

Paying for residential care

Factsheet 10c – 07 April 08 (2 Pages)

Part of the Care Home series (10a, 10b, 10c and 2b)

If you think that you may need financial support from Social Services then you must contact us for an assessment. (See our factsheet FS1, **Assessment and Fair Access to Care**)

If you do not meet the eligibility criteria for financial support, or you wish to pay your own home fees, we will still be able to offer you information and advice with your move. **Contact Care Direct on 0845 1551 007**

If you are paying your own home fees you would be well advised to get independent financial advice. Age Concern provide excellent information sheets covering all aspects of the subject in detail www.ace.org.uk

If you are eligible for support from Social Services, the weekly charge for your accommodation will be worked out by an assessment based on the financial details supplied. Social Services will decide how much you have to pay by carrying out a financial assessment that follows rules agreed by the government.

Sometimes the exact amount you are required to pay is still being worked out when you move into the home. Your care manager will explain what happens in this situation.

How much will my stay cost?

The amount you will pay towards your care depends on how much you have in income and capital. Capital is the value of anything you own that could be sold, and any savings you have. Your capital does not include any money you regularly receive from a pension, this is your income.

If you have more than a certain amount of capital in addition to your house, you will have to pay the provider the full fees for the home. You may be considering a home where the fees are more than the Local Authority would normally pay.

Please refer to **factsheet FS2b Charges for Residential and Nursing Care**.

The value of your house will not be counted as part of your capital assets if certain people continue to live there permanently. This could include your husband, wife, unmarried partner, close relatives over the age of 60 or under the age of 16, vulnerable relatives under the age of 60 or carers.

If you have less than the specified amount in capital, or your savings drop to this level, the income and savings you have left will be considered when working out how much you will pay towards home fees.

Under the Deferred Payments scheme, if you own your own house and have less capital than the specified amount, you do not have to sell your home immediately. The local authority can defer an amount of the fee which is claimed back when your property is eventually sold.

How do I pay?

If you are eligible for support then you will pay either your contribution to Social Services or directly to the home manager. If you are paying through Social Services you will be sent an account through the post every four weeks which will explain the different payment methods.

You may wish to move into a home where the fee is more than Social Services would reasonably expect to pay. This is possible if someone such as a friend, relative or charity can top up your care home fees. This third party must agree to make the payments for the whole of your stay. If at any time they are unable to pay this amount you may be asked to move to another home. You cannot use your own money to pay the additional cost.

The third party contribution may increase if the fee paid to a home is reviewed. The Council normally reviews the fee it is prepared to pay in April each year. If the home will not renegotiate the fee then you will need to move to another home that will accept the council's residential and nursing bandings which for 2008/09 are as follows:

Residential band 1 - £288	Residential band 2 - £301
Residential band 3 - £322	Residential band 4 - £381
Nursing band 1 - £506	Nursing band 2 - £517

Please consider your options very carefully before entering into an agreement with a home where the fees are significantly higher, especially if you are not sure whether you can find a third party contribution.

What if I have long-term healthcare needs?

You should be given an assessment of your health care needs to work out what sort of care you will need. The NHS will use this assessment to make sure that you do not pay for the health care that you need.

If you meet the criteria for Continuing NHS health care your care will be funded by the NHS. This may include the social elements of your care such as your nursing home fees.

If you do not meet the criteria for Continuing NHS Health Care you may still be eligible for Continuing Health and Social Care. The NHS will fund all the health parts of your care, but Social Services will be responsible for your social care.

See also

Factsheet 1, **Assessment and Fair Access to Care**
Factsheet 10a, **What to look for in a Care Home**
Factsheet 10b, **Moving in to a Care Home** and
Factsheet 2b, **Charges for Residential and Nursing Home Care**

If you have any further questions please contact **Care Direct 0845 1551 007**

Further factsheets can be found online at www.devon.gov.uk/factsheets

A large print version of this factsheet is available on www.devon.gov.uk/largeprint-factsheets but if you would like it in a different format such as Braille or tape, or in a different language, please contact our Customer Service Centre on 0845 155 1015 or email customer@devon.gov.uk.