

## Paying for Adult Social Care

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

By law, we can ask people that receive adult social care services to contribute to the cost of the support they receive. These contributions help us to continue to provide adult social care services to the growing number of people who need them. Everyone will be offered a financial assessment to work out how much they can afford to pay towards the cost of their care.

***Please note that the costs of chargeable services set out in this leaflet are for care and support services arranged by Warwickshire County Council. Costs of services from other providers will differ.***

### 2. What does a financial assessment involve?

You can complete your financial assessment on-line to see how much you may need to contribute to the cost of your care. By using our on-line service, you can complete your financial assessment independently, or with help from someone you trust, at a time that suits you. It usually takes between 30 and 60 minutes to complete.

If you or your representative have access to the internet, you can find out more about self-service by watching our simple [Video Guide](#). You can access this by:

- typing this address into your internet browser:  
<https://www.youtube.com/watch?v=Ivo9f3xqVKs>
- scanning this QR code, either by opening the camera on your phone, or using a QR scanner app:



If you don't have access to the internet, and you don't have someone who can help you, then your social worker will be able to request a financial assessment for you with a member of the financial assessment team. You should note that this may incur a delay in the process.

We will ask you to provide us with information about your income, outgoings and any savings and assets that you have. This will help us to calculate how much you are able to contribute towards your care.

**IMPORTANT - PLEASE READ:** When you complete a financial assessment, Warwickshire County Council will ask you for information to financially assess your client contribution for care services. We may use it to contact you. We will only share your information with other organisations or council departments if we need to in order to carry out our legal functions. We may also share it to prevent, investigate or prosecute criminal offences, or as the law otherwise allows.

Warwickshire County Council is under a duty to protect the public funds it administers, and to this end may use the information you have provided for the prevention and detection of fraud. It may also share this information with other bodies, such as the Department for Work and Pensions or HM Revenues and Customs.

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

As part of this assessment, we will take into account any savings you have, as follows:

Savings	Contribution
Below £14,250	We will not take these savings into account in the assessment
Between £14,250 and £23,250	For every £250 (or part of £250) of savings you have we will add an extra £1.00 to the income we use in your 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.

You can access our on-line self-assessment form by:

- clicking on this [link](#), or
- typing this address into your internet browser:  
<https://warwickshire.bettercare.org.uk>, or
- scanning this QR code, either by taking a photo with the camera on your phone, or using a QR scanner app:



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

### 3. What is self-funding?

People arrange their own social care services for different reasons. Some pay the full costs and others may pay a contribution. If you are paying the full cost of your care, you are known as a self-funder. This means that either:

- you have chosen not to approach adult social care for help, or
- you have been assessed but you are not currently eligible for services, or
- you are eligible for services, but your savings are above £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 service providers through voluntary or independent organisations on our [Warwickshire directory](#). This means that you can choose and pay for the kind of services you feel you need.

#### **Self-directed support (personal budgets)**

During your care needs assessment, you may be told about self-directed support. Self-directed support is where you can choose how best to meet your needs yourself, and if this is agreed, you will be allocated a sum of money to pay for the support you have chosen. This is called a “personal budget”. You can discuss this with your social worker when they carry out your care needs assessment. You can choose whether the Council pays your care provider directly for your care needs, or pays into a dedicated account, for you to make the payment yourself. If we pay the money into an account, this is called a “direct payment”.

### 4. Paying for Residential Care

If you need residential care - for example, in a care home - and you are assessed as needing to make a contribution to the cost, you can choose whether to pay this from your income and savings, or you may be eligible for something called a “deferred payment agreement”.

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).

## 5. Independent financial advice

### When do I need independent financial advice?

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

- where there are a number of options available and you need advice on which one to choose, bearing in mind that 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 \(DPA\)](#), 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 a number of sources. Some services are free and provided by not-for-profit organisations, such as:

- [Money Helper](http://www.moneyhelper.org.uk) ([www.moneyhelper.org.uk](http://www.moneyhelper.org.uk))
- [Citizen's Advice](http://www.citizensadvice.org.uk) ([www.citizensadvice.org.uk](http://www.citizensadvice.org.uk))
- [Age UK](http://www.ageuk.org.uk) ([www.ageuk.org.uk](http://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.

Please note that:

- some financial advisers are restricted, which means they can only sell you certain types of products.
- IFAs have to be regulated by the Financial Conduct Authority (FCA) and must meet their strict requirements and standards.
- many IFAs are not experts in social care, and there are few products available for the financial changes of the Care Act about how to plan for your care.

