

If you need help to pay for your support

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This information is for people who need support to live in the community and who may have to pay towards the costs of their support. It is also for people who feel that they may need support in the future. The charge people have to pay is called an “assessed contribution”.

How will I know whether I can be supported at home?

Everyone is able to ask for an assessment of their needs by the local authority. This is free of charge, and will determine your eligible support needs – this means your needs which can be met by Nottinghamshire County Council. It lets you know whether you are eligible for support to live at home. You should contact the Customer Service Centre if you want to arrange for an assessment of your needs – their details are below:

Nottinghamshire County Council Customer Service Centre:

Phone: 0300 500 80 80

Monday to Friday: 8am to 8pm

Saturday: 8am to 12 noon

Email: enquiries@nottscc.gov.uk

Website: www.nottinghamshire.gov.uk

Minicom: 01623 434993

Phone 0300 500 80 80 if you need the information in a different language or format

How do I find support?

If you are assessed as eligible for support at home, we will discuss with you what you want and arrange it with you if you want us to. Alternatively you may want a Direct Payment where we pay your support costs into a separate bank account that you open, or onto a prepayment card, so that you can organise your own support.

If you want to organise your own support there is a wealth of information on the www.nottinghamshire.gov.uk website.

How much will I have to pay towards the cost of my support?

You will **not** have to pay towards your support if **any** of the following applies:

- You are receiving after care services provided under section 117 of the Mental Health Act 1983
- You have Creutzfeldt Jacob Disease (CJD)
- If all of your needs are met through funding from the NHS

Almost everyone who has support has to pay towards the cost of it. When your social care worker arranges support for you, they will notify Adult Care Financial Services. Adult Care Financial Services will then contact you, or somebody who helps you to manage your money, and arrange to complete a statement of your financial circumstances. This enables us to calculate how much you can afford to pay towards the cost of your support. If you have already provided us with this information, because you have received services from us before, we may use the information we already hold about your finances to work out how much you can pay towards the cost of your support.

The rules on how we calculate how much you have to pay for your residential care are set by the Department of Health.

The amount you will pay depends on:

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- The amount of “capital” you have – savings, investments, premium bonds, property (including your home)
- Your income, including state pension, disability and means tested benefits, and private pensions.

If you have savings and assets (excluding your home) over £23,250 you will have to pay the full costs of your support – you will be a self funder. If this applies to you we have a separate leaflet entitled “Paying for your own support” which will help you.

If you have savings and assets (excluding your home) between £14,250 and £23,250 you will be charged based on your income, plus £1 for every £250 you have between these two amounts in your savings or capital such as investments.

If you have savings and assets below £14,250, you will only be charged based on your income.

If you give away savings, property or other assets then this may be investigated as “Deprivation”, and the person you have given them to may become legally liable for any unpaid support charges.

If you are assessed as having healthcare needs, you may be able to get some or all of your costs paid by the NHS if you meet their “Continuing Healthcare” criteria. Contact details for more information are below. If only a proportion of your costs are paid by the NHS, you will be expected to pay towards the remainder yourself.

For more information about NHS funding:

If you live in **Bassetlaw** – call the Clinical Commissioning Group on 01777 274400

If you live in **Ashfield, Broxtowe, Gedling, Mansfield, Newark and Sherwood, or Rushcliffe** – call the Clinical Commissioning Group on 01623 673100

Do I have to sell my home?

Your home will not be taken into consideration while you are living in the community. If you own a property you do not live in this will be taken into account as an asset. If you move from a property you own, to live in accommodation where you receive support (such as “Extra Care” accommodation), if you do not want to sell your property you may be eligible for a Deferred Payment Agreement. Details of Deferred Payment Agreements are in our leaflet “Funding your own residential care”.

When and how do I pay for my support

If you have chosen to have a Direct Payment and organised your own support then you will pay whoever provides your support from your Direct Payment account, and you will have to organise how you do this with them. There are support services which help people who receive a Direct Payment to do this. We have a factsheet about Direct Payments which will tell you how they work.

If you ask the Council to arrange your support for you, you will receive an invoice (a bill) every four weeks. The back of the invoice tells you the different ways you can pay. The invoice will be based on the support you are planned to receive. We monitor what you have been charged every 3 months and if we think that you have overpaid us over that period, because you have missed a lot of your

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support for some reason, we will send you a Personal Budget Statement showing how much you have overpaid. If you know you are up to date with your payments, you can deduct this amount from your next payment. If you pay by Direct Debit, this will be done automatically for you.

For information about whether you are up to date with your payments contact:

Debt Recovery Team

Phone: (0115) 977 2727 (Option 2, option 1, option 1)

Monday to Thursday: 8.30am to 5.00pm

Friday: 8.30am to 4.30pm

Email: debtrecovery@nottsc.gov.uk

What if I don't pay?

If you do not pay your fees, you will be contacted by the Council to find out whether there is any problem. If there is a problem, we will try to help you sort it out. If there is no problem, but you still do not pay your bills, then we will take action to recover any debts. This could mean court action if all else fails.

Can I get independent advice about my finances?

Many people who need support do not seek independent advice about their finances, and so either run out of money or do not choose the best course of action for themselves and their family.

We strongly recommend that you seek independent advice before entering into any arrangements regarding paying for your support.

The organisations below can help you with specialist financial information and advice – there are also other organisations who can do this.

Society of Later Life Advisers

Website: www.societyoflaterlifeadvisers.co.uk

Phone: **0845 303 2909**

Email: admin@societyoflaterlifeadvisers.co.uk

Money Advice Service

Website: www.moneyadviceservice.org.uk

Phone: 0300 330 2030

Email: enquiries@moneyadviceservice.org.uk

Typetalk: 18001 0300 500 5000

Useful information is also available on the Council's own website: www.nottinghamshire.gov.uk or you can call us on 0300 500 80 80.

Please note:

Nottinghamshire County Council has supplied details of some financial advisers for your information only, the information is not exhaustive and there are more financial advisers available in the market. The Council has not vetted any financial advisers and does not control and is not responsible or liable for them or any advice or services they provide. The Council does not endorse or make any representations about any financial advisers, or any results or advice that may be obtained from

using them. If you decide to use any financial adviser please ensure that you conduct your own prudent checks.

Should I get advice about my benefits and pension?

There are non-means tested benefits available to people who require support to live at home. You should seek advice about your other benefits as individual circumstances vary.

There is benefits information on the Council website at www.nottinghamshire.gov.uk

Alternatively, contact your nearest Citizens Advice Bureau or Age UK. Some local libraries have information of local organisations offering help and advice.

What about short term care (or respite care)?

If you or your family decide you should go into short term care (sometimes called respite care or short breaks) you will have to pay towards this. You may have to pay more than you pay for your support at home. Your social care worker will organise the short term care with you.

What if I have more questions?

If you have any questions about support or anything contained in this leaflet please contact:

Nottinghamshire County Council Customer Service Centre:

Phone: 0300 500 80 80

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Saturday: 8am to 12 noon

Email: enquiries@nottscc.gov.uk

Website: www.nottinghamshire.gov.uk

Minicom: 01623 434993

Phone 0300 500 80 80 if you need the information in a different language or format

Or

Community Assessments Team, Adult Care Financial Services

Phone: 0115 9775760, Option 3

Monday to Thursday: 8.30am to 5.00pm

Friday: 8.30am to 4.30pm

Email: acfs.community-assessments@nottscc.gov.uk

For **compliments, comments or complaints** about the service you have received
<http://www.nottinghamshire.gov.uk/thecouncil/contact/comments/adult-social-care/>