

Paying for Social Care

1. Will I have to pay for adult social care support?

When we arrange care and support for you, you may have to pay towards the costs.

We will ask about your individual circumstances. This is to work out how much you might need to pay towards the cost of your care.

We follow the government rules about how much people have to pay. As a general guide, the more money you have as savings or income the more you will pay. Some people will pay the full cost of their care, but some people do not have to pay anything. The rules we follow mean that you will always be left with enough money to live on.

We work out how much people have to pay by doing a financial assessment.

2. Financial assessment and how we work out your contribution

What does a financial assessment involve?

When we arrange Social Care services for you, you might have to pay towards the cost of your care.

You can find out if, or how much, you will have to pay towards the cost of your care by completing an online financial assessment form.

Our online financial assessment form is the fastest way to complete a financial assessment. Completing the form takes around 20 minutes, and you will need your national insurance number to hand.

The form is accessible through a web browser on a computer, mobile or tablet device.

We will ask you to provide us with information about your income, your spending and any savings and assets that you have. Assets are things you own that have a financial value such as shares, property and investments. This will help us to work out how much you are able to contribute towards your care.

The government sets an amount of money within financial assessments for daily living and personal costs.

Some expenses you may have because of your condition or disabilities may be included within the financial assessment. We call these 'disability-related expenses' and they may include things like exceptional laundry costs or paying for certain equipment. These do not include what we consider to be normal daily living costs.

We will decide what amounts can or cannot be included as expenses that relate to your disability or care needs.

If you need care in your own home, we won't include the value of your property.

If you move into a care home, we may include the value of your property.

As part of the financial assessment, we may also offer you advice on welfare benefits. This could help increase your income by claiming any benefits you might be entitled to.

- Link to online financial assessment: <https://warwickshire.bettercare.org.uk/#/home>

You will get an early indication of how much you will pay towards the cost of your care. Please note that the actual figure may vary once verification steps have been carried out, and a Care Needs Assessment has taken place.

If you need to pay for residential care, the value of your property may also be taken into account.

The Financial Assessment will take into account capital that you own such as savings with a bank or building society, as follows:

Savings	Contribution
Below £14,250	We will not take these savings into account in the assessment
Between £14,250 and £23,250	A tariff income of £1.00 for each £250 above £14,250 (or part of £250) and add this to your income used in the assessment
Above £23,250	We will assess you as being able to pay the maximum contribution, no matter what other income and disability costs you may have.

LookingLocalUK have produced a short YouTube video that gives more information about what you can expect when completing the form.

- Link to video: <https://www.youtube.com/watch?v=lvo9f3xqVKs>

If you are unable to complete the online financial assessment form on-line, don't be concerned. One of our team will contact you to complete a postal or telephone assessment once a Care Needs Assessment has taken place.

For support to complete the form please call 01926 413985 and quote "Online Financial Assessment Form Support".

If you want to find out what care and support you may be entitled to, you can contact our Customer Service Centre on 01926 359190 who will discuss your needs with you and, if appropriate, refer you for a Care Needs Assessment.

After you've completed the form

Completing the form will not automatically refer you for a Care Needs Assessment.

Where we arrange services, the total cost of the care is usually within a set price range. These costs are set out in our fees and charges.

What happens to my information?

Warwickshire County Council handles information in accordance with the Data Protection Act 2018 and Freedom of Information Act 2000 and is the data controller for the purpose of the Data Protection Act. Your information will only be used to handle your enquiry. For more information about how Warwickshire County Council handles information please see our Data Protection and Privacy Aims.

- Link to information about data protection: <https://www.warwickshire.gov.uk/dataprotection>

3. What is self-funding?

If you are paying the full cost of your care, you are known as a 'self-funder'.

People are usually self-funders if:

- they choose not to approach the council for help, **or**
- they have had an assessment of need, but are not currently eligible for services, **or**
- they are eligible for services, but their savings are above the threshold of £23,250.

If you have been told that you do not currently meet the eligibility criteria for services or are simply arranging your own support, you can find a list of voluntary or independent organisations who provide services on our SearchOut Warwickshire directory. This means that you can choose and pay for the kind of services you feel you need.

- Link to SearchOut Warwickshire: <https://searchout.warwickshire.gov.uk/>

Help from us if you are a self-funder

Self-funders can still ask the council to assess their care and support needs. This will help you consider what care and support you want and will provide advice and information you may find helpful.

Self-funders can also request our help in making the arrangements for support in the community, although we may charge you to recover the cost of doing this.

If you are unable to make the support arrangements yourself, for example if you lack capacity, then we will make the arrangements for you, and this is free of charge.

Planning for your care costs

Independent financial advice

We recommend that you find independent financial advice to help you to cover the costs of your care for now and in the future.

