



0300 126 1000 (General Enquiries)



www.northamptonshire.gov.uk

Paying for Residential and Nursing Care Homes

care and
support
& you



Unlike NHS services, social care support services are not automatically free of charge for everyone. You will be expected to pay a contribution towards your care and support, including in a case of emergency, unless your circumstances show that you cannot afford to do so. A financial assessment of your circumstances is carried out to determine what you can afford to pay. This assessment will consider your income and any assets you own, for example a house you do not reside in or other financial investments.

This leaflet has been created to explain the financial assessment process and how your contribution is determined.

Criteria for council funding towards care and support

- ✘ If your savings and investments (capital) are more than £23,250, you will need to pay for all of your own care services.
- ✓ If your savings and investments (capital) are less than £23,250, and you require council funding towards the cost of your care and support, then you will need to complete a financial assessment form; the sooner the form is returned to us, the sooner the council can advise you of what your assessed contribution will be. In the form you will tell us about your finances, so that the council can carry out a financial assessment of your circumstances. You can choose not to tell us about your finances but this means that the council cannot help with payments towards the services you receive and you will have to pay the full cost of these services. The council will provide funding towards your care costs, provided that:
 - ✓ your care needs have been assessed by the council and you are found to qualify for funding under the standard national criteria; and
 - ✓ you have had a full financial assessment from the council and you have been advised you do not need to pay for the full cost of your care.

Self-funding your care

You will have to pay the full cost of your care and support if:

- the council determines that you do not meet the national eligibility criteria; or
- you have capital over £23,250; or
- you do not want to disclose your finances; or
- you own a property and do not wish to sell it; or
- you want to reside in a care home without the financial support of the council.

If you are self-funding and are no longer able to meet the cost of your care, please contact the Customer Service Centre on 0300 126 1000 for assistance one to two months before your capital falls below £23,250.

Personal budget and your contribution

Your needs assessment will determine if you qualify to receive help from the council with your care and support. If yes, the council will calculate your personal budget: this indicative amount of money is used to create your care and support plan.

As social care is means tested, the council's financial assessment will determine how much – if anything – you need to pay yourself towards your care and support (this is called your contribution).

The council will arrange the services for you. In this case, the council will pay the residential or nursing home and you will pay your contribution to the council (Direct Debit is preferred).

Where a financial assessment is not needed

If you:

- have substantial and on-going health needs, you may be eligible for NHS Continuing Healthcare funding towards the cost of your health needs.
- are currently registered under section 117 of the mental health act, and the social care and support services you need are related to the original cause of your registration;

then you are entitled to free care and support services and are therefore not required to complete a financial assessment. If this relates to you, contact adult social care via email on:

adultcarenc@northamptonshire.gcsx.gov.uk or by telephone on 0300 126 1000 (Monday - Friday 8:00am - 6:00pm).

Determining your contribution

This leaflet focuses on how the financial assessment process works when paying for residential and nursing care homes.

A **residential care home** offers personal care to people who are unable to manage at home despite having support, and need much higher levels of security and care. Personal care includes bathing, feeding, dressing, help with moving about and assistance during the night.

Nursing care homes offer higher levels of care. They have qualified nurses on site 24 hours a day, seven days a week to meet the health care needs of the residents.

The law says that where the council is funding accommodation, it must allow a person to choose which care home they would prefer, within reason. If the council determines that the home is suitable for your needs and it would not cost more than the council would normally pay for a home that would meet those needs, you will be financially assessed to make a contribution. Your contribution will be based on your weekly income, savings, investments (including bonds without life assurance) and assets you own. The financial assessment will ensure that you are left with a personal allowance of £24.90 per week (2015-2016 allowance) which is set by the government.

Once your financial assessment is processed, the council will confirm back to you how much, if anything, you will have to pay for your care (your exact contribution). Until we receive this form, you will be charged in full from the date the service starts. If you return it late, the council will decide whether or not to refund the difference (if any). If you need help completing the Financial Assessment form, please contact our helpdesk on 0300 126 3001, option 1. If it is determined that you need to pay towards your care, you will be billed every four weeks in arrears. The council's preferred method of payment is by Direct Debit, which is the automated payment method preferred by over half of the UK bill payers. Direct Debit is convenient, safe and easy to set up.

Top-ups or third party agreements

If you choose a care home that costs more than the council usually expects to pay for a person with your needs, you may still be able to live in the care home if a relative or friend is willing and able to pay the difference between what the council pays and the amount the care home charges – this is known as a top-up fee and is an agreement between the third party and the council.

You will need to be sure that this arrangement is likely to last or you may have to move again later.

The amount of the top-up is agreed when you choose your care home, but can be reviewed by the home as long as they give notice. Anyone paying a top-up can ask for a review of the top-up arrangement at any time, and the council can always review the arrangement once a year.

