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**Resident capital threshold considerations for care home providers**

* Are funding discussions held with potential residents including advice on what happens when a resident reaches capital threshold?
* Is evidence required from a self-funder that they have sufficient funding to pay for their placements. Some providers request evidence of 2 years funding?
* Most residents will pay for a place privately until their capital falls below £23,250, the

amount the Government sets as the threshold for getting help towards their cost of care.

* An adult with capital above the threshold is not entitled to have their placement commissioned by Suffolk County Council unless they are under a Deferred Payment Agreement or accrual.
* Some people may have their care home costs funded under Section 117 after care funding when they are discharged from certain sections of the Mental Health Act 1983. The allocation of costs between the Council and Integrated Care Board will depend on the specific aftercare services the person needs.
* An adult’s capital will normally include the value of their property, unless the Council ignore its value because, for instance, a partner still lives there.
* Residents will need to apply to the Council for help with funding before their savings fall below £23,250. We advise people to contact us through Customer First **0800 917 1109**, when they are close to £30,000, as this means they are likely to fall below the threshold within about 4-6 weeks.
* The Council will assess the resident’s care needs to work out if they are able to get help with the cost of the care home. If the outcome is that they do not have Care Act eligible needs, they will not be able to receive help with any of the cost.
* We always advise residents to continue paying for their care even if they believe they have fallen below threshold. If Suffolk County Council subsequently agrees to contribute to their care fees, the care home will need to refund the adults overpayment minus their assessed contribution.
* Suffolk County Council always pays net from the start in Capital Threshold cases for this reason.
* The Council will normally look to keep a resident at their current care home if they agree they have assessed needs, the current home is suitable to meet their needs and identified outcomes and the care home will accept the Council’s care rates when below threshold.
* If a care home does not accept the Council’s care rates, the Council will identify suitable alternate accommodation that would be reasonable for them to move to. If the person chooses to remain at their current care home, there may be a need for an additional cost or ‘top-up’ made to meet the rate that the home is charging to remain living there.
* The top up payment is an additional payment to the resident’s contribution towards their care home fees. A person is not normally allowed to pay the top up payment out of their own income and/or savings. This means that someone else, or a group of people (which could include a family member, a friend, or a charity) pay the difference between the amount that the Council will pay, and the amount that the care home is charging.
* A third-party contribution will be subject to agreement between the Council and the third party along with any request for an increase to the top up.
* The Council will check that the third party is able to sustain the top up payments and will ask them to sign a legal agreement to do so. If a third party top up is not possible, or it comes to a time where a third party can no longer afford to pay the top up payment, the Council will normally look for an alternative care home that accepts the Council’s care rates which is suitable to meet the person’s needs.
* If the third party does not pay the third-party contribution, the care provider should notify the Council on the next working day following the day that payment was due.

**Useful links to have when considering the above include:**

Customer First – If a resident would like to discuss their options, our staff at Customer First will be happy to hear from them. They can be contacted on **0800 917 1109** [**https://www.suffolk.gov.uk/care-and-support-for-adults/how-social-care-can-help/contact-adult-social-care**](https://www.suffolk.gov.uk/care-and-support-for-adults/how-social-care-can-help/contact-adult-social-care)

Alternatively, they can get some independent advice from a specialist financial adviser through the Society of Later Life Advisers (0333 2020 454, [www.societyoflaterlifeadvisers.co.uk](http://www.societyoflaterlifeadvisers.co.uk)

Or the Money and Pensions Service which provides free and impartial debt advice, money guidance and pension guidance to members of the public [www.moneyandpensionsservice.org.uk](http://www.moneyandpensionsservice.org.uk)

0800 138 7777 \*There may be a charge for financial advice.

Care choices – a care service directory to explore various residential and nursing care homes in the region <https://www.carechoices.co.uk/><https://www.suffolk.gov.uk/care-and-support-for-adults/paying-for-care>

CQC – The independent regulator of health and social care in England <https://www.cqc.org.uk/>

Sec 117 funding. This information explains if you can get free aftercare under section 117 of the Mental Health Act 1983

[Section 117 mental health act - Section 117 Aftercare](https://www.google.co.uk/aclk?sa=L&ai=DChcSEwjO2Nam8JaFAxVHbUcBHb3TDgcYABAAGgJxdQ&ase=2&gclid=EAIaIQobChMIztjWpvCWhQMVR21HAR290w4HEAAYASAAEgJ4m_D_BwE&sig=AOD64_31rpGFWaMIOSFda4R_u1Wi2AKDcA&q&nis=4&adurl&ved=2ahUKEwjTg9Gm8JaFAxXUj4kEHVMTA5sQ0Qx6BAgGEAE)