If there is a chance that you may not be able to continue funding your own care in the long-term, it is important to consider this at the start. It is advisable to have a care needs assessment to find out whether adult social care would assist you once your savings fall below the £23,250 threshold. We recommend you contact adult social care a few months before your savings fall below the threshold in case of any delays.

Benefits

You may be entitled to receive some benefits that will help towards the costs and more information is available on our money and benefits web page.

NHS Continuing Healthcare

Under certain circumstances, you may be able to get help from the NHS towards paying for your care and support, through continuing healthcare.

- Link to NHS information about continuing healthcare:
<https://www.nhs.uk/conditions/social-care-and-support-guide/money-work-and-benefits/nhs-continuing-healthcare/>

Moving into a care home

If you've already considered all the help available and feel you cannot manage at home, you could also consider:

- extra care
- supported living
- shared lives.

If you're still thinking of moving into residential care, we'd advise you to have a care needs assessment to determine the level of your needs. We'll be able to provide you with information and advice and possibly suggest alternative ways to meet your needs. This could save you money.

Our website also has information on deferred payments. This is a scheme for people who have to pay the full cost of residential care but whose capital is tied up in their home.

- Link to information about deferred payments:
<https://www.warwickshire.gov.uk/deferredpaymentsscheme>

4. Paying for residential care

If your needs are met within a residential care home, you can find more information on the Warwickshire County Council website or in our leaflet on Residential Care Homes.

If you are assessed as needing to contribute to the cost, you can choose to pay this from your income and savings, or you may be eligible for the deferred payment scheme.

A deferred payment agreement is a form of loan. It is an arrangement with the council that enables you to use the value of your home to help pay care home costs. If you are eligible, we will pay your care home bills on your behalf. You can delay repaying us until you choose to sell your home, or until after your death. Deferred payment agreements will suit some people's circumstances better than others.

You may be eligible for a deferred payment agreement if:

- you are receiving care in a care home (or you are going to move into one soon)
- you own your own home (unless your partner or certain others live there)
- you have savings and investments of less than £23,250 (not including the value of your home or your pension).

For those living in residential care, the Personal Expenses Allowance applies rather than the Minimum Income Guarantee. The allowance which is set by the government is often used by those living in residential care to purchase personal items such as toiletries, newspapers, clothing etc.

Disability related expenses do not apply to those people who live in residential care homes.

5. Independent financial advice

When do I need independent financial advice?

Knowing the best way to fund your care can be complicated and confusing. There will be times when you need to get financial advice which is impartial and independent of the council, so that you make the right decisions.

For example:

- Where there are several options available, and you need advice on which to choose: often the council is not allowed to recommend one
- When there is a potential conflict between the council's interests and yours, such as advice on how assets are taken into consideration as part of your financial assessment
- When you are about to enter into a legal agreement. For example, we can provide information about the consequences of entering into a deferred payment agreement, but cannot advise you on whether you should enter into it
- Where you want advice on specific financial products to get the most out of your assets; this would probably need *regulated* advice.

What is an independent or 'regulated' financial adviser?

Independent financial advice is available from several sources. Some services are free and provided by not-for-profit organisations, such as:

- Money Helper (www.moneyhelper.org.uk)
- Citizens Advice (www.citizensadvice.org.uk)
- Age UK (www.ageuk.org.uk)

There are also more formal 'independent financial advisers' (IFAs), who you may need to pay for their advice. They can give you advice on financial matters and recommend suitable financial products. You can find independent advice by contacting one of the not-for-profit organisations listed above, or through the Society of Later Life Advisers.

- Link to Society of Later Life Advisers <https://societyoflaterlifeadvisers.co.uk/>.

The council cannot recommend specific IFAs or provide a list of them, but you can search online for 'IFAs in Warwickshire' or 'independent financial advisers in Warwickshire'.

Can I get help if I have difficulties getting or understanding advice?

If you don't have family or friends to help you and you find getting or understanding independent financial advice difficult, we may be able to provide you with a free *independent advocate*.

They can support or advocate on your behalf to ensure you have thought about the best way of supporting and representing yourself, regarding your well-being and interests. This will help you to get the most out of any independent financial advice.

Other situations may mean you should have an independent advocate, such as when you need a long stay in a hospital or care home, or if what matters to you most about your care is different to those who would normally advocate for you.

If you have an allocated Social Care worker, they can tell you about independent advocacy and how they may be able to help you.

6. What else will I be charged?

As well as charges for care in your own home and for residential care, there are other services for which you may be charged. These charges are subject to change from year to year.

Transport

If you need transport to access your care, the council will arrange this and you may need to pay for this yourself. The amount you must pay depends on the number of journeys you make, and how far you travel.

The cost per journey is set out in the table below:

Transport distance	Charging rate from 7 April 2025
Up to 5 miles	£6.48
5 to 10 miles	£10.81
Over 10 miles	£15.33

Deferred payment administration and interest

Deferred payments carry additional charges, as well as the cost of services being received. These are described in the separate leaflet on Residential Care Homes.

