in the stock markets will have had some impact on the value of your funds, unless you had no investments in stocks and shares (for example you were in a cash fund).

Prior to taking any decisions, it is important to seek financial advice – if you can afford it and can find an advisor – or speak to your pension provider. Pension Wise also offers an overview of the options available under the new flexibilities, while the Pensions Advisory provides a range of information about pensions.

Pensions Wise- <https://www.pensionwise.gov.uk/en>

Pensions Advisory- <https://www.pensionsadvisoryservice.org.uk/>

82. Will I still receive my employer's auto-enrolment contributions?

Auto-enrolment will continue as usual and the Pensions Regulator has confirmed that the contribution rates will remain the same. This includes employers who are putting staff into the furlough scheme. The Pensions Regulator has, however, announced that it will take a "proportionate and risk-based approach towards enforcement decisions", meaning that they will give employers who are late making payments more flexibility than usual.

83. Can I temporarily opt out of saving?

You can opt out of pension saving at any time, and your employer is legally obliged to re-enrol staff into its pension scheme every three years (this three year period is based on the anniversary of when the employer first auto-enrolled staff, it doesn't mean three years from the date each employee opted out.). You can also choose to opt back in at any point. However for many people, even temporarily stopping saving can have other implications, such as missing out on valuable benefits like a scheme's life insurance cover. Any decisions should be considered carefully.

84. I'm worried about my finances, can I access my pension?

If you have a defined contribution pension it can be accessed from age 55. The age at which members can access a defined benefit pensions depend on the rules of your particular scheme. Contact the Pension Advisory Service for further information on 0800 011 3797 or <https://www.pensionsadvisoryservice.org.uk/>

85. What are the longer-term implications of accessing my pension?

It is important to consider the longer-term implications of accessing your pension. The Pensions Regulator has issued official guidance urging firms to suspend for three months the processing of requests to transfer money out of defined benefit schemes – this is where you give up your income and associated benefits in exchange for a lump sum paid into a defined contribution pension. Although firms are not obliged to follow this guidance, it may be more difficult to do this than usual.

It is man

datory to get financial advice from a specialist advisor before transferring out of a defined benefit scheme, and the advisor is required to assess your full personal circumstances, and ensure it is in your interest, before they can recommend a transfer. It is also important to consider the long term implications of any decisions for you and your family.

The Financial Conduct Authority was in the process of implementing changes to the transfer advice process, which have been suspended.

c) Wills

86. How to make or amend a will during coronavirus?

[New rules](#) for will writing and witnessing have been brought in. However, it's usually best to get advice from a solicitor or chartered legal executive. You may wish to speak to a lawyer who specialises in wills and probate (applying for the legal right to deal with someone's property, money and possessions). Check they are licensed with the relevant professional body, such as the Solicitors Regulation Authority or Law Society.

For a will to be valid:

- it must be in writing and signed by you and two witnesses who will not benefit from it. Witnessing can now take place remotely – for example by video call.
- you must have the mental capacity to make the will and understand the effect it will have
- you must have made the will voluntarily and without pressure from anyone else.

The beginning of the will should state that it revokes all others. If you have an earlier will, you should destroy it.

Signing and witnessing the will

You must sign your will in the presence (either in person or remotely via video call) of two independent witnesses, who must also sign the same document in your presence. If the will is signed incorrectly, it is not valid. Beneficiaries of the will, their spouses or civil partners shouldn't act as witnesses, or they lose their right to the inheritance. Beneficiaries shouldn't even be present in the room when the will is signed. It's also best not to ask an executor to act as a witness.

Current rules around social distancing may make in-person witnessing challenging. Consult a solicitor for their advice on what steps you can take. It may be possible for a will to be witnessed from the other side of a door, window or from at least 2m distance. It's important to consider how everyone can be kept at a safe distance from each other, including the handling of documentation.

Making a will if you have an illness or dementia

If you can't sign the will, it can also be signed on your behalf, as long as you're in the room and it is signed at your direction. However, you must have the mental capacity to make the will, otherwise the will is invalid. Any will signed on your behalf must contain a clause saying you understood the contents of the will before it was signed.

