



Paying for Care

Residential or nursing care homes

This factsheet gives information on charges for residential and nursing care services. There is another factsheet explaining the charges for non-residential care services such as home care and day care

Each year the Government changes the limits on the amount of savings you can have before you need to pay towards your care. When we refer to these limits in this factsheet they are marked **in bold text**. The current limits are on page 6.

Every person has different financial and personal circumstances and one factsheet cannot cover every situation. If you have any questions that have not been answered please contact your Social Worker or our Customer Finance Team at Borough Hall (see last page of this factsheet).

You may also consider getting independent advice about your situation from a local advice agency e.g. Citizens Advice Bureau, Age UK or an independent financial adviser.

Who can get financial help from us to pay for the costs of care in a residential or nursing home?

Most people are expected to pay towards the cost of their care in residential or nursing homes from their own income and capital and we, as the Local Authority, will pay the remainder of the cost.

If you have capital, for example property, savings or other investments, valued at or above the **upper capital limit**, you are

expected to pay for the total cost of your residential or nursing care home.

The capital limits change each April. If your stay at a home is temporary then your main property is not included in the assessment of your income.

How can I get financial help to pay for care in a residential or nursing home?

If you are assessed as needing care in a residential or nursing home then you will have to complete a financial assessment form if you want financial help. You are not automatically entitled to financial help until you complete this form.

Based on the information you give us, we will be able to tell you how much you will have to pay towards your care.

You do not have to give us information about your financial circumstances but if you do not, then you must pay the full cost of your care.

Choosing a home

If you are assessed by your Social Worker as needing care in a residential or nursing home, and we have agreed that you qualify for financial help from us, you may choose any home we have approved up to our financial limit of support for your level of assessed need, provided there is a place available.

If you are assessed as needing care in a residential or nursing home and you are not eligible to receive financial help from us because you have more than **the upper capital limit**, you make your own arrangements to choose any home and pay for the full cost of your care.

If you need financial help in the future, we may not be able to pay for care in your choice of home if the fees are above our financial limit of support for your level of care needs. You should discuss with the manager or the owner of the home what will happen if you need assistance in paying for your care. We can also tell you what our fee levels are.

If you are assessed as not needing care in a residential or nursing home, you may still choose to go into an independent home and pay the full cost of your care yourself.

If you want to go into a particular home, even if it is in another part of the country, or if you would like to know more about the choices that are available, please discuss this with your Social Worker.

NHS funded nursing care

NHS Funded Nursing Care Payments are made by Bedfordshire Clinical Commissioning Group (CCG). Prior to entering a home their representative will assess whether you are eligible. If you are, they will make a contribution towards your nursing care. The current contribution is shown in the table on page 6. Where you pay the fees to the home yourself, the CCG will pay the home directly and the fee payable by you will be reduced by this sum.

Where you have a house to sell and you are supported by the Council pending its sale, the contribution will be paid to the Council thereby reducing the amount you will owe when funds have been realised

and the outstanding charges due to the Council are repaid.

Third Party Top Ups

When arranging a place in a residential or nursing home the choice of the home is yours from those available at the time. However, as an Authority we have decided on a maximum we can pay dependent on your circumstances.

If the home you choose costs more than we normally pay it will be necessary to arrange for a Third Party Top Up. This should always be discussed when settling the cost with the home, and must be agreed with everyone concerned. The home is obliged to let us know in writing of any Third Party Agreement it makes.

The person living in the home must not act as their own third party and cannot use their personal allowance, savings or disregarded income unless they are subject to the 12 week property disregard or have entered into a Deferred Payments Agreement. If entering a Deferred Payments agreement a resident may defer the amount of the Third Party Top Up.

This will be added to the charges accruing under the Deferred Payments Scheme.

Under any other circumstances, if you wish to enter a more expensive home the difference can only be met by a third party such as a relative or friend, hence the name 'Third Party Top Up'. The person paying the Third Party Top Up will be expected to pay the home directly.

If the home raises the amount of the Third Party Top Up we cannot pay it (if the agreement has been made privately between the home and the third party). It is worth noting, however, that we would always expect any increase that a home applied to be in line with inflation. Also if,

for some reason, payments stop being made we will not take over payment.

It is important to remember that if the Third Party Top Up is not paid the residential or nursing home may ask you to move.

The decision to enter into a Third Party Top Up Agreement is not one to be taken lightly. The person entering into the agreement must be reasonably sure that they will be able to pay the top up for as long as the arrangement lasts.

How we work out the amount you have to contribute

Currently, financial help from us towards the cost of care in a residential or nursing home is only available to people who have less than the **upper capital limit** in capital, savings and investments and have been assessed as needing care in a residential or nursing home by a Social Worker.