Deprivation of asset

If the council feel that you have deliberately given away a capital asset in order to reduce the amount you pay for care, the council may treat you as if you still possess the asset for the purpose of charging. For example, if you give money or assets away to a family member in order to reduce your capital or assets, the council will transfer the liability for this debt to the person to whom you have passed the capital or asset.

The financial assessment team will undertake an investigation in order to determine whether deprivation of assets has occurred. This may include land registry searches, requesting copies of bank statements etc.

Assessing the value of your home

We will consider the value of your home as a capital asset. However in the circumstances below, the value of your property will not be included when calculating your charges, even if your stay in a residential or nursing home is permanent.

The value of your property is ignored if, for example:

- Your spouse/partner continues to live in the property.
- A close relative or a member of the family for whom you are responsible is living in the property and they are:
 - aged 60 years or over, or
 - aged 16 years or under, and is a child you are liable to maintain.
- If a person remaining in your property has a disability and has proof of benefit entitlement or medical evidence due to their incapacity.

The deferred payment scheme

A deferred payment agreement is an arrangement with the council that will enable you to use the value of your home to help pay care home costs.

The Care Act 2014 introduces the right for you to ask the local authority to lend you the money to pay for your care home fees if you own a property.

For more information about this scheme, please speak to your care manager or download the deferred payments leaflet from the website: www.northamptonshire.gov.uk

Welfare benefits

As part of the financial assessment, the council will offer a welfare benefits review. If the review shows that you are entitled to additional welfare benefits, you will be expected to claim these. The council can provide support with your claim. Information on benefits you may be able to access is available at www.gov.uk

You can also use the online government benefits calculator to help you work out what you are entitled to. This can be found on the following website: www.nidirect.gov.uk/benefits-adviser

Short-term support

Short-term support services such as Reablement and Enablement which are designed to help you regain your independence or maintain independent living skills are free of charge up to a maximum of 6 weeks for

reablement and 12 weeks for Enablement. However, if within the six or 12 week period the Care Manager discusses and agrees with you that you need ongoing care support, the short-term service you are receiving will be chargeable from that date. If your reablement or enablement care service extends beyond 6 or 12 weeks it will automatically become chargeable from then onwards. You will then need to complete a financial assessment to determine how much you may be required to contribute.

Contact Us

If you require further information about financial assessments or need help completing the assessment form, please contact:

The Financial Assessments Team

- 0300 126 3001, option 1
- financialassessments@northamptonshire.gcsx.gov.uk
- Financial Assessments – LGSS Transactions

Northamptonshire County Council

PO Box 225

Northampton

NN4 7DF

If you require further information about care contact:

Adult Social Care

- 0300 126 1000 (Mon-Fri, 8:00am – 6:00pm)
- adultcarenc@northamptonshire.gcsx.gov.uk
- Adult Social Care

Northamptonshire County Council

PO Box 225

Northampton

NN4 7DF

If you would like an alternative format of this leaflet (e.g. larger print, easy read, audio or a different language) please call us on either of the above details.

The council recommends that you seek independent financial advice.



Frequently Asked Questions (FAQs)

Do I have to pay for my services?

Yes, in most instances you will have to pay something towards the cost of the services provided to you.

My care manager says my care is fully funded. Do I still have to pay?

Yes you do. This means we will pay the provider the whole cost of the service you are receiving, but you will still need to pay your contribution towards this. We will send you regular invoices for the amount you have been assessed to pay; therefore you will not be required to pay the provider directly.

How will I be told how much I have to pay?

Normally before your service starts, we will ask you for information about your financial circumstances – you will be given a Financial Assessment Form to complete or, on request, the Financial Assessment team will visit and complete it with you. As soon as we have all the information needed we will carry out a financial assessment and give you written details of exactly how much you are being asked to pay. We will indicate any benefits you may be entitled to when we have completed a welfare benefit check.

What will happen if I'm asked to make a contribution and I don't pay my contribution?

If there is no valid reason for non payment then the council would follow its collections policy which may result in legal action.

When you complete the welfare benefit check on my behalf, how will I know if I am entitled to more benefits and who will let me know?

We will tell you if we think you should get more benefits, or if there should be a change to your benefits. We will advise how these can be claimed and who to speak to for information to help with your claim. One of our Welfare Benefits Advisers will contact you to offer any support with any potential claims.

What happens if I don't get the benefits from the Department for Work and Pensions (DWP) that you say I should pay towards my weekly charge?

In the first instance you will need to make a claim to the DWP for the benefits we have indicated you are entitled to. If you are unsuccessful in your claim for any benefits we have indicated please contact the Financial Assessment Team on 0300 126 3001, option 1 and they will be able to advise you. You will need to provide them with a copy of the letter from the DWP.

Will the weekly contributions change?