If you have a serious illness or a diagnosis of dementia, you can still make a will, but you need to have the mental capacity to make sure it is valid. A solicitor should make sure of this, and you may need a medical practitioner's statement at the time the will is signed, certifying that you understand what you are signing.

Amending a will

Any amendment to a will is subject to the same conditions as when writing the original. If you are making a minor amendment to your will, you can add a supplement, known as a codicil. This must be signed and witnessed in the same way as the will, although the witnesses don't have to be the same as the original ones.

If anything substantial needs to be changed, you should make a new will and cancel your old one.

Section 8 – Energy and Water

a) Questions about energy and water

87. What are the Government and energy suppliers doing to help?

The Government, energy industry and Ofgem the energy regulator have committed to ensuring all homes remain supplied with energy during the Coronavirus outbreak. They have agreed to prioritise customers most in need of support and identify those whose circumstances may have changed as a direct or indirect result of the current situation. This could be those that need to self-isolate and can't leave their home to top up a prepayment meter or those in financial difficulty worried about how they will pay their next bill.

More information: <https://www.ofgem.gov.uk/coronavirus-covid-19/coronavirus-covid-19-and-your-energy-supply>

88. What help can I get from my water supplier?

Water suppliers are asking customers with immediate worries about paying their bills to get in touch as soon as possible.. They may be able to:

- **Pause or reduce payments**
- **Register you for a social tariff** - These are special tariffs each water supplier offers to eligible customers to reduce or cap what they pay.
- **Help with arrears** – Suppliers maybe able to help clear debts if you can agree to make regular payments.

- **Capped tariffs for those on water meters** - Via a scheme known as WaterSure, suppliers offer capped tariffs if you get certain benefits and need to use a lot of water for medical reasons.
- **Pay directly from benefits** - Your bill payment can be taken directly from your benefits. More information: <https://www.water.org.uk/covid-19-information-for-customers/>

89. How do I let my energy and water suppliers know I have additional needs?

Energy suppliers, water suppliers and Network Operators (who operate the pipes and cables that connect your home to the gas and electricity network) have **Priority Services Registers (PSRs)** for customers with additional needs. Customers on PSRs can receive extra support from their supplier like help reading a meter or be prioritised in the event of a power cut or water supply disruption. Contact your [energy supplier, water supplier](#) (you'll find their contact details on their website or on your bill) or [District Network Operator to register for their PSR. For many, registering on their website will be the quickest and easiest way. Phone lines are likely to be busy but you may also be able to contact them via email or online chat.](#)

Please bear in mind that suppliers are likely to prioritise customers with identified medical needs, particularly those who have been identified as extremely clinically vulnerable and were asked to 'shield'. Energy suppliers are also likely to prioritise older and vulnerable customers with prepayment meters that cannot be topped up electronically.

90. I pay for my energy by a prepayment meter but cannot leave the house to top-up.

For those that can leave their home for essential reasons, **you are allowed to go out to top-up your energy meter**. If you can afford to and are not self-isolating, energy suppliers are encouraging people to **try to top up a little more than usual** each time to build up some credit.

If you can't leave home to top-up your prepayment meter (PPM), contact your supplier(s) immediately and let them know your following guidance to 'self-isolate'. Most modern PPMs are fitted with an 'emergency credit' function, which offers a set amount of credit to give you extra time to top-up, should you run out.

Customers with meters that can be topped up electronically can do so via phone, text, website or app. Check with your supplier(s) to find out how you can pay.

If you need to top your meter in a shop or Post Office but can't leave home, ask a trusted friend or family member to do it for you (try to have minimal contact with them). Leave your meter box unlocked if it's outside your home.

If you are still unable to top-up, ask your supplier(s) to send a key card or fob loaded with credit in the post. Your supplier(s) may also be able to switch your prepayment meter to a credit meter to ensure you are not cut off.