Other charges for services

Other charges for services are set out in the table and explained below.

Maximum charge for services	Charging rate from 7 April 2025
Telecare (per week) is equipment which detects if there's a problem or an emergency in the home and sends a warning to a call centre or a carer. The amount you pay for telecare is based on the actual number of weeks or part-weeks that you receive a telecare service.	£3.29
Day care (per day or part day) i.e., care outside your own home. The amount you pay is based on the actual number of days or part-days you attend the day care service.	£47.35
Home care (per hour) is when you receive help from professionals to live independently in your own home. The amount you pay is based on the actual number of home care hours that you receive.	£25.48
Residential care means long-term care provided in a care home. All residents have to pay for residential care, but the amount is assessed according to your income and savings through your financial assessment.	Based on Financial Assessment
Respite residential care is when someone stays in a care home on a temporary, short-term basis. Charges are based on the actual individual daily cost of each service.	Based on actual cost
Personal Assistant (PA) services help look after you in your own home, for example, providing personal care, preparing meals and doing household tasks. The amount you pay is based on the full cost of paying and employing	Based on actual cost

Maximum charge for services		Charging rate from 7 April 2025
personal assistants. This is calculated on an hourly rate and managed via a direct payment.		
Take A Break service (per hour) provides community-based short-breaks for adults aged 18 to 65. Charges are based on an hourly rate which will be determined through your financial assessment.		£21.85
24-hour live-in support is charged at the full actual cost of the service. If more than one person in a household uses this service, the cost is shared between people.		Based on actual cost
Night support – sleeping night (per hour) when a carer sleeps in your home through the night but is on hand if you need support. Support is charged at full cost. If more than one person in a household uses this service, the cost is shared between people.		£11.12
Night support – waking night (per hour) when a carer stays awake for the night and provides specialist care whenever you require. Waking night support is charged at full cost. If more than one person in a household uses this service, the cost is shared between people.		£22.32

Other chargeable services

You will be required to pay the full cost of other chargeable services and support, such as laundry services.

Paying an invoice

When we have completed the financial assessment, we will tell you what your contribution will be, depending on the type of care you receive. If any of the details are incorrect, or have changed, you must contact our Financial Assessments and Benefits Advice Team. The assessment letter will give you a telephone number to contact if you have any queries.

We will send you a statement on a four-weekly basis for services you've already received detailing the weekly contribution and the date any outstanding sums are due for payment. How to make payments will be detailed on your payments invoice.

7. How to pay for your care

If we have arranged your care and completed a financial assessment, we will tell you how much you will need to contribute towards the cost of your care.

Charges for paying for care you receive at home (non-residential care) and residential care are invoiced separately and must be paid separately.

Paying for care you receive at home (non-residential)

We will send you an invoice for your care charges every four weeks.

The invoice will show:

- the amount you need to pay
- details of the service you have received
- any payments made
- date the invoice needs paying by
- how to pay

You can pay your invoice in the following ways:

Online payments

Online is the simplest, quickest and safest way to pay.

Link to make an online payment for care received at home

<https://products.payments.service.gov.uk/pay/785c08d66e1541a487534f5ec64a64ef>

We accept all major credit/debit cards except for American Express.

Paying by BACs transfer

If you have a bank account, you can pay online from your account, or at your local bank or building society branch. Take your details to them and ask them to make a payment using the details below.

- Warwickshire County Council
- Account Number: 01045348
- Sort Code: 30-00-02

Please quote ref EXABD followed by your account number which you can find on your invoice.

Paying over the telephone

Pay using your debit or credit card by calling 02476 754377. This service is available from Monday to Friday between 9am and 5pm.

Post Office or Payzone outlet

You can make payments free of charge at any Post Office or Payzone outlet. You must have your **council payment card** with you to make payments.

Standing order through your bank or building society

Call the enquiry number on your invoice and request a standing order form. We will send the details to you.

By cheque

You should make your cheque payable to Warwickshire County Council and send it to the address on your invoice.

Remember, you must quote your account number (shown on the front of your invoice) when making any payment.

Paying for your residential care charges

You can pay in the following ways:

Online payments

Online is the simplest, quickest and safest way to pay.

Link to make an online payment for residential care charges:

<https://products.payments.service.gov.uk/pay/c3c6af47040f4080a31d319397876045>

We accept all major credit/debit cards except for American Express

Paying by BACs transfer

If you have a bank account, you can pay online from your account, or at your local bank or building society branch. Take your details to them and asking to make a payment using the details below.

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Standing order through your bank or building society

Call the enquiry number on your invoice and request a standing order form. We will send the details to you.

By cheque

Make your cheque payable to Warwickshire County Council and send it to the address on your invoice.

Remember, you must quote your account number (shown on the front of your invoice) when making any payment.

If you have a query about your invoice, please call the Charging Team. You can find the telephone number at the top of your invoice.