



**Nottinghamshire
County Council**

If you need help to pay for your residential care

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This information is for people who feel that residential care is the right kind of support for them and who need financial help from the local authority to pay for it. It is also for people who feel that residential care may be right for them in the future.

How will I know whether my needs have to be met by residential care?

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 someone whose needs are best met by residential care, or whether your needs could be met living 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 a care home?

If you are assessed as needing residential care, we will help you to choose a home.

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

Almost everyone who goes to live permanently in a care home has to pay towards the cost of their care. When your social care worker arranges for you to go to live in a care home, 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 care. 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 care home.

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:

- Whether you own a property
- 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 (including your home) over £23,250 you will have to pay the full costs of your residential care – you will be a self funder. If this applies to you we have a separate leaflet entitled “Paying for your own residential care” which will help you.

If you have savings and assets between £14,250 and £23,250 you will be charged from your income, plus £1 for every £250 you have between these two amounts in your savings or capital such as investments. You will be left a small weekly allowance from your income, the amount of this is set by the government.

If you have savings and assets below £14,250, you will only be expected to pay from your income. You will be left a small weekly allowance from your income, the amount of this is set by the government.

If you own your home it may not be taken into consideration depending on who remains living there. If any of the following people remain living in the property it may not be counted as one of your assets, however individual circumstances vary:

- Partner or spouse
- A relative over 60 years old
- A disabled relative under 60 years old
- A person aged 18 years or under

If you give away savings, property or other assets, or you have sold your property for less than its market value, before going into a care home, then this may be investigated as “Deprivation”, and the person you have given them to may become legally liable for any unpaid care charges.

If you have to live in a nursing home, a fixed amount towards your care will be paid by the NHS directly to the care home.

If you require a higher level of nursing care, you may be able to get some or all of your costs paid by the NHS if you meet their “Continuing Healthcare” criteria. Your social care worker will organise an assessment of this if they think you may be eligible. If only a proportion of your costs are paid by the NHS, you will still be expected to pay towards your care.

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

How will I pay towards my residential care?

We will pay the care home directly and then work out how much you have to pay and tell you how much this is. We will then send you an invoice every four weeks. **There may be a delay between you going to the care home and receiving your invoices, so you must not spend all of your money as the charges will be back dated to the date your stay began.**

You will receive an invoice (bill) every 4 weeks for your contribution towards the care home fees. Different ways to pay this are shown on the back of the invoice – many people set up a Direct Debit to pay for their care.

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.

Will my benefits change because I am living in a care home?

The benefits you are entitled to will change if you move into long term residential care. If you were part of a couple when you lived in the community, when you enter long term residential care you will be assessed for benefits as a single person – you may have an individual entitlement to pension credit, and if you received any benefits as a couple these will need to be amended.

You should seek advice about your 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.

Can I get independent advice about my finances?

Many people who have to pay for care 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 care.

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

Age UK Nottingham and Nottinghamshire

Bradbury House, 12 Shakespeare Street
Nottingham
NG1 4FQ

Tel: 0115 859 9209 (Mon-Thur 9-5pm, Fri 9-4:30pm)

Textphone: 0115 841 4460

Email: info@ageuknotts.org.uk

Face to Face sessions:

Monday – Friday by appointment with the Financial Information and Advice Co-ordinator

OR Tue am by appointment with an Age UK Notts approved Later Life Financial Adviser (for regulated financial advice)

OR Wed pm or Fri by appointment with an Age UK Notts approved Solicitor for advice on related legal matters

Home Visits:

We are able to carry out home visits for those unable to access the service by other means. Phone the above number to request a visit.

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.

If I choose a more expensive care home

Some care homes charge more than the amount that the Council will fund and so a "top-up" payment will be charged by the home. The Council will pay this amount to the care home and a "third party", such as a relative or friend, must repay this money to the Council. You are not allowed to pay this top-up yourself.

For more information on third party top-ups, please see our factsheet "Living in a Care Home – Third Party Payments".

What if I have more questions?

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

Nottinghamshire County Council Customer Service Centre:

Phone: 0300 500 80 80

Monday to Friday: 8am to 8pm

Saturday: 8am to 12 noon

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Minicom: 01623 434993

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

Or

Residential Assessments Team, Adult Care Financial Services

Phone: 0115 9775760, Option 4

Monday to Thursday: 8.30am to 5.00pm

Friday: 8.30am to 4.30pm

Email: acfs.residential@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/>