

Paying for Support

Our aim is to enable people to live as independently as possible for as long as possible. There is a range of support to help you do this. Before you make any decisions about your future care have a look at our website www.nottinghamshire.gov.uk and at www.nottshelpyourself.org.uk.

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 charges people have to pay are called “assessed contributions”. People who have to pay all of the cost 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:

Customer Service Centre:

Phone: 0300 500 80 80

Monday to Friday: 8am to 6pm

Enquires: www.nottinghamshire.gov.uk/contact

Website: www.nottinghamshire.gov.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 care services provided under section 117 of the Mental Health Act 1988
- You have Creutzfeldt Jacob Disease (CJD)
- 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 their care. If a social care worker arranges for you to have support, they will notify Adult Care Financial Services. Adult Care Financial Services will then send you, or somebody who helps you to manage your money, a financial assessment form to complete. 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.

The rules on how we calculate how much you have to pay for your support are set by the Department of Health and Social Care.

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 cost of your support – you will be a self-funder.

If you are a self-funder and your savings and assets fall to just above £23,250, you will need to call our Customer Service Centre to let them know that you require a financial assessment to calculate the amount of financial help you will need to pay for your support. The Customer Service Centre can be contacted as detailed 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) of over £23,250 you will have to pay the full cost of your support – you will be a self-funder. More details on self-funding can be found on our Fact Sheet “A self-funder’s guide to care and support”.

Self-funders can access our brokerage service for which there is an on-going 4 weekly charge of £12.40 to cover the Council’s administration costs for arranging the service. The service can help you make informed choices about the different options with different providers and access the services that will help you meet your social care needs. Further details can be found on our Fact Sheet.

If you have savings and assets (excluding your home) between £14,250 and £23,250 you will be charged based on your income and savings. For savings this equates to £1 for every £250 you have between these two amounts in your savings and assets. For example, if you have £15,000 in savings the first £14,250 is ignored but tariff income would be charged on £750 which would be £3.00 per week.

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 care 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 863313.

If you live in Ashfield and Mansfield or Newark and Sherwood – call the Mid Nottinghamshire Clinical Commissioning Group on 01623 785450.

If you live in Rushcliffe or any other area of Nottinghamshire – call City Care on 0115 8834720.

Disability related expenditure

When we work out how much you are to pay towards your care services, we can make an allowance of £20 per week to help you to meet any additional expenses you have because of your disability or illness. To have this allowance included you must be eligible to receive Attendance Allowance, Disability Living Allowance – care component or Personal Independence Payment – daily living component. We will exclude £20 per week from your income to help you meet these costs. The kind of costs you might have could be:

- Extra fuel costs to heat your home due to your disability
- Extra costs of laundry if you are incontinent
- Special foods you may need due to your disability or illness which are not provided by prescription
- Property maintenance you would have been able to do yourself if you did not have your disability or illness
- Special items of equipment or clothing needed due to your disability or illness

These examples are not exhaustive, they are just a guide. If you have other disability related expenses these may be considered. If you need an allowance of more than £20 per week to meet these costs, and you can evidence this, you should speak to your social care worker about an increase.

Will 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 consideration as an asset. If you move from a property you own to live in accommodation where you receive support (such as “Extra Care” accommodation) and you do not want to sell your property you may be eligible for a Deferred Payment Agreement.

Further details can be found in the Universal Deferred Payments Scheme Fact Sheet.

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 are a self-funder and ask us to arrange the support

on your behalf.

When and how do I pay for my support?

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

If you have chosen to have a Direct Payment and arrange your own support, then you will pay whoever provides your support from your Direct Payment account. You will have to arrange how you do this with them. There are support services who can help people who receive a Direct Payment make these arrangements. We have a Fact Sheet called Selecting a Direct Payment Support Service (DPSS) which will tell you how they work.

If you ask the Council to arrange your support and you want the payments to be made by the Council, you will receive an invoice (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 6 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 during 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 - Telephone (0115) 9772727 (Option 2, Option 1, Option 1)
Monday to Thursday: 8.30am – 5.00pm
Friday: 8.30am – 4.30pm or
Email: debtrecovery@nottsc.gov.uk

What if I do not pay?

If you do not pay your charges, 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.

Independent Financial Advice and Support:

It is a good idea to get financial information and advice from an expert if you are making decisions about paying for care.

This may be, for example:

- if there are a number of options available and you would like support to choose one;
- where there is a potential conflict between your interests and ours;

- when you are about to enter a legal agreement, such as a deferred payment agreement; or
- when you want advice on specific financial products to get the most out of your assets.

Providers you might find helpful are listed on the [Nottingham Help Yourself](#) website and include:

- [Money Advice Service](#)
- [Citizen's Advice Bureau](#)
- [The Society of Later Life Advisers](#)
- [Which? Elderly Care](#)

Alternatively, you can phone us on 0300 500 80 80 where our advisers can guide you through the options.

Independent financial advisers (IFAs) can give you advice on financial matters and recommend suitable financial products but you may need to pay for their advice.

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 also 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 arrange this yourself and if you do so, you will have to pay the provider of your short-term care yourself. If the Council arrange it for you, you will receive invoices for the full cost.

What If I have more questions?

If you have any questions about anything contained in this Fact Sheet, please contact:

Contact information

Financial Assessment and Assistance Team, Adult Care Financial Services

Phone: 0115 9775760 (Option 2)

Monday to Thursday: 8.30am to 5.00pm

Friday: 8.30am to 4.30pm

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

If you require this document in a different language or format, phone the Customer Service Centre:

Phone: 0300 500 80 80 - Monday to Friday: 8am to 6pm (Calls cost 3p a minute from a BT landline. Mobile costs may vary).

Enquiries: www.nottinghamshire.gov.uk/contact

Website: www.nottinghamshire.gov.uk

Deaf / hard of hearing:

- Text relay service: Dial 18001 0115 9774050 from your textphone or the Relay UK app.

SignVideo

Download the SignVideo app to communicate with Nottinghamshire County Council in British Sign Language via an interpreter. Visit www.nottinghamshire.gov.uk/contact-us for more information.

The Council is committed to protecting your privacy and ensuring all personal information is kept confidential and safe. For more details see our general and service specific privacy notices at: <https://www.nottinghamshire.gov.uk/global-content/privacy>