

# **A guide to paying for adult social care services 2020/21 – updated September 2020**

## **Introduction**

Unlike services provided by the NHS, most adult social care services are not free of charge. This means that when Suffolk County Council help you to arrange your care and support services, or give you money to arrange your own services (called a direct payment), you will have a financial assessment to work out how much you have to pay towards the cost of your services. This is worked out using your income and any capital or savings that you have.

Suffolk County Council arranges a wide variety of care services, which you may have to pay towards, including:

- Care in your own home
- Care in a residential or nursing care home
- Short-term reablement care – this is sometimes free of charge for between one and six weeks
- Care and support from a day care centre
- Community-based support services
- Transport to help you to get to your care and support services
- A direct payment to enable you to arrange your own care and support
- Special equipment to make your life easier

You may also have to pay a contribution towards some social care and support services arranged by the Norfolk and Suffolk Foundation Trust (NSFT) (this is a mental health trust).

## **Care assessment**

If you have not had a care assessment from Suffolk County Council to work out if you are eligible for help arranged by the Council, please ring Customer First on 0808 800 4005.

## Financial assessment

The person from Suffolk County Council, NSFT or a partner organisation who is helping you to arrange your care, will direct you (or a family member) to our online financial assessment form EAF1: [www.suffolk.gov.uk/EAF1](http://www.suffolk.gov.uk/EAF1)

The information we ask for on this form helps us to work out how much, if anything, you will have to pay towards your care and support services.

If you are not able to fill in the online form, and do not have anyone to help you to do this, we should be able to give you some help over the 'phone or in exceptional circumstances can send you a paper version of the form to fill in.

You can decide not to give us any information about your finances, but if you do decline a financial assessment we will assume that you have savings of over £23,250 and will treat you as a full-cost payer (please see the information about this later in this leaflet).

If you have previously owned capital or assets that would affect your financial assessment, but you no longer have the capital or assets, there are circumstances in which we can treat you as though you still have the capital or assets. We can do this if you have given away, gifted, transferred ownership to another person or spent these, and you did this knowing that this could reduce or remove any future care fees.

If you have disposed of your capital or assets in this way, we will consider this to be what we call deprivation of capital. In that situation we will treat the value of those capital assets as though you still own them when we complete your financial assessment.

From 1 September 2020 most people who are discharged from hospital, either to their own home or to a care home, will have an assessment period of up to six weeks during which any new care services they receive will be funded by the NHS and will be free of charge. Any chargeable services that you already received before you went into hospital, and still receive, will remain chargeable.

## Section One

**How we work out how much you have to pay towards the cost of your care and support services when you are not living in a residential or nursing care home. Please see Section Two if your care will be in a residential or nursing care home, even if this is only temporary.**

We use the information you give us on form EAF1 to work out how much your income is and how much money you have in bank accounts and other savings. You have to send us statements for the last twelve months for all accounts and savings that you have.

If you have savings or capital over the upper threshold of £23,250, or have declined a financial assessment, Suffolk County Council can still help to organise your non-residential care and support services for you, but you will have to pay the full cost of your services (which is what it costs Suffolk County Council buy them on your behalf). In addition, you will have to pay an administration charge of £8.00 every four weeks.

If you are moving into Extra Care Housing (previously called Very Sheltered Housing) the value of any property that you own may be taken into account in your financial assessment after the first twelve weeks that you live in the Extra Care Housing. Please see Section Two for details of when the value of your property is counted as a capital asset.

**When you are getting non-residential care and support services the value of any property that you own and normally live in as your home is completely ignored.**

Some income that you may have is ignored in our financial assessment, such as:

- Earnings from employment or self-employment
- The mobility component of Disability Living Allowance (DLA) or Personal Independence Payment (PIP)
- Income from war pensions (including war widow's pension and war disablement pension)
- 50% of any occupational pension that you receive if you are one of a couple

Any savings or capital you have of £14,250 or less is also ignored and does not affect the amount that you are assessed to need to pay towards the cost of your care and support services.

If you are under the age where you would be able to claim Pension Credit (State Pension age) please refer to the under-pension age section in the table below. You can check this by entering your date of birth and gender into the DWP state pension calculator here:

<https://www.gov.uk/state-pension-age>

We allow everyone £25 per week towards the cost of their disability-related expenses (DRE). If you think that your DRE amount to more than £25 per week there is space to tell us about this on the EAF1 form. We will then consider whether we can ignore more than the standard £25.

If you would like to work out how much you might have to pay towards your care and support services you can use our online care charges calculator, which you can find here:

<https://www.suffolk.gov.uk/care-and-support-for-adults/paying-for-care/calculate-your-care-costs/>

Or you can use the table below to help you to work out how much you might have to pay towards your non-residential care and support services.

