

A quick guide to paying for care.

The information presented here should only be used as a guide and the figures presented are correct as at April 2011. If you have been medically assessed as being ready to move into a care home, then the local authority will carry out a financial assessment to work out if you are eligible for funding and determine how much you will need to contribute towards the care home fee.

The rules about assessing your contribution and calculating the cost of your care are issued by the Department of Health, and local authorities must follow these guidelines.

If you expect to pay for the care home yourself, then you do not have to involve the local authority, and you do not have to undergo a financial assessment. In this instance, the manager of the home you choose will simply carry out an assessment to make sure the home can meet your needs.

Local authority or private pay?

If you are assessed as needing care you may be entitled to receive financial help. In simplistic terms, the amount you will be asked to pay is related to how much you are able to pay.

Your contribution to the fees will be based on your income and capital. Income includes your old age pension and any retirement pension from previous employment. Capital includes money you may have in savings, shares and bonds etc., and the value of your assets such as property. This will be assessed annually to take account of changing circumstances.

- If your capital is over £23,250, you will have to pay the full cost of your accommodation and personal care.
- If your capital level is between £14,250 and £23,250, the local authority will pay some of your care fees and you will be required to make a contribution to make up the balance of the fees.
- If your capital is below £14,250, then the Local Authority will pay for the cost of your care.

If you are paying privately you have the right to choose which care home you would like to move into. If the Local Authority are paying towards the cost of your care home, you still have the right to choose your home provided that the home is not more than the Local Authority would usually expect to pay for someone of your needs.

Many people are concerned about what will happen to their house when they move into a care home. The value of your property is usually included in your financial assessment as an asset. Ultimately, most people do choose to sell their property to release capital. However, the value of your house is not included in your financial assessment for the first 12 weeks after you make the permanent move to a care home. This is to give you the chance to sell your house, or to spend some time in the care home on a trial basis.

This is called the 12 week property disregard. During this period, your contribution to the costs will be based on your capital, excluding your house. After this period, if your property has not sold, the local authority can lend you the money to pay your fee contribution charged against the value of your property.

This will then be repaid on the sale of your house. We would strongly advise that you get independent advice on the options and financial support available to you. Age UK can often be a good starting point.

If you are funding your own care, you may still be entitled to financial assistance. Attendance Allowance is a non-means tested, non-taxable allowance paid at the lower rate of £49.30 for those needing care by day, and at a higher rate of £73.60 for those needing care by day and night.

Personal Budgets

These are a brand new way of receiving social care funding. They are seen as fairer, more flexible and more transparent than ever before. As the name suggests, they are intended to give people more say over their social care from assessment right through to choosing what kinds of services they use and who provides them.

Personal social care budgets can be received and managed by the individuals themselves (or a family member), allowing them to pick and mix from a range of services provided by the Council and independent providers to best suit their needs.

Importantly people will know how much money is available for them to spend on their personal care and support. It can be used to pay for any services or items which genuinely help to improve people's quality of life and address their own personal needs. People show how they plan to spend their budget in a support plan which must be agreed by the local authority.

Nursing Care Contribution

If you are assessed to require nursing care, then the NHS will contribute £108.70 per week to the cost of your care. This is the same, irrespective of whether you are a private pay or a local authority client. This amount is paid directly to the care home.

Continuing Care

Continuing NHS care is fully funded by the NHS for those clients who have extensive health needs.

For further help and advice please call us on 0113 331 4830.



Westward Care