



## Paying for care if I move

What you need to know about paying for care if you move to residential or nursing care



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# Will I have to Pay for Care if I Move to Residential or Nursing Care?

## Will I be able to get help to pay my care home fees?

If you have had a care needs assessment that recommended that your needs should be met within a care home setting, you might be entitled to help with the costs of your care. Buckinghamshire Council will offer you a financial assessment to identify whether you are eligible for help to pay towards your care charges.

## What will I need to tell you?

So that we can identify whether you need to pay or contribute towards the care you receive, we need to understand what your financial circumstances are. To do this, we need to ask about any benefits or income you receive, whether you have a pension and whether you own your home.

We will also need to know:

- How much money you have in any bank, building society and post office accounts
- The value of any savings, stocks, shares or bonds
- Whether you have any ISAs
- If you own any property in this country or abroad
- In some circumstances, we might need to ask whether you own your own home

Your home will not be taken into account if one of the following people also lives in the property, and will continue to live there after you have moved into a care home:

- a husband, wife, civil partner or partner
- a close relative over the age of 60
- a dependent child
- a relative who is disabled or incapacitated.

Once we have this information, we can then decide whether you are required to contribute towards your care. The rules are complicated, but the general principles are:

- If the value of your savings and capital is above £23,250 you must pay the full cost of your care home fees. If your savings and capital fall below this level, you may ask for a new financial assessment. Your home is not included if you own it and your savings and capital are worth more than £23,250

- If the value of your savings and capital is between £14,250 and £23,250 you are eligible for financial help. If your savings and capital are worth less than £23,250, your home is included if you own it
- The amount you pay towards your care home fees is based on:
  - » Your weekly income less your Personal Weekly Expenses Allowance
  - » Plus a tariff income of £1 per week for each £250 (or part) of savings and investments over the lower capital limit
- If the value of your savings and capital is below the £14,250 you are eligible for financial help. The amount you pay towards your care home fees will be based on your weekly income (less your Personal Weekly Expenses Allowance) – we will ignore your savings and capital.

## What is a personal expenses allowance?

A Personal Expenses Allowance is a sum of money that you are entitled to retain per week to pay for personal items such as clothes and toiletries. The standard allowance is £28.25 per week, although this may be higher in some circumstances.

The allowances are set by the Department of Health and Social Care, not Buckinghamshire Council, and are reviewed each year.

## Will I have to sell my house to pay for my care costs?

Again, the rules are quite complicated and you might not need to sell your house. Other funding options might be available to you, including a 12-week property disregard and a deferred payment agreement. Please request the information sheet '12-week disregard' and 'DPA' or speak to your social worker for more. You do not need to sell your house if any of the following lives there:

- your partner or non-estranged former partner
- your estranged or divorced partner if they are also a lone parent
- a relative who is aged 60 or over
- a relative who is disabled
- a child of yours aged under 18

## What happens after I let you know about my money?

After we receive your information, we will send you a letter to show you how we have calculated anything you are required to pay. If you think that the details are incorrect or have any questions, you can call us on 01296 383204. We are happy to talk this through with you.

## What happens if I do not wish to tell you about my finances?

You do not have to tell us about your finances if you do not wish to. You would still be entitled to the same care. However, you may not be eligible for help with the costs and you may have to pay the full cost of your care.

For more information about not telling us about your finances, either speak to your social worker or request the fact sheet about “Non-disclosure”.

## What other options do I have?

Your adult social care worker will be able to share further details about the following options to let you know whether you may be able to consider them.

### 1. Deferred payment

You may be able to choose a deferred payment. A separate fact sheet is available which gives an overview of Deferred Payment Agreements (Fact Sheet: ‘What is a Deferred Payment Agreement (DPA)?’) and how they operate. This is also outlined in our charging policy.

### 2. Nursing care

If your assessment specifies that you need nursing care you may be entitled to a contribution from the NHS. This is agreed following an assessment from the local Integrated Commissioning Board (ICBs) and is taken off the overall cost of your care.

## Attendance allowance

If your care is paid for by the Council, you will continue to receive Attendance Allowance for the first 28 days. However, this is not payable for 4 weeks if you have been in hospital or at a different care home before being admitted to a new care home

## Then what happens?

The easiest and safest way to pay for your care is by setting up a by Standing Order with your care provider, but you may also be able to pay by invoice.

## When will you review how much I pay?

Each year, we will review your care and support and also the amount you are paying. If there are any changes we will let you know. If there are any changes to your circumstances that affect your finances you can let us know by calling us on 01296 383204.

## Contact details and icons

To find out more about paying for care if you move into a residential or nursing care home, contact First Response & Short-Term Intervention:



Call: 01296 383204



Email: [ascfirstresponse@buckinghamshire.gov.uk](mailto:ascfirstresponse@buckinghamshire.gov.uk)

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## How to contact us

### Adult Care Services

To get more information about adult social care services you can:

-  Go online: [buckinghamshire.gov.uk](https://www.buckinghamshire.gov.uk) and click on 'Care for Adults'
-  Call: 01296 383204

### Are you worried about somebody?

If you or someone you know is at risk of abuse or neglect:

-  Call: 0800 137915 (24 hours a day)

### If you would like to give us feedback

-  Go online: Please complete the online form at [buckinghamshire.gov.uk](https://www.buckinghamshire.gov.uk)

If you prefer you can:

-  Call: 01296 387844
-  Email: [complimentsandcomplaints@buckinghamshire.gov.uk](mailto:complimentsandcomplaints@buckinghamshire.gov.uk)