

Choosing and Paying for residential and nursing care

Information sheet F1

If you are moving to a care home or have been paying for your own care in a care home and want Bath and North East Somerset Council (B&NES) to help you with the fees, we will carry out a care assessment to make sure you are eligible for our help.

In accordance with national policy you are expected to pay for this type of service based on your ability to pay, as determined by financial assessment regulations. These regulations are set out in the Care Act 2014.

If we agree that you are eligible, we will need to look at your finances and work out how much you can afford to pay and how much help you might be able to have. The Social Care Worker will complete an initial financial referral form which will be passed to the Client Finance Team.

A Care Finance Officer will contact you or the person who looks after your finances and arrange for a visit to take place, at a time that suits you, to work out how much you will have to pay. Or they can send you a financial assessment form. They will be able to help you with any questions you have about how much you will have to pay. They can also tell you about other benefits and allowances you can apply for.

If you have savings of over £23,250 you will have to pay the full cost of the care. Please see our information sheet **F2: Guide for people who pay for their own care home placement** for more details.

All people with less than £23,250 have to pay something towards their care fees from the date they begin living in a care home, as the assessment is based on income and capital.

Fee Levels for Different Types of Care

Bath and North East Somerset Council sets weekly fee levels for different types of care each year (see the table below).

| | |
|---|---------|
| Residential | £553.00 |
| Residential For Older People with Dementia | £573.00 |
| Nursing Care (includes the Free Nursing Care amount of £155.05) | |
| Nursing | £711.00 |
| Nursing - For Older People with Dementia | £729.00 |

If I need help with funding can I still choose which home I go to?

If you are moving into a care home and you are eligible for our financial help, you have the right to choose any home you like in England or Wales, as long as we agree it meets each of these four points:

1. The home is suitable for your assessed needs

This means we must be sure the home can give you the help your assessment shows you need. For example, a residential care home will not be suitable if you require regular nursing. If we consider a home to be unsuitable we will tell you why, and ask you to choose another.

2. There is a place available

We may be able to arrange for you to move to another home while you wait for a place to become available in your chosen home. If you are in hospital we will ask you to move to another home until a place becomes available in the home of your choice. This is because once you are considered to be no longer in need of hospital care you will be asked to leave as the hospital bed will be needed by another person.

3. The home owner agrees to our usual contract conditions

If they do not, you will be asked to choose again.

4. The home does not cost more than we usually pay for the type of care that you need.

We can give you details of the homes in B&NES and the surrounding area that are registered with the Care Quality Commission (CQC) to provide the sort of care that you need.

In most cases we will leave it to you, or someone else you have asked to help you, to visit the homes and decide which one you like best. Your Social Care Worker can help to arrange visits to homes if you do not have anyone to take you. If you do not want to choose yourself, and you have no one else that you would like to do it, you can ask your Social Care Worker to arrange a move for you. Please let them know if there is anything you would like them to take into account, for example the location of the home.

What if the home I like costs more than B&NES Social Care Services usually pay?

The Council funds people's care in a large number of care homes in the area, but you can choose a more expensive care home or room as long as someone is willing and able to pay the difference between what the care home charges and what the Council would pay for the care that you need. This is called a 'top-up' fee and the person who pays it is called a "third party". The third party could be a relative or another person close to you. The person paying your top-up fee will be entering into a financial commitment for as long as you stay in the home. It is important that they understand this, and are able to pay the fee on a long-term basis.

If they stop paying the fee you are likely to be asked to move to a less expensive room within the home or another home.

Can I pay my own top-up fee?

You can only pay a top-up fee yourself if you have a home to sell, and you agree to a debt being built up. The debt is repaid to B&NES Council when your home is sold. B&NES Council has

the right to refuse to agree to you paying your own top-up fee if the value of your home is not enough to make it likely that the debt will be repaid. If we agree to you paying a top up this will mean that the value of your home will not last as long. If you spend all the value of your home and then ask the Council to fund your care, you may have to ask someone to pay a top-up fee or move to a less expensive home if the cost of your home is more than we would normally pay.

What if the fees of the home go up?

We will have to agree to any increase in fees. If a top-up fee is being paid, the person making the top-up payments may be asked to pay all or some of the increase.

What if I don't qualify for financial help from Social Care Services?

If you have savings or investments, (which may include your home, depending on who else is living in it), worth more than £23,250 you won't be able to get financial help from us. We can still carry out an assessment of your needs if you would like us to, to help you to decide which type of home can provide the help you need, but you can choose whichever home you like.

You may be eligible for Attendance Allowance or a contribution from the NHS towards the cost of any nursing care you need.

You should be careful about how much you pay. If your savings fall below £23,250 and you ask us for financial help, you may have to ask someone to pay a top-up fee or move to a less expensive home if the cost of your home is more than we would normally pay.

