

Paying for residential care



Information sheet D2

January 2020

You may also find the following information sheets useful:

- D1: Choosing a care home
- D3: Information for people who pay for their own care home
- D4: People moving into a care home who have property

If you are moving to a care home or have been paying for your own care in a care home and want Somerset County Council (SCC) to help you with the fees, we first need to make sure you are eligible:

- A Social Care worker will arrange to talk with you about your care needs. Please see our information sheet **C5: Help with paying for your care and support** for more information.
- We will need to look at your finances and work out how much you can afford to pay and how much help you might be able to have.
- If you have capital/savings of over £23,250 you will not be eligible for financial help from the Council. Please see our information sheet **D3: Information for people who pay for their own care home** for more details.

Someone from the Financial Assessment and Benefit (FAB) Team will contact you or the person who looks after your finances. They will either discuss your finances on the phone, arrange to meet you or they can send you a financial assessment form.

They will be able to help you with any questions you have and they can also tell you about other benefits and allowances you can apply for.

Most people with less than £23,250 have to pay something towards their care fees. For someone who is in receipt of Pension Credit (Guarantee Credit), this will normally be £142.35 a week. For someone of working age, this will normally be £82.55.

If you have more income, the weekly charge will be higher than this. The FAB officer will look at your income and savings and they will ask to see evidence of these.

Top-Ups

Somerset County Council sets weekly fee levels for different types of care each year (see the table below). Many care homes accept these levels but if you choose to go to a home that charges more, a third party will have to pay the difference. This could be a family member, friend or charity. The law says that the resident is not allowed to pay the top-up from their income or savings, unless they own a property that is taken into account in the financial assessment.

The weekly fee levels paid by Somerset County Council for 2019/2020 are:

Category	Rate
Residential care home	£519.81
Specialised residential care	£579.63
Nursing home (people 65+)*	£528.97

***Nursing Care excludes the Free Nursing Care amount paid by the NHS.**

Income

Most income is taken into account including:

- Occupational pensions
- State retirement pensions
- Income Support
- Pension Credit
- Other state benefits including Attendance Allowance/Disability Living Allowance (care component)/PIP
- Income from property rental
- Annuity income
- Income from Trust Funds
- Income from certain Bonds

You will always be left with at least £24.90 each week for personal expenses.

Capital and savings

You can only get help with care fees from Somerset County Council if you have less than £23,250 in savings. This includes things like:

- Bank and building society accounts, including current accounts
- Shares
- Premium Bonds
- Unit Trusts
- PEPs/ISAs
- Cash
- National Savings Certificates
- Bonds
- Second property/land

If you have more than £14,250 you will be asked to pay a contribution from your savings of £1 each week for every £250 you have over £14,250.

Property

The value of your property will not be taken into account if it is still occupied by:

- Your husband, wife, or partner
- A relative who is over sixty or who is disabled
- A relative who is under sixteen and the law says you must support

You may still be able to get help with care fees from Somerset County Council if the value of your other savings is less than £23,250.

For more information ask to see the information sheet **D4 'People moving into a care home who have property'**.

Provisional Charge

You will be asked to pay a provisional amount for the first four weeks. This amount will depend on your age and whether you receive Attendance Allowance (AA) or Disability Living Allowance (DLA), care component. The weekly amounts are:

Age	Not receiving AA or DLA (care)	Receiving AA (Low rate) or DLA/PIP (middle rate)	Receiving AA (high rate) or DLA/PIP (high rate)
65+	£142.35	£201.05	£230.00
25+	£82.55	£141.25	£170.20
18+	£67.35	£126.05	£155.00

If we work out that the provisional amount is too high, we will give you back any overpayments you have made. If we work out that you can afford to pay more than this, you will be asked to pay the new charge from four weeks after you went into residential care. If we find that your savings are over £23,250 you will pay the full fee backdated to the start of your stay.

You should not be financially disadvantaged by paying the flat rate. If this appears to be the case, then you can ask to be fully financially assessed. You will contribute the lower of either your assessed contribution or the flat rate.

How do I pay my contribution?

Your home will collect your contribution. They will talk with you, or the person who deals with your money, to agree on the frequency and method of payment.

When the home invoices SCC for our contribution, they deduct the amount you have already paid.

Independent Financial Advice

We advise you to take independent financial advice, as there may be several different ways of funding care available. The following are examples of independent advisors:

Organisation	Phone number	Website
Age UK	0800 169 6565	www.ageuk.org.uk
Citizens Advice Bureaux: South Somerset Taunton Frome Sedgemoor	01935 421167 01823 282235 01373 465496 01278 455236	www.adviceguide.org.uk
West Somerset Advice Bureau	01643 704624	
The Money Advice Service	0300 500 5000	www.moneyadvice.service.org.uk
The Society of Later Life Advisers	0333 202 0454	www.societyoflaterlifeadvisers.co.uk
NHS Choices	0161 707 1107	www.nhs.uk/conditions/social-care-and-support-guide

Your opportunity to feedback

We welcome your comments about the services you receive. If you would like to tell us what you think, please either:

Contact us by going to our website, www.somerset.gov.uk, or

- Speak to your social care worker
- Phone Somerset Direct on 0300 123 2224, or
- Contact the Adults and Health Customer Experience Officer
- Floor B2 South

County Hall
Taunton
TA1 4DY

Email: customerexperience@somerset.gov.uk