91. What about those on standard energy credit meters?

The government has banned energy suppliers from disconnecting any customers with a credit meter. Homes with credit meters pay for their energy after they have used it by being sent a bill or paying by direct debit.

92. I am worried about how much my next energy bill will be.

It is really important that older people and people living with long term conditions stay warm and well at home over the winter months. No one should ration the energy they need because they are worried about how they will pay for it. It is a good idea to try and heat your home to a comfortable temperature through the day and before you go to bed. This Q&A has top tips on how to save energy and Age UK has [advice on how to switch to a better deal.](#)

If you are worried about paying your bill, speak to your supplier(s) about what help they can offer. This could include:

- reviewing bill payment plans, including debt repayment plans
- payment breaks or reductions in how much you pay
- giving you longer to pay and removing charges for late payment
- in some cases access to hardship funds

If you agree to postpone payment to a later date, don't feel pressured into pay it back as quickly as possible. Agree a repayment plan suitable for your needs and income.

93. I normally pay in the post or at the Post Office, what are my options?

If your local top up shop closes, [Paypoint.com and Payzone.co.uk list alternative vendors online, and the Post Office also provide top ups for some suppliers.](#)

If you are unable to pay your bill as you can't leave your house, speak to your supplier(s) about what alternative ways to pay they offer.

94. What are some top tips for saving energy?

- **Keep an eye on your lights** - Turn lights off when you leave a room, but not at the expense of your safety. Keep stairs and other areas well-lit to reduce the risk of falling.
- **Switch off appliances now and again** - Switch appliances off when they're not in use rather than leaving them on standby.
- **Control the temperatures in your home** - Run the washing machine at a lower temperature too – you can often do everyday washes at 30°C. Washing clothes at 30°C uses around 40% less electricity over a year than washing at higher temperatures. Use your heating controls, such as thermostats and timers, to heat your home without wasting energy.
- If there are rooms you don't use, like a spare bedroom, turn off the radiators in them and close the doors. Keep radiators and heaters clear so hot air can circulate. Don't forget to draw your curtains and tuck them behind radiators to minimise heat loss.

95. Do I need to be worried about power cuts?

Energy suppliers and network operators have well-rehearsed contingency plans to manage demand, staff shortages and ensure that all essential services are kept running. They are

cancelling all non-essential maintenance work and are ensuring that any essential work is as least disruptive as possible.

In the event of a power cut, it is important to have handy:

- A **torch** with spare batteries. Check it is working regularly.
- **Warm clothing** including a hat, gloves and blanket.
- A **charged mobile** phone (if you have one) and list of essential phone numbers.
- **Medication**. Make sure it is in a memorable place you can find in the dark.

If there is a power cut then:

- Call 105 (a free phone number)
- Visit powercut105.com
- If there's a serious immediate emergency risk, call the emergency services too.

96. I am self-isolating but my energy or water supplier or a tradesperson needs access to my property.

If a supplier or network company says they need to visit, tell them if you are unwell or are self-isolating. Suppliers and network companies are putting in place plans and alternative arrangements to deal with routine activities, such as meter readings at homes where people are self-isolating.

Suppliers and network companies must monitor and respond to [government guidance on self-isolation and health and safety, and make decisions on how best to protect customers and staff while delivering their services.](#)

If you need to allow access to a tradesperson for an emergency repair then keep at least 2m distance from them whilst they are there. Wash your hands for 20 seconds after handling anything they have touched.

97. I am in debt to my energy or water supplier and worried about how I can afford to pay it back?

Contact your supplier about reassessing, reducing or pausing any debt repayments so that you are just paying for the energy you need now.

If you need debt advice then contact [National Debtline \(0808 808 4000 9am - 8pm Monday to Friday\) or Stepchange.](#)

98. I use solid fuel like oil, wood or coal, how can I make sure I don't run out?

Contact your supplier to find out if there are any issues with your regular deliveries or if they are still open to collect your fuel. If you are worried about your supply of solid fuel or are having issues with using it then contact your local council.

