

Adult Social Care Factsheet

Residential Care – A guide to how much you may need to pay (8 April 2024 onwards)

If you or someone you care about may need Residential Care Support – whether that is 24-hour Temporary Respite, Permanent Residential or Nursing Care, then the upheaval that could cause is considerable.

This leaflet will help you understand the potential financial implications of that Residential Care – how much of the cost you or your loved one may need to contribute and how we decide those figures.

The charges that we make are based on the Department of Health's Care and Statutory Support 2014 Guidelines (Care Act 2014). Further details about this legislation are available on our website – www.warrington.gov.uk

What residential services are chargeable?

Any Short-Term Care, Respite Care, Transitional Bed, College Residential, or Permanent Residential or Nursing Services is chargeable.

The most important thing to remember, is that **everyone** who receives these types of Care, will have to pay some amount towards the cost of it.

How do you work out how much I have to pay?

The amount you may have to pay for Residential Care, is based on your specific financial situation and will vary based on how much money you have.

We will meet with you and/or your Legal Representative – either in person or via video technology – to undertake a **Financial Assessment**. This is a detailed examination of all the factors which affect how much of the charges for your Care, you will be billed for. We will work out with you how much savings you have and what your income and any capital (other investments, property (which you do not live in) or other) totals. This information will be used to calculate how much you will be asked to pay towards the cost of your care.

If the total value of your savings is more than £23,250 you will be required to pay the full cost of your care. We can help you choose the right care home provider for you, but we will ask you to arrange and pay for your care directly with that care home provider. We will ask you to get back in contact with us when the total value of your savings and investments falls below £30,000. This will give us time to arrange further assessments to revalidate the charges you would need to pay.



If that total value of your savings is less than £23,250 then you may be expected to contribute towards the cost of your care. This will be explained in full during the financial assessment.

As part of a financial assessment, you will need to provide documents to evidence any income, savings or expenditure you may have. There is a list attached at the end of this document outlining the documents required. It would be helpful if you could have any relevant documents available, where appropriate, ready for your financial assessment.

If you decline a financial assessment, you will be considered to have more than £23,250 and you will be asked to pay the full cost of your care.

You should understand that if you do not pay the contribution outlined in the financial assessment, this will become a debt to the council, and we will pursue that debt, taking action where necessary to recover that money.

To help you understand the likely amounts you may have to pay, we have created a **Care Cost Calculator**. This replicates the information you will need to provide and the other contributions that go into determining the figure you may have to pay.

To use the Care Cost Calculator please visit <https://carecalculator.warrington.gov.uk>

Does everyone have to pay for their temporary respite and permanent residential and nursing social care services?

Everyone will pay something towards their respite or residential and nursing care based on the financial assessment. The NHS will decide if you qualify for their funding of nursing fees or Continuing Health Care; your allocated worker can advise if you qualify for this. You will need to pay the council's charges during any period of time the NHS is considering whether or not you might qualify for their funding. Any charges you have paid will be reimbursed to you if the NHS confirms it is funding your care.

If I own my home how does that affect how much I may have to pay?

Once your care starts, we will bill you the amount calculated during your financial assessment for 12 weeks.

If you have savings less than £23,250 and you own the house you live in, then under certain circumstances The Care Act obliges us to reduce our contribution to your Care and pass that cost on to you.

In situations where you live on your own and you own the home you live in, then your contribution to the cost of care may increase. At this point, you can choose to enter a Deferred Payment Agreement (unless your Residential Care is 24-hour Temporary Respite).



A Deferred Payment Agreement is where you pay a portion of the costs of your Care via a type of loan, which is taken out against the value of your house.

You, and any joint owners of the property, will be expected to agree to the council placing a charge on your property before you can use the deferred payments scheme. You are advised to seek independent legal and financial advice before agreeing to defer payments.

If you would like to know more about our *Deferred Agreement Schemes*, then please contact us and we will provide more detail.

If after 12 weeks, you choose not to enter a *Deferred Payment Agreement* where we need to increase the amount you pay for your Care, then the amount we bill you, will increase to the full cost of that Care.

Arranging your care yourself

If the total value of your savings and investments exceeds £23,250, then you will have to pay the full cost of your Residential Care. You also have the right to arrange your own Care directly with the Care Provider. If you choose to arrange your Care directly with a Care Provider, then you will also negotiate your own fees.

If you choose a care home that does not have a contract with the council, or you choose a room that is more expensive than the council would normally pay; should your savings fall below £23,250 and you cannot afford to top up the care home's fees, you will have to move to a council contract accommodation.

The fees the Council currently charges for residential and nursing care are below:

Type of Care	Cost per week	Respite Cost per week
Residential	£654.00	£689.00
Residential Dementia	£765.00	£800.00
Nursing *	£748.00*	£783.00*
Nursing Dementia *	£813.00*	£848.00*
*this is exclusive of NHS funded nursing care (currently £219.71)		

Please note, the above fees will be subject to inflationary increases and providers fee increases from time to time; individuals will be advised of any increases when they occur. In addition, be aware that Dementia Plus services are typically more expected due to the level of support required.

Intermediate Care

If you are in receipt of Intermediate Care Services (this is where the care you are receiving is rehabilitation and an assessment of your needs) then this service is free for a period up to 6 weeks. Once your rehabilitation is complete you will be assessed for any ongoing needs – we will work with you to decide on the type of Care you need in the future.



Where the service you need is not immediately available - you will be charged according to your Assessed Need (i.e. package of care or home of choice placement). If your ongoing service is available, and the delay is not attributable to Intermediate Care - you will be charged the cost of the bed as per the table in this leaflet.

How will you bill me?

You will be sent an invoice every 4 weeks and we bill in arrears – which means we charge you after you have received the Care. If you stop receiving the Care and your services end, you will receive bills to cover the last date for which you received Care.

Who can I contact for more information?

If you have any queries, or would like more information on the council's charges for social care services, please contact the Financial Assessment Team on 01925 444017 or email:

ssv_enq@warrington.gov.uk



Financial Assessment – Evidence Documents Required

The following documents are all evidence required to complete an accurate financial assessment. It would be helpful to have these documents available, where appropriate, ready for your financial assessment.

Income

Please provide the documented proof if you receive income from a pension:

- State Pension
- Pension Credit
- Private Pension
- Any Other Pensions

Please provide the documented proof if you receive any benefits:

- Universal Credit (Standard Allowance)
- Universal Credit – disability or health condition allowance
- Employment and Support Allowance
- Any Other Benefits

Savings

Please provide the last three months bank statements for all bank accounts you may have.

Please also provide statements for any other savings or investments you may have:

- ISA's
- Post Office Accounts
- Shares
- Premium Bonds
- Income Bonds
- National Savings Certificates
- Any Other Savings

Provide details of any property you own, or part own (the value of the home you live in will only be taken into account if you are moving into long-term residential care).

Expenses

Please provide evidence of any weekly or monthly expenses:

- Mortgage
- Rent
- Council Tax (minus any council tax benefit)
- Utilities bills, e.g. water rates, gas or electricity
- Building Insurance
- Ground Rent

