

Arranging and paying for your own care.

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Adult Social Care Services.

Introduction

Your council is responsible for managing social care services in your area.

Adult Social Care offers information, advice, and signposting to residents, and is also responsible for assessing needs for care and support. You are entitled to a free-of-charge adult social care assessment regardless of your financial situation. This assessment will help determine your needs for care and support.

Unlike the NHS, social care services are not free.

The amount you pay for your care depends on your income and savings. If you have capital above £23,250 or can pay for the care you need from your income, you will be required to cover the cost of your care. You can choose the services you would like to use and make all arrangements and payments directly.

To determine how much you will have to pay towards your care, you can complete a financial assessment. This can be done either before your adult social care assessment or after being assessed. Based on the outcome of your financial assessment, you may be required to pay for some or all of your care. If you are assessed as paying for all your care, this may be referred to as 'self-funding' or being a 'full cost payer'.

If you do not qualify for care and support from us, we will inform you about other available help, such as assistance in finding the support you need.

Changes in your financial circumstances

If at a later date your capital falls below £23,250, you can approach the council for financial help.

It is important to be aware that the council will only fund what it agrees will meet your care needs and may not agree to pay for any pre-existing arrangements. If you are likely to fall below the thresholds, you will need to consider this when making arrangements directly, as you may be required to pay the additional cost or change provider once you are no longer self-funding.

An early conversation with the Council will help you to consider your options.

What is an adult social care assessment.

An adult social care assessment is a conversation about your needs, how these affect your wellbeing and what you want to be able to do in your daily life. It explores what you are able to do for yourself, with support from family, friends and the community and what support you may need from other services, it also establishes if you are eligible for support from the Council.

During the assessment we will discuss:

- If you have any conditions (physical or mental impairment or illness) that have an impact on your daily activities.
- How you:
 - Manage and maintain nutrition
 - Maintain personal hygiene
 - Manage continence needs
 - Be appropriately clothed
 - Be able to make use of you home environment
 - Develop and maintain family and other personal relationships
 - Access and engage in work, training, education or volunteering
 - Make use of community services
 - Carry out caring responsibilities for a child
- The assessment process also looks at providing information and advice on how to increase independence and reduce or delay the need for care and support services. As well as a financial assessment to determine how much you may have to contribute to any services that are put in place.

You can request an assessment via the [online portal](#) or by calling the Access team on 01908 253772.

Help from the Council in understanding and arranging care.

We can still help you even if you're not eligible for financial help from us.

For example, you can ask us to arrange any non-residential services for you; or if following a social care assessment, we agree that residential care is needed to support you, will help you find suitable accommodation.

What is a self-funder and paying for your own care.

If you pay all the costs of your social care support yourself, you may be referred to as 'self-funding or a 'full cost payer'. There are a number of reasons why you may be expected, to pay for the cost of your care:

- You have capital or assets over £23,250 (called the upper capital limit).
- You may prefer to make your own private arrangements without Adult Social Care involvement.
- You have been assessed by Adult Social Care, but you are not currently eligible for social care services.
- Your financial assessment shows that you can afford to pay the full cost of your care support yourself.
- You do not want to be financially assessed.
- You have a property but have moved into permanent residential care. The value of your property has not been included in your financial assessment for 12 weeks. After this period, you are not eligible or have decided not to take up the option of a Deferred Payment Agreement.

Financial assessment.

What does this include.

How much you pay for your care depends on your income and savings. You may be assessed as paying for some, or all of your care. If you are assessed as paying for all of your care, you will be classed as being a self-funder/full cost payer.

A financial assessment tells us how much you can afford to pay towards your care and support. It looks at:

- income such as pensions and benefits
- assets such as savings, investments, property and land
- essential household and disability-related expenses, which will be different for care at home and residential care
- We may ask to see any documents you have which show your income and savings.

No-one is asked to pay more towards their care than their financial assessment shows they can afford.

What if you own your own home.

If your savings are less than £23,250, and you own your own home, its value is usually not included in the financial assessment if you are arranging care in your own home, but if you are considering a permanent residential care home, its value will usually only be included after 12 weeks from when your care home residence starts.

The value of your home will be excluded if:

- your partner, former partner or civil partner (except where you are estranged) continues to live there or,
- a lone parent who is your estranged or divorced partner continues to live there or,
- an eligible relative aged 60 or over continues to live there or,
- an eligible relative who is incapacitated continues to live there or,
- your child under 18 continues to live there or,
- other special circumstances

Independent financial advice.

The Council can provide information about services and our assessment and charging processes. However, we cannot give you financial advice.

An independent financial adviser can make sure that you are aware of your options for paying for your own care.

You can seek advice from places like Citizens Advice or Age Concern.

[Help funding care – how to get advice | MoneyHelper](#)

[Choosing a financial adviser | MoneyHelper](#)

[Getting financial advice - Citizens Advice](#)

[Financial Conduct Authority | FCA](#)

Considering arranging your own care.

Care can be expensive. When thinking about the care you would need, it is important to consider options that can help you stay independent for longer as well as the lower cost and least intrusive options for care first.

You can always contact the Access team for free information and advice on 01908 253772.

Staying independent for longer.

One of the best ways to stay independent for longer is by proactively managing your physical and mental wellbeing and long-term health conditions. Things like staying active and fit, keeping engaged with friends and family, eating regular meals and drinking enough fluids throughout the day all help.

