



**Nottinghamshire
County Council**

Paying for your own support

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This information is for people who need support to live in the community and who will have to pay the full costs of their support. It is also for people who feel that they may need support in the future. People who have to pay all the costs of their support are called self funders.

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 can provide you with information to help you find support – we may charge for this help if you ask us to arrange the support on your behalf. If you want to organise your own support you will find information on our website

www.nottshelpyourself.org.uk

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

Unless any of the above applies to you, almost everyone who receives support has to pay towards the cost of it. If a social care worker arranges for you to have support, 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:

- The amount of “capital” you have – savings, investments, premium bonds, property (excluding 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 your savings and assets fall to just above £23,250, call our Customer Service Centre to let them know that you will need a financial assessment to calculate the amount of financial help you will need to pay for your support – their number is above. Any financial support from the Council cannot start from before the date you call the Customer Service Centre, even if your savings and assets fell below £23,250 before that date.

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 the remainder yourself if you are a self funder.

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.

When and how do I pay for my support?

If you have organised your own support then you will have to make your own payment arrangements with whoever provides your support.

If you ask the Council to arrange your support for you, and want the payments to go through us, 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. There may be occasions when you have not had all of your planned support. We monitor what you have been

charged every 3 months and if we know that you have missed any of your support, you will receive a Personal Budget Statement showing how much you have overpaid over that period. 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@nottscc.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 have to pay for their own 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 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.

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 the full cost of this if you pay the full cost of your support at home. You may wish to organise this yourself, and if you do so, you will have to pay the providers of your short term care yourself. If the Council organises it for you, you will receive invoices for the full cost.

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

Monday to Friday: 8am to 8pm

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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/>