Property

The value of your property will not be taken into account if it is still occupied by

- Your husband, wife, or partner
- A lone parent who is your estranged or divorced partner
- A relative who is over sixty or who is incapacitated
- A relative who is under sixteen and the law says you must support

You may still be able to get help with care fees from Bath & North East Somerset Council if the value of your other savings is less than £23,250. For more information please see our information sheet **F3: Guide for people moving into a care home who have property.**

Can I give any money away?

There is nothing to stop you giving money away or spending it for your own benefit. But if you do give money or assets away, we will have to consider whether you have done this to avoid paying charges. To avoid paying charges in this way is called 'deprivation'. If we decide that 'deprivation' has occurred then we could continue to take the amount of capital or value of the property into account in calculating your weekly charge. Alternatively, if money has been given to a third party then we would recover the additional charge from them.

Will you make any allowances for any on-going expenses I have for my home?

If you live in a home on a temporary basis the charges will take into account any items of domestic expenditure which are not being met by Income Support/Pension Credit, or by a spouse remaining in the community. This will include things like:

- Rent

- Mortgage payments
- Council Tax
- Water and sewerage rates

You will still receive a personal expenses allowance when the charges are calculated. If you become a permanent resident, we will stop taking domestic expenses into account after 4 weeks. (12 weeks if you have a property that we are taking into account on the financial assessment)

What income and savings do you take into account when considering how much I need to contribute?

Most income is taken into account including:

- Occupational pensions
- State retirement pensions
- Income Support
- Incapacity Benefit
- Employment and Support Allowance
- Pension Credit
- Attendance Allowance/Disability Living Allowance (care component)
- Other state benefits as detailed in CRAG regulations
- Income from property rental
- Annuity income
- Income from Trust Funds
- Income from certain Bonds

(This list is not exhaustive and all income will be assessed in line with our regulations under the Charging for Residential Accommodation Guide)

You will always be left with at least £24.90 each week for personal expenses.

You can only get help with care fees from Bath and North East Somerset Council if you have less than £23,250 in savings. The things that will be viewed as savings include:

- Bank and building society accounts, including current accounts
- Shares
- Post Office card accounts
- Premium Bonds
- Unit Trusts
- PEPs/ISAs
- Cash
- National Savings Certificates
- Bonds
- This includes capital held jointly (we take into account your percentage share)
- Value of the Home that you own

(This list is not exhaustive and all capital will be assessed in line with our regulations under the Charging for Residential Accommodation Guide)

When you have savings between £14,250 and £23,250, we expect you to contribute £1 per week for every block of £250 (or part of £250) for example if you have savings of £16,500 we assume a tariff income of £9 per week which we count towards your financial assessment.

How do I pay my contribution?

Your home will send you, or the person who deals with your money, an invoice once a month for your assessed contribution. The home will talk to you about the simplest way of making your payments. When Bath and North East Somerset Council pays the home we deduct the amount you have already paid. There may be times when the home cannot invoice you and in these circumstances Bath & North East Somerset Council will send you invoices.

Independent Financial Advice

We advise you to take independent financial advice, as there may be several different ways of funding care available.

Useful phone numbers

Age UK Bath & North East Somerset – independent information and advocacy for older people and their carers:

Phone: 01225 466135

Email: reception@ageukbanes.co.uk

Website: <http://www.ageuk.org.uk/bathandnortheastsomerset>

Carers' Centre Bath & North East Somerset - Expert help is available for carers who are struggling emotionally with their caring role, feeling isolated and in need of a friend or needing support when dealing with health and care planning:

Phone: 01761 431388

Email: info@banescarerscentre.org.uk

Website: www.banescarerscentre.org.uk

Care Guide

Bath & North East Somerset Council produces a **Care Guide** which provides information about Care Homes in the area. It is aimed at people who fund their own care and support because they are not eligible for assistance from the Council, as well as those who may qualify for a formal care needs assessment and/or financial support. See www.bathnes.gov.uk/careguide2017

Useful Websites

Please note the Council cannot accept responsibility for external websites content:

- Care Quality Commission - www.cqc.org.uk
- Bath & North East Somerset Clinical Commissioning Group - www.bathandnortheastsomersetccg.nhs.uk/
- Bath & North East Somerset Carers' Centre - www.banescarerscentre.org.uk/
- Caring Connections - www.caringinfo.org
- NHS Find a Care Home - www.nhs.uk/CarersDirect/guide/practicalsupport/Pages/Carehomes.aspx
- Alzheimer's Society - www.alzheimers.org.uk
- Independent Age – advice and support for older age - www.independentage.org/
- Sirona Care & Health - www.sirona-cic.org.uk/
- Age UK Bath & North East Somerset - www.ageuk.org.uk/bathandnortheastsomerset/

You may also find the following sheets useful:

C1: Access to care services

C2: Moving into a Care Home

F2: Guide for people who pay for their own care home placement

F3: Guide for people moving into a care home who have a property

F4: Guide for Third Party contributions

This information can be made available in other languages or formats (including large print, Braille, on CD) on request. Contact the Information Officer on 01225 477983 or email information_officer@bathnes.gov.uk

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