Your age	Under pension age	Under pension age with higher rate DLA care or enhanced rate PIP daily living and you receive Income Support, ESA*, JSA* or Universal Credit	Pension age
Total weekly income			
Plus tariff income from savings over £14,250 (£1 for every £250 over £14,250)			
Minus your allowance	£131.75	£151.45	£189.00
Minus DRE (standard rate shown)	£25.00	£25.00	£25.00
Minus any Council Tax/rent/mortgage not covered by your benefits			
Balance = your weekly assessed charge. If your income is below the amount of your allowance and DRE, you will pay nothing towards the cost of your care			

\*ESA stands for Employment and Support Allowance

\*JSA stands for Jobseeker's Allowance

Please note that your results will be an estimate based on the information you have entered. The actual amount you are asked to pay may be different after a full financial assessment. If that is the case, we will be able to explain why.

We will normally complete your financial assessment within 28 days of us having received the EAF1 and all the information that we need from you. We will send you a letter letting you know how much you will need to pay and how and when any charges will be collected.

We normally expect you to pay your charge by direct debit if your care and support services are arranged on your behalf. The EAF1 contains a form for you to use to set this up. You will still receive an invoice every four weeks to tell you what your charge will be.

If your service is a direct payment, we will deduct your contribution from the money that we pay you and you must then pay this into the bank account or pre-paid card account that your direct payment is paid into.

## Section Two

### **How we work out how much you have to pay towards the cost of your care and support services when you are staying temporarily in, or living in, a residential or nursing care home.**

Unlike non-residential care services, if at any time the value of your savings and capital is over £23,250 you will have to arrange to pay the care home yourself.

If you notify us that the value of your savings and capital has fallen below £23,250, we will look at this again. This figure may include the value of any property that you own, but there are exceptions, see below.

You can ask us to start our financial assessment process when your savings get to £30,000 or lower, to allow time for your care assessment to be completed.

If your stay in a residential or nursing care home is only temporary and for a short period (for instance because the person who normally cares for you at home is ill or on holiday) you will still need to have a financial assessment to see how much you will have to pay towards the cost of the care. The value of your home will be ignored, unless it is decided that you will be remaining in the care home permanently.

The value of your home that you own (or part own) and lived in before moving to the care home is also ignored in the following circumstances:

- If your spouse, civil partner or long-term partner is still living there and you lived there together before you moved into the care home
- If you have a child aged under 18 years who is living there
- If you have a close relative aged 60 or over, or who is incapacitated, who is living there, and they did not move in to get the value of the property ignored
- Other exceptional circumstances agreed by the Director of Adult Social Care

If none of the above apply the value of your property is also ignored for the first twelve weeks that you live in the care home, or for the twelve weeks following the end of your NHS funding after a hospital discharge if:

- You lived there before moving into the care home and
- Your other savings and capital are under £23,250

The twelve-week property disregard period is to give you time to plan how you will fund your long-term care. One of the options that is available to you is to apply to us for a loan in the form of a deferred payment agreement (DPA). There is more information about this here: <https://www.suffolk.gov.uk/care-and-support-for-adults/paying-for-care/deferred-payment-agreements/>

Some income that you may have is ignored in our financial assessment for residential and nursing care, such as:

- Earnings from employment or self-employment
- The mobility component of Disability Living Allowance (DLA) or Personal Independence Payment (PIP)
- Income from war pensions (including war widow's pension and war disablement pension)
- 50% of any occupational pension that you receive if you are one of a couple
- Attendance Allowance, DLA care component and PIP daily living component if you are only staying in the care home temporarily – but please note these will still stop after you have lived there for four weeks, or sooner if you have been in hospital recently.

The financial assessment is different from the information given in Section One for people who are living in a care home.

You will be left with a minimum of £24.90 a week out of your income as your personal expenses allowance and the remainder of your income will be the amount that you have to use to pay towards your care home fees.

This amount may be higher when you first move into a care home if you have ongoing costs for the home that you were living in previously. There is a section on the EAF1 form for you to tell us about these costs.

We will normally complete your financial assessment within 28 days of us having received the EAF1 and all of the information that we need from you. We will send you a letter letting you know how much you will need to pay and how and when any charges will be collected.

When you are living in a care home you normally pay your contribution directly to the home. Occasionally, if there has been a long delay in the financial assessment process, we will send you an invoice for your first payment and tell you what date you need to start to pay the care home.

Example:

- Suffolk County Council agree a price with the care home of £700 per week.
- We work out that your contribution is £150 per week. You pay this to the care home.
- Suffolk County Council pay the care home £550 per week.

## **Third party top ups**

Sometimes a person may choose to live in a care home that costs more than the Council would normally pay. If the Council can identify a cheaper care home that is suitable for you and is reasonable for you to move to, but you choose not to do so, they will then ask for another person to pay the difference. This is known as a third party top up.

The third party can be more than one person.

They are not allowed to use your resources to pay the top up and they must sign a contract that confirms that they can afford to sustain the payments.

You can use your own resources to pay a top up during the twelve-week property disregard period.

If you have any further questions about paying for care, please contact Customer First on 0808 800 4005.