



Nottinghamshire  
County Council

# Self-Funding your stay in a Care Home

Are you going into a  
care home without  
financial help from  
Nottinghamshire County  
Council?



August 2008

**If you need to go into a care home, and you have capital (savings and assets) worth more than £22,250, it is likely that you will be expected to fund your own stay without help from Nottinghamshire County Council.**

However, this is not always the case, and so you should always check with the Adult Social Care and Health Department before you make arrangements to enter into a contract with a care home on your own.

This leaflet gives you some information about funding your own care in a care home.

## **H**ow much will I have to pay towards the cost of living in a home?

### **Residential care**

If you are receiving residential care, you will have to pay the whole cost.

### **Nursing care**

If you are receiving nursing care, you may be able to get help with part of your care costs through your Primary Care Trust (PCT). They will make a 'determination' of your nursing needs and decide which level of payment should be made for you. These payments will be made directly to the home and may mean that you have to pay less from your own money.

## Continuing care

You may be able to get your care costs paid by the NHS if you meet the 'continuing care' criteria. For more information contact your Primary Care Trust:

- If you live in **Bassetlaw** tel: **01777 274400**
- If you live in **Ashfield, Broxtowe, Gedling, Mansfield, Newark & Sherwood** or **Rushcliffe** tel: **01623 414114**

## **C**an I claim Social Security benefits to help with my care costs?

Yes. You may be entitled to Attendance Allowance, Disability Living Allowance, Pension Credit or Income Support in addition to the state retirement pension or incapacity benefit.

### **Attendance Allowance (AA)**

If you are aged 65 or over, you may be entitled to Attendance Allowance to help you to pay for the care that you need.

### **Disability Living Allowance (DLA)**

If you are under 65 years of age, you may be entitled to Disability Living Allowance to help you to pay for the care that you need and/or help with mobility costs.

You can claim AA or DLA by ringing the free telephone number **0800 88 22 00**.

## What if my AA or DLA has been suspended because I have been in hospital or in residential care?

Once you are paying for your own care, without financial help from the Adult Social Care and Health Department, you can ask for your AA or DLA to be reinstated. You need to write to:

**Disability Benefits Unit  
Warbreck House  
Warbreck Hill  
Blackpool  
FY2 0YE**

Your letter should include your name, address and National Insurance number. You may choose to use the following words:

“I am writing to request that you reinstate my Attendance Allowance/Disability Living Allowance with effect from *(insert date)* because from this date I am self-funding my stay in residential care. I have entered into my own contract with the care home, without financial involvement from the Local Authority.”

## Can I get a higher rate of AA or DLA?

### Attendance Allowance

There are two rates of AA, lower and higher.

If you want to apply for the higher rate of AA, you should write to the above address stating that you now have day and night time care needs or supervision needs and request a 'supersession' to the higher rate.

### Disability Living Allowance

There are three rates for the care component of Disability Living Allowance – Low, Middle and High.

- To meet the requirement for the middle rate you must require frequent attention or continual supervision in the day or night.
- To meet the requirement for high rate, you must have day and night time care needs or supervision needs as well.

### Pension Credit

If you are over 60 years of age, you may be entitled to receive Pension Credit on top of your retirement pension and other income.

If you do not already receive Pension Credit, you can make a claim using the free telephone number **0800 99 12 34**.

## Income Support

This can be paid if you are under 60 and have savings under £16,000 and your weekly income is less than the levels set by government.

(Please note - If you meet the criteria for Income Support, you should double check whether you can get help from the Adult Social Care and Health Department to pay for your care).

## What happens when my savings reduce to £22,250?

Remember that you are entitled to ask the Adult Social Care and Health Department to help you to pay for the care that you need once your savings fall below the threshold. This is £22,250 from April 2008 and increases each year.

As your savings approach this level, you should contact us

for advice.

## Making the most of your capital

It is always worthwhile seeking advice about investing any large amounts of money that you have, for example from the sale of your property, which you may need to meet the cost of long-term care.

You may wish to discuss this with an Independent Financial Adviser (IFA), with your bank, or with Help the Aged Care Fees Advice on **0500 76 74 76**.

## Getting further help

If you need any advice or assistance in relation to your entitlement to benefits you can call the Nottinghamshire Welfare Rights Service Advice Line on **0845 601 5943** between 11am and 1pm each day.

You may wish to look at the Age Concern website for helpful guidance on a range of topics including residential care ([www.ageconcern.org.uk](http://www.ageconcern.org.uk)).

## Urdu

آپ ان اشاعت کو کی اور صورت میں 'یا ان کا اردو  
ترجمہ پاتے ہیں تو براہ مہربانی کسٹمر سروس سینٹر  
سے رابطہ کیجئے۔

## Hindi

यदि आपको यह प्रकाशन किसी दूसरी शैली में या  
हिन्दी भाषा में चाहिए तो कृपया आप नोटिंगहम  
सर्विस सेंटर से संपर्क करें।

## Punjabi

ਜੇਕਰ ਟਿਹ ਪ੍ਰਕਾਸ਼ਨ ਦੁਹਾਨੂੰ ਕਿਸੀ ਦੂਸਰੀ  
ਫੋਰਮੈਟ ਯਾ ਪੰਜਾਬੀ ਭਾਸ਼ਾ ਵਿੱਚ ਚਾਹੀਦਾ ਹੈ ਤਾਂ  
ਦੂਸੀ ਕਾਸਟਮਰ ਸਰਵਿਸ ਸੈਂਟਰ ਨੂੰ ਸੰਪਰਕ ਕਰੋ

## Polish

Proszę o kontakt z Customer  
Service Centre jeżeli chcieliby  
Państwo uzyskać tą publikację w  
innym formacie lub po polsku.

Contact us if you need the information in a  
different language or format:

Customer Service Centre, PO Box 9320,  
Nottingham. NG15 5BL

phone **08449 80 80 80**

Calls cost 3p/min from BT landlines. Mobile costs may vary.

e-mail **customerservice.centre@nottsc.gov.uk**

website **www.nottinghamshire.gov.uk**



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