

# Self-Funding your stay in a Care Home Adults Social Services and Housing



## Moving into a care home

Moving into a care home is a major life changing decision and it is important that you have all the information to make the right choices. This information sets out some of the issues that need to be considered.

If you experience a sudden or gradual deterioration in your health it is still possible to remain in your own home with the right care package. This can be arranged directly from the hospital. We will assist you to look closely at all the possibilities to remain at home.

## Who is a Self-Funder?

The term 'self-funder' is given to you if you can meet the full cost of your care home fees.

To be a 'self-funder' you must have sufficient weekly income to meet the fees or have savings/assets above **£23,250**. This is referred to as 'Upper Capital Threshold' and is set every April. We assess each person as an individual and joint accounts will be treated 50/50.

If you are only slightly over the £23,250 limit (£46,500 for joint assets) Please contact us as it can take some time for Local Authority Funding to start.

If you go into a care home and have a property it will be included as an asset unless it meets the criteria for a disregard. Please contact us if you would like to talk to someone about this.  
*- for further details please contact the Finance Department on 01275 888777)*

## Community Care Assessment

Everyone is entitled to an assessment of needs regardless of how much money you may have. This service is free and will help you to decide if living in a care home is the best choice for you.

The assessment will provide a chance to look at other options and ask any questions. There is the possibility of considering Home Care Services, Sheltered Housing or 'Extra Care' Sheltered Housing for example.

An assessment will provide you with the advice and guidance you need to make the right decision.

If you are currently in hospital and have been advised by your medical team to consider moving into a care home, it is advisable to have an assessment of needs under The Care Act 2014 or to ask for advice and guidance from us before your discharge. The ward will make a referral to us on your behalf.



To request an assessment you can contact:

**Care Connect**

Tel: 01275 888 801

Minicom: 01275 888 805

Email: [care.connect@n-somerset.gov.uk](mailto:care.connect@n-somerset.gov.uk)

Lines are open from 8am to 6pm Monday to Friday

### What will it cost?

#### Residential Care

If you are receiving residential care, you will have to pay the full cost. If you are self-funding you will be given a contract by the home. This will include the agreed weekly fee. It is advisable to find out how often the fee is likely to increase and what extras you may need to pay for. Fees will vary according to the type of care you want, the size of the room and where the care home is located.

#### Nursing Care

If you need nursing care, you will be entitled to some financial support known as 'NHS- Funded Nursing Care'. A registered nurse will undertake an assessment of your health needs. It is important to ask if the fee quoted to you by any nursing home is including or excluding this payment.

FNC is paid through the Local Authority directly to the home.

For further details contact Sirona

<http://www.sirona-cic.org.uk/contact-sirona/>

#### Continuing Health Care Funding

You may be able to have your full care costs paid by the NHS if you meet the 'continuing care' criteria. This funding is provided in certain cases that require complex nursing needs and requires an assessment by the Primary Care Trust.

For further information contact your local CCG on 01275 546 800.

### Can I claim any benefits to help with my care costs?

Yes. You may be entitled to Attendance Allowance, Disability Living Allowance, Personal Independence Payment, Pension Credit in addition to the State Retirement Pension or Employment & Support Allowance.

You should also contact the Department for Work and Pensions/Job Centre Plus to inform them of your new address and to check if there is any change to your existing benefit entitlement.

#### Attendance Allowance (AA)

If you over pensionable age you may be entitled to Attendance Allowance to help to pay for the care you need. There are two rates of AA, lower and higher. The higher rate is paid to those needing night time care.



## **Personal Independence Payment (PIP) (replacing Disability Living Allowance (DLA) from 2013)**

If you are under pensionable age you may be entitled to PIP to help pay for the care that you need and/or help with mobility costs.

You can claim AA by calling 0800 7310122  
or PIP by calling 0800 121 4433

These 2 allowances can be used as an additional income towards the cost of your care home fees. This then reduces the amount of savings you will need to use. These allowances are not means tested

## **Making the most of your capital**

There are different ways to pay for your care homes fees if you do not qualify for our financial support. As a self-funder you will keep some of your benefits and may be eligible to apply for others.