The amount that you will have to pay if you go into a home permanently takes account of any income you receive and any capital you may have. For all income and capital (property and/or investments or savings) we have to see evidence of ownership and up to date bank balances.

Income means regular payments you receive and includes your Retirement Pension and Pension Credit, other benefits such as Income Support or Attendance Allowance and any other income or payments such as an Occupational Pension or Trust Fund. We will then work out your total income. We do not include some payments such as Mobility Component of Disability Living Allowance nor do we include some payments from charities. Some of your Pension Credit may also be disregarded.

Capital is your property, savings and investments. There are many kinds of

savings and investments but they include bank or building society accounts, National Savings Certificates, bonds and shares. If you own capital with someone else then we will only include the percentage you own.

We will also take in to account the value of your property 12 weeks after you go into the home permanently (see section – How we treat the value of your home)

We will work out a tariff income charge on capital and savings over **the lower capital limit** but below **the upper capital limit** (at a rate of £1 a week for every £250 (or part of).

How we assess contributions if you are married or living with a partner

If you are married or living with someone as a couple and you alone are going into residential or nursing care, we will only assess your financial resources. Even if both you and your partner are going into care, we will assess your finances individually to work out how much you will each have to contribute towards the cost of your own care.

If you are married and going into residential or nursing care, and receive an occupational pension, personal pension, or payments from a retirement annuity contract, we will ignore 50% of that pension for the purposes of the financial assessment if you choose to transfer that share to your partner who is staying at home. However, this may affect the state benefits that your partner can receive. You may want to get advice to help you make that decision.

How we treat the value of your home

If you own your home, its value is normally included as capital 12 weeks after you go into a home permanently, or from the date your home is sold if this is before the end of the 12 week period (you

will still need to pay towards the cost of your care during the 12 week period. (See section - How we work out the amount you have to contribute)

We will automatically exclude your home if it continues to be lived in by:

- Your partner
- A relative who is aged 60 or over
- A relative who is aged under 60 but is incapacitated or
- A dependent child under 16 who you are responsible for
- Your home is also excluded if you are only staying in residential care for a short time.

Even if your house is not automatically excluded as capital, we may ignore the value of your home as a capital asset in certain circumstances. For example, a friend or relative may have given up their own home to move in with you and care for you. Please contact our Customer Finance team for more information about this.

If the value of your property is not excluded, we will take account of it in the financial assessment 12 weeks after you have gone into care permanently. In normal circumstances, this will bring your capital to above the **upper capital limit** and you will have to pay the full cost of your care. If you do not want to sell your property, you may be eligible for the Deferred Payment Scheme. Please contact our Customer Finance Team for further information about the Deferred Payment Scheme.

Please note you do not have to sell your property if you do not want to do so but if you are not eligible for the Deferred Payment Scheme, and the property is included in your financial assessment, you will be invoiced for the full cost of your care after 12 weeks.

Deprivation of Assets

If you deliberately deprive yourself of capital or assets to reduce your contribution then we can treat you as owning or possessing that capital or asset.

'Deliberate deprivation' is a term used when someone is assessed as having given away or sold assets in order not to have to use those monies to pay for their care. This can relate to income, capital or property.

The Department of Health Guidance on this subject states that if we, as the Local Authority, feel someone has deliberately deprived themselves of monies we can carry out the financial assessment as if that person still has the assets they have given away. Although you may not physically have the assets any longer the financial assessment is carried out using what is called 'notional capital or income'.

Short periods of care in a residential or nursing home

If you go into a Residential or Nursing Home on a temporary basis and you do not have capital in excess of the upper capital limit (£23,250 2015/16) you will be asked to contribute towards the cost from your income and savings. We will charge you a standard amount per night of your stay.

We will write to you to inform you what the charge will be and once the stay has taken place, the Council will issue an invoice for the contribution to your stay.

If you are not happy with the standard charge, we will undertake a full financial assessment but this could be more or less than the standard contribution.

When we carry out the financial assessment we will include:

- State Retirement Pension
- Private Pensions, Annuities
- Any savings you have between **the lower capital limit** and **the upper capital limit**
- Capital e.g. stocks and shares
- Pension Credit/Income Support entitlement where applicable

The value of your home will not be included in the assessment of your income for short term care in a care home.

How do I pay for my care?

When you move to live in the residential or nursing home you will be expected to contribute towards the cost from the date you moved there.

We hope to have been able to complete the financial assessment and notify you of the contribution prior to your move to the home. You or the person receiving benefit on your behalf will be invoiced for this amount from date of admission.

However, there are occasions when we are awaiting information in order to complete our assessment. In these circumstances, we will invoice you for a **standard minimum contribution** per week. As soon as we have completed our assessment, we will notify you of the revised charge and your invoices will be adjusted in accordance with the revised charge.