### How can I find independent financial advice?

You can find independent advice by contacting one of the not-for-profit organisations listed above, or through The Society of Later Life Advisers.

We 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, with regard to 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 there is a disagreement over your involvement.

Your social worker can advise you on how to find an independent advocate.

## **6. What else will I be charged for my care?**

This section sets out other services for which you may be charged. These charges are subject to change.

### **Transport**

If you need transport in order to access your care, you may need to pay for this yourself. The amount you have to pay will depend on the number of journeys you make, and how far you travel. The cost per journey is set out in the table below:

<b>Transport distance</b>	<b>Rate per journey</b>
Up to 5 miles	£5.69
5 to 10 miles	£9.49
Over 10 miles	£13.45

### **Deferred payment administration and interest**

Deferred payments carry additional charges, as well as the cost of services being received. These are:

- a one-off up-front charge of £458 to cover land registry search fees, registration costs, and the one-off administration costs of the scheme
- interest on the amount of the deferred payment.

Interest will be charged on deferred payments from the date that the Council starts paying for your residential care. The maximum interest rate will be set by the Government and will be the 15-year average gilt yield rate plus 0.15%. The rate will

be reviewed and amended twice a year in line with government-announced changes to the gilt yield rate. You will be advised of the current rate if you inquire about applying for a deferred payment.

The example below shows how the interest on deferred payments is calculated:

$$\begin{array}{rclclclcl}
 \text{Deferred} & \times & \text{current} & = & \text{£160} & \div & 365 & = & \text{£0.44} & \times & 28 \text{ days} & = & \text{£12.27} \\
 \text{payment} & & \text{interest rate} & & \text{per year} & & \text{days} & & \text{per day} & & & & \text{Per 28-day} \\
 \text{£5,000} & & 3.2\% & & & & & & & & & & \text{billing period}
 \end{array}$$

## Other charges for Services

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

Service	Summary of what the service is.	Charging Rate from April 2023
Telecare	Telecare is a monitoring service that offers remote support to elderly, disabled and vulnerable people who live alone in their own homes. The amount you pay for Telecare is based on the actual number of weeks or part weeks that you receive a telecare service.	£1.53 (per week)
Day Care	If you are eligible for day care, 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	£41.56 (per day or part-day).
Home Care (per hour)	Home Care 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.  If you wish to cancel or change your care, you must give 24 hours' notice, or you may still be charged.	£21.76 (per hour)
Residential Care	Residential care means long-term care provided in a care home. All residents have to pay for residential care, but the amount will be assessed according to your income and savings through your financial assessment.	Based on Financial Assessment
Respite Residential Care	Respite residential care is when someone stays in a care home on a temporary, short-term basis. Charges will be based on the actual individual daily cost of each service.	Based on actual cost

Service	Summary of what the service is.	Charging Rate from April 2023
Personal Assistant Services	<p>You may choose to employ a personal assistant to help look after you in your own home, for example, with personal care, preparing meals and household tasks.</p> <p>The amount you pay is based on the full cost of paying and employing personal assistants. This will be calculated on an hourly rate and managed via a direct payment).</p>	Based on actual cost
Take A Break Service	The Take a Break service provides community-based short-breaks for adults aged 18 to 65. Charges will be based on an hourly rate which will be determined through your financial assessment.	£19.22 (per hour)
24-Hour Live-In Support	24-hour live-in support is charged at the full actual cost of the service. The cost will be pro-rata when shared between clients.	
Night Support – Sleeping Night	Sleeping night support is when a carer sleeps in your home through the night but is on hand if you need support. Support is charged at full cost. The cost will be pro-rata when shared between clients.	£10.34 (per hour)
Night Support – Waking Night	Waking night support is when a carer stays awake for the night and provides specialist care whenever you require. Waking night support is charged at full cost. The cost will be pro-rata when shared between clients.	£18.36 (per hour)
<b>Other chargeable services</b> <p>You will be required to pay the full cost of other chargeable services and support such as laundry services.</p>		

## Paying an invoice

If you have received an invoice for social care charges you can pay:

1. For **residential care**, by going to <https://warwickshire.gov.uk/rescarecharges>, entering your invoice number and following the instructions.
2. For **home care**, by going to <https://warwickshire.gov.uk/domcarecharges>, entering your account number and following the instructions.
3. By contacting the Income and Debt Recovery Team on **01926 418662**. The lines are open from **Monday to Friday**, from **9am to 5pm**.

Version: 6.1  
Date: September 2023  
Use: External