It is always worthwhile seeking independent financial advice about investing any large amounts of money that you have, for example from the sale of your property, with which you may need to fund the cost of long-term care. You may wish to discuss this with an Independent Financial Advisor, your Bank or one of the major voluntary organisations.

### **Independent Financial Advice**

IFA Promotion

Tel: 020 7833 3131

Email: [ifacontact@unbiased.co.uk](mailto:ifacontact@unbiased.co.uk)

Website: [www.unbiased.co.uk](http://www.unbiased.co.uk)

## **When will we give financial help?**

It is possible to receive help with funding when your savings have fallen to **£23,250** or below. This will involve an assessment to determine your needs.

It is advisable to make a request for an assessment at least 3 months before your savings become reduced to **£23,250**. You will still need to pay towards your Care Fees but we can then arrange to help you with funding. Funding should start 29 days after you first contact us and you will be given our "Residential Services Charging Policy" which gives details of the Financial Assessment process when you apply.

For people receiving financial support from us the care home fees are negotiated every year. There is a 'cost ceiling', this is the maximum rate that North Somerset Council is prepared to pay towards the cost of a care home. Some care homes charge fees above the agreed rate. To find out the current rates you can contact Care Connect on 01275 888 801.

If you choose a home that charges more than the 'cost ceiling' you will need to find a way to pay the difference. This is called a 'Third Party' or 'Top Up'. Usually a family member, friend or charitable organisation pays this. It may be possible to pay your own 'Top Up' or be your own



'Third Party' if you own a property and the value of it is included in your financial assessment – please see our Deferred Payment factsheet for more details.

When you are considering moving into a care home you should be aware that if there is a likelihood you may need financial support from us in the future and the home costs more than the agreed rate you could:

- be asked to move to a care home that agrees to accept the agreed rate or
- be required to find someone to act as your 'Third Party' and agree to pay the difference between what we will pay and the fee the home charges

For more information about Third Party Contributions contact Care Connect

### Further Advice and Contact Details

If you do not want an assessment of your needs, we can give you information and advice about independent care homes in North Somerset.

All care homes are registered with the Care Quality Commission (CQC). They inspect homes regularly and you can ask the care home to show you their latest report, or request one from CQC:

#### Care Quality Commission (CQC)

Citygate

Gallowgate

Newcastle upon Tyne NE1 4PA

Email: [enquiries.southwest@cqc.org.uk](mailto:enquiries.southwest@cqc.org.uk)

Telephone: 03000 616 161

The Care Quality Commission has a star rating system for all care homes. A list of these ratings is also available from CQC.

#### More useful contacts

##### Age UK Somerset

Tel: 0345 643 4709

Website: [www.ageuksomerset.org.uk](http://www.ageuksomerset.org.uk)

##### Citizens Advice Bureau

Tel: 0844 826 9692

[www.northsomersetcab.org](http://www.northsomersetcab.org)

##### The Nursing Home Fees Agency

Floor 2

Midland House

West Way

Botley



Oxfordshire OX2 0PL  
Advice Line 0800 99 88 33  
Website: [www.nhfa.co.uk](http://www.nhfa.co.uk)

Provides free advice and information on obtaining and paying for care.

**Counsel & Care: Help and Advice for Older People.**

Tel: 020 7241 8555  
Email: [advice@counselandcare.org.uk](mailto:advice@counselandcare.org.uk)  
Website: [www.counselandcare.org.uk](http://www.counselandcare.org.uk)

**PALS (Patient Advice and Liaison Service)**

Waverly House  
Old Church Street  
Clevedon  
BS21 6NN  
Tel: 01275 546 770  
Email: [pals@n-somerset-pct.nhs.uk](mailto:pals@n-somerset-pct.nhs.uk)

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For information on all council services, visit our web site at:  
[www.n-somerset.gov.uk](http://www.n-somerset.gov.uk)

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