If you have any queries regarding the financial assessment, you should contact a member of staff from our Customer Finance team who will be able to help you.

In April each year benefit rates increase and we will carry out a reassessment of the contribution you are expected to make. We will write to you to advise you of the new charge and your invoices will be amended to take account of the new

revised charge. We may also contact you and ask you to confirm other financial details, e.g. the amount of savings you have.

Invoices will be sent to you each month. The easiest way to pay is by Direct Debit which can be arranged by telephoning **01234 718071**. Payment can also be made in the following ways (in all cases please quote the invoice number):

- **POST** to Bedford Borough Council, Borough Hall, Cauldwell Street, Bedford MK42 9AP. Cheques and Postal Orders should be crossed and made payable to Bedford Borough Council.
- **CASH** payments can be made directly to the Payment Office, Customer Service Centre, Horne Lane, Bedford (Mon-Fri 8.45am to 4pm, Sat 9am to 1pm). A receipt should be obtained.
- **CREDIT/DEBIT CARD** payments may be made over the telephone 24 hours a day on **01234 718061**. Please have your credit card ready to quote your account number and expiry date or visit our website **www.bedford.gov.uk** and select electronic services.
- **ON LINE BANKING** you will need sort code 60.02.13, account number 62288849. Please quote either the invoice or customer number as the reference.

In certain circumstances it may be necessary for us, as the Local Authority, to collect benefits on your behalf. Should this happen, we will pay the Residential or Nursing Home the full amount for your accommodation and your contribution towards the cost will be taken from the benefits we are receiving on your behalf.

Can I claim any state benefits?

If you are going into a residential or nursing home permanently, you may be entitled to claim Income Support or

Pension Credit on the same basis as if you were living in your own home.

However, if you are under Pension Credit qualifying age, the capital limit for claiming Income Support is £16,000.

If we are paying for part of the cost of your care, the Department for Work and Pensions will suspend the Attendance Allowance and the care component of the Disability Living Allowance four weeks after you move into residential care.

They will continue to pay Attendance Allowance/Disability Living Allowance (care) if you:

- Are paying for your care yourself
- Have entered into a Deferred Payment Agreement

Please remember that you must notify the relevant department paying benefits of any changes to your circumstances, including permanent admission into a residential or nursing home.

Can I pay for more expensive accommodation?

Yes, but only if you are paying for all of your care yourself. It may also be possible if you have a property and the property is exempt for 12 weeks, or you have entered into a Deferred Payment Agreement with us. If you do not fall into any of these categories, you will not be able to pay for more expensive care and accommodation. (See section Third Party Top Ups)

After looking at what is available, you can choose a more expensive service than you have been assessed to need, or afford, as long as a friend, relative or charity is willing to pay the difference in cost.

Help and information

If you wish to contact our Customer Finance team about the financial aspects of moving permanently or staying temporarily in a Residential or Nursing Home, call the Customer Finance Team at Borough Hall on 01234 718833.

Table of financial information from April 2015

The Lower Capital Limit	£14,250
The Upper Capital Limit	£23,250
NHS Nursing Care Contribution	£112.00 per week
Standard Minimum Contribution	£126.30 (over pension age), £80.45 (under pension age) per week

Having your say

We would like you to tell us how you think Bedford Borough Council's Adult Social Care services have worked for you and what you think of our services. To give us feedback please speak to the manager or staff in the Customer Finance Team or write to the address below.

Bedford Borough Council's Adult Social Care services are independently regulated by the Care Quality Commission (CQC). If you want to discuss our service(s) with them they can be contacted at:

Tel: 03000 616161

Care Quality Commission
Citygate
Gallowgate
Newcastle upon Tyne
NE1 4PA.

Email: enquiries@cqc.org.uk

Useful local contacts

Age UK Bedfordshire, Tel: 01234 360510

Bedford Citizens Advice Bureau
admin@bedfordcab.org.uk

Carers in Bedfordshire, Tel: 0300 111
1919

Sight Concern, Tel: 01234 311555

Safeguarding Team 01234 276222
adult.protection@bedford.gov.uk

Police (Vulnerable Adult Investigation
Unit) Tel: 01582 473073

Emergencies: 999

Emergency Duty Team - (Adult Social
Care out of hours service) Tel: 0300 300
8123

Finding out more

If you would like further copies, a large-
print copy or information about us and our
services, please telephone or write to us
at our address below.

Për Informacion

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برای اطلاع

Per Informazione

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Informacja

Za Informacje

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General Enquiries

Tel: 01234 267422

Adult Social Care

Bedford Borough Council
Borough Hall
Cauldwell Street
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MK42 9AP

Email: care@bedford.gov.uk