If you are starting to find it tricky to manage some of your day-to-day activities, here are some things to consider:

- Joining social groups, lunch clubs or day centres to remain socially active.
- Having regular health checks and ensuring that prescribed medication is regularly reviewed and taken as prescribed.
- Contacting your pharmacy/GP about using blister packs to make it easier to manage and remember to take medication. There is also a variety of technology available that reminds you you're your medication. Or even just setting an alarm reminder can go a long way.
- Taking steps to reduce falls and support mobility.

- Consider making small changes to your home environment to make life easier like moving items to easier to reach places, placing chairs to rest on in areas where you struggle to stand for long periods, remove any trip hazards and loose rugs, ensure that pathways are clear.
- Consider having a fire safety check.
- [Think about using technology like pendant alarms](#) and [falls sensors](#).
- Consider if grab rails and a variety of frames and other aids can support to make life a little easier.
- Same level living also known as a microenvironment – sometimes getting around the home or managing stairs can become a challenge. If this is the case, you can consider changing the way you use your home to make life easier. Moving a bed to downstairs, bringing items in closer reach, setting up chairs and tables closer to where you sit can all help. Considering using a commode if the toilet is too far away/is becoming a struggle are all things that could help
- Get a Benefit check If you want to make sure you are receiving all the benefits you are entitled to.
- Think about asking family, friends, or neighbours to give you a hand.
- Consider hiring a gardener, cleaner to help out.
- Consider signing up for the [laundry service](#).

Choosing care in your own home.

Receiving care in your own home can be called a variety of things, such as homecare support; support at home; domiciliary care; home care package.

Support in your own home is usually the best way to start receiving care from others. This option allows you to maintain as much of your own independence and familiar routine and surroundings as possible.

Adult Social Care will always recommend starting with the minimum support and increasing this gradually if needed.

Some things to think about when you are planning the care you need are:

- Do you want support with a shower only some days of the week rather than every day?
- Are there some days and times you need support and others where you can manage on your own or family and friends can help?
- Can you make yourself lunch but struggle with dinner?
- Could you manage with a carer visiting for 30 minutes rather than 45 minutes or a full hour?

If you have decided that you may require home care and wish to arrange and fund this yourself, it is important to think about approaching someone you can trust.

There are many care agencies that provide home care. Registered care agencies will ensure that their carers are trained, DBS checked and supervised.

You can find a list of agencies on the [CQC Website](#).

Care can be expensive. If your funds run out (deplete) and you require support from adult social care to take over your funding, it is important to know that your needs will be assessed, and recommendations will be made according to your needs. Adult Social Care will not guarantee to continue to meet your needs in the same way that you had arranged for yourself.

More support and moving home.

You may decide that continuing to live in your own home is no longer the best option.

Downsizing to a smaller property, closer to amenities, and single level living could be something to consider. If you live in a council property you can contact us [about downsizing](#).

You may also be considering moving into [Sheltered accommodation](#).

You will still have your own space but be closer to others. Some of these schemes have alarm/pull cords and staff on site as well communal areas and activities available.

Deciding to receive care in a care home.

After considering the previous options, you may decide that you need to receive care in a care home. Care homes are organisations that provide support to people that require 24hour care, this means that you need someone with you in the home at all times to ensure your safety and support. There are different types of care comes that are usually divided into residential or nursing care for those with greater needs, but some homes have both services available. These homes can also offer specialist care for specific conditions such as dementia.

If you have capital and/or savings of more than £23,250 you will probably pay the full cost of your care until your capital / savings drop below this (we refer to this as 'depleted capital').

If you are considering moving into a residential or nursing home, you should first ask us for a free needs assessment to ensure that it is appropriate for you.

A free financial assessment will follow to determine if you need to contribute to the cost of your care home. We will not provide funding or other financial assistance if we do not consider a care home placement the most appropriate care to meet your eligible needs i.e. the needs identified during your adult social care assessment.

Changes to your financial situation.

Approaching the funding threshold (Capital Depletion).

If you are funding your own care and your capital starts to fall towards the funding threshold of £23,250 you may need financial support to continue to pay for your care.

Ask us before your savings and assets fall below £23,250. You must tell us as soon as possible if your capital is likely to reduce to £23,250, you must let us know well in advance because we do not usually backdate funding before the date you apply to us.

We recommend contacting us when your remaining savings and assets are only sufficient to pay for your next three-month care home fees.

Care homes can be expensive. If your funds run out (deplete) and you require support from adult social care to take over your funding, it is important to know that your needs will be assessed, and recommendations will be made according to your eligible needs.

If Adult Social Care assess that 24hr care is required, we may still need to source a different home if the home that you have selected is more expensive than one which we can offer. Adult Social Care have a duty to manage public funds responsibly and cost effectively.

Giving away your money or property.

Giving away your assets, such as property or money, to avoid paying care costs is called 'deprivation of assets'.

The council will investigate, if you give away your money, or other assets, before or while you are living in residential care. If you sell an asset at less than market value, we must investigate this too.

If deprivation has occurred, it may mean we treat you as still having the asset you gave away.

NHS funding.

You are entitled to NHS continuing healthcare funding if your care needs are primarily health-based. We will refer you to the NHS during your assessment if you are likely to be eligible.

You can learn more about NHS continuing healthcare on the [Age UK website](#).

