

Paying for Adult Social Care

1. Will I have to pay for adult social care support?

By law, we can ask people that receive adult social care services to contribute to the cost of the support they receive. These contributions help us to continue to provide adult social care services to the growing number of people who need them. Everyone will be offered a financial assessment to work out how much they can afford to pay towards the cost of their care.

2. What does a financial assessment involve?

You can complete our financial assessment form to see how much you may need to contribute. Completion of the form may take up to 40 minutes.

We will ask you to provide us with information about your income and any capital that you have so that we can calculate how much you are able to contribute towards your care.

If you need to fund residential care, the value of your property may also be taken into account.

As part of this assessment, we will take into account any savings you have, as follows:

Savings	Contribution
Below £14,250	We will not take these savings into account in the assessment
Between £14,250 and £23,250	A tariff income of £1.00 for each £250 (or part of £250) and add this to your income used in the assessment
Above £23,250	We will assess you as being able to pay the maximum contribution, no matter what other income and disability costs you may have.

To find out if you need to contribute to the cost of your care, one of our specialist finance officers can visit you to look at your income, capital or savings. As part of the financial assessment, we may also give you advice on welfare benefits so you may be able to increase your income by claiming benefits you may be entitled to.

3. What is self-funding?

People who arrange their own social care services for different reasons; some pay the full costs and others may pay a contribution. If you are paying the full cost of your care, you are known as a self-funder. This means that either:

- you have chosen not to approach adult social care for help
- you have been assessed but you are not currently eligible for services
- you are eligible for services, but your savings are above £23,250

If you have been told that you do not currently meet the [eligibility criteria](#) for services, or are simply arranging your own support, a list of service providers through voluntary or independent organisations can be found on our [Warwickshire directory](#). This means that you can choose and pay for the kind of services you feel you need.

Self-directed support (personal budgets and direct payments)

During your assessment, you may be told about self-directed support. Self-directed support is the way that adult social care in Warwickshire is delivered. It involves allocating a “personal budget” – an upfront sum of money to meet your social care needs.

4. Deferred payment agreement

A deferred payment agreement is an arrangement with the council that will enable people to use the value of their homes to help pay care home costs. If you are eligible, we will help to pay your care home bills on your behalf. You can delay repaying us until you choose to sell your home, or until after your death. Deferred payment agreements will suit some people’s circumstances better than others.

You should be eligible for a deferred payment agreement if:

- you are receiving care in a care home (or you are going to move into one soon)
- you own your own home (unless your partner or certain others live there)
- you have savings and investments of less than £23,250 (not including the value of your home or your pension pot)

5. Independent financial advice

When do I need independent financial advice?

Knowing the best way to fund your care can be very complicated and confusing. There will be times when you need to get financial advice which is impartial and independent of the local authority, so you make the right decisions. For example:

- Where there are a number of options available and you need advice on which one to choose, bearing in mind that often we are not allowed to recommend one
- When there is a potential conflict between our interests and yours, such as advice on how assets are taken into consideration as part of your financial assessment
- When you are about to enter into a legal agreement. For example, we can provide information about the consequences of entering into a [deferred payment agreement \(DPA\)](#), but cannot advise you on whether you should enter into it
- Where you want advice on specific financial products to get the most out of your assets; this would probably need 'regulated' advice

What is an independent or 'regulated' financial adviser?

Independent financial advice is available from a number of sources. Some services are free and provided by not-for-profit organisations, such as:

- [Money advice service](#)
- [Citizen's advice bureau](#)
- [Age UK](#)

There are also more formal 'independent financial advisers' (IFA), who you may need to pay for their advice. They can give you advice on financial matters and recommend suitable financial products.

Please note that:

- some financial advisers are 'restricted', which means they can only sell you certain types of products
- IFAs have to be regulated by the financial conduct authority (FCA) and must meet their strict requirements and standards
- many IFAs are not experts in social care, and there are few products available for the various financial changes of the Care act about how to plan for your care.

How can I find independent financial advice?

Non-for-profit organisations:

- Money advice service – or phone 0300 500 5000)
- [Citizen's advice bureau](#) – getting financial advice

- The society of later life advisers – helps you and your family find trusted financial advisers who understand financial needs in later life

We cannot recommend specific IFAs or provide a list of them, but you can search online for “IFAs in Warwickshire” or “independent financial advisers in Warwickshire”.

Can I get help if I have difficulties getting or understanding advice?

If you don't have family or friends to help you, and you think getting or understanding independent financial advice may be difficult, we may be able to provide you with a free 'independent advocate'.

They can support or advocate on your behalf to ensure you have thought about the best way of supporting and representing yourself, with regard to your well-being and interests. This will help you to get the most out of any independent financial advice.

Other situations may mean you should have an independent advocate, such as when you need a long stay in a hospital or care home, or if there is a disagreement over your involvement.

6. The charges

Transport

Your transport contribution is based on the actual number of journeys you make with your transport service.

- transport distance up to 5 miles (rate per journey) £5.17
- transport distance 5 to 10 miles (rate per journey) £8.63
- transport distance over 10 miles (rate per journey) £12.23

Deferred payment administration and interest

Deferred payments carry additional charges, as well as the cost of services being received. These are:

- a one-off up-front charge of £458 to cover land registry search fees, registration costs, and the one-off administration costs of the scheme
- an annual charge of £12.94 to cover the costs of administering the scheme each year (this includes providing statements and reviewing the arrangement)

Interest costs will be charged on all debt from the date that the debt arises. The maximum interest rate will be set by the Government and will be linked to the 15-year average gilt yield rate which is 1.5% at the time of writing (January 2019).

A default component will be added to this of 0.15%, making the overall interest rate 1.65%. The rate will be reviewed and amended twice a year in line with Government

announced changes to the gilt yield rate. You will be advised of the current rate if you inquire about applying for a deferred payment.

Telecare

Telecare services cost £1.11 per week. Your telecare service contribution is based on the actual number of weeks or part weeks that you receive a telecare service.

Note – the charges for these services may change.

Day care

Your day care contribution is based on the actual number of days or part days you attend the day care service.

Day care – (day or part day rate) – £33.66

Home care

Home care costs £16.82 per hour. Your home care contribution is based on the actual number of home care hours that you receive. If you wish to cancel or change your care you must give 24 hours notice or you may still be charged.

Residential care

All residents have to pay for residential care, but the amount will be assessed according to your income and savings.

Respite residential care

Charges will be based on the actual individual daily cost of each service.

Personal assistant services

Personal assistant services cost £11.87 per hour. Your personal assistant contribution is based on the on the full cost of paying and employing personal assistants (hourly rate, via a direct payment).

Take A Break

Charges will be based on the actual individual cost of each service. The current charge is £15.41 per hour.

Sleeping night support

Support is charged at the full average cost, which equates to £9.40 per hour. The cost will be pro rata when shared between clients.

Waking night support

Waking night support is charged at the full average cost, which equates to £15.23 per hour. The cost will be pro rata when shared between clients.

24 hour live in support

24 hour live in support is charged at the full actual cost of the service. The cost will be pro rata when shared between clients.

Other chargeable services

You will be required to pay the full cost of other chargeable services and support such as laundry services.

If you have received an invoice for Social Care Charges you can set up payment by contacting **Money Management** and **Income Control** on **01926 413118** or **01926 413145**, Monday to Thursday 08:00am – 5:30pm, Friday 08:00am – 5:00pm.

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