



# Paying for your care home

Working for you



**OXFORDSHIRE  
COUNTY COUNCIL**  
[www.oxfordshire.gov.uk](http://www.oxfordshire.gov.uk)

## Paying for your care home

If you live, or someone you care for lives, in Oxfordshire and are either thinking of moving into a care home or are already living in one, this leaflet will help you find out more about:

- how Oxfordshire County Council can help
- how we will assess your financial and care needs
- any payments you may need to make
- how your benefits may be affected.

This is only meant to be a brief guide to what you can expect. If you want to discuss your situation further, or find out more about care homes in Oxfordshire, or you want to check that you are reading the latest version of this leaflet, please contact Oxfordshire County Council on 0845 050 7666.



## **Assessing your needs**

Before we can help to pay for your residential care, or provide temporary financial assistance, we will first need to assess your care needs, and then your ability to pay for your care. A social worker or care manager will often carry out a care needs assessment before giving you a Details of Financial Circumstances form to complete and return to them so they can pass it on to the Financial Assessments team. You will also need to provide supporting documents such as bank statements, and pension award letters.

When they have completed your financial assessment, the team will send you and your social worker or care manager a letter to explain their findings and an agreement for you to sign if you agree. Your social worker or care manager will be happy to advise you about which homes may be suitable for your needs and how much Oxfordshire County Council will pay towards the cost of your care.

If you don't want to tell us about your financial situation you don't have to but we will have to assume that you have agreed to pay for the full cost of your care.

## **How much will you have to pay for your care home?**

Most people have to pay something towards the cost of their care in a care home. The amount you pay depends on how much money you have and will normally come from your income – for example, a private or state pension and some benefits such as pension credit – and any capital over a certain amount (£14,250 from 10 April 2010). Your capital will include

any savings or investments you have and may include property you own or jointly own. To discuss financial assessments further, please contact Oxfordshire County Council's Financial Assessments team on 01865 797530.

## **Check out what you're entitled to**

Before you apply for a financial assessment, you should try to ensure that you are already receiving all of the benefits you are entitled to. This is because the Financial Assessments team will assume that you are receiving these and include them in your financial assessment when working out how much you should pay towards care home costs. If you need further information about benefits please telephone the Financial Assessments team on 01865 797530.

## **Threshold funding**

This is the term we use to describe the funding we may provide for people who have been resident in a care home for some time and paying the full cost of their care from their own income and capital.

Currently (from 12 April 2010) you may receive assistance from Oxfordshire County Council with your care home costs if your remaining capital is £23,250 or less. That assistance is subject to separate assessments of your care needs and financial circumstances and we recommend that you first contact Oxfordshire County Council on 0845 050 7666 when your remaining capital has reduced to about £35,000.

## **If you are continuing to pay for your care home**

If you think you have enough capital to pay for your own care for the foreseeable future you should know that, depending on your care needs, you may be able to get some nursing care payments from the NHS or Attendance Allowance from the Department of Work and Pensions. There is more information about these in the following sections.

### **Your home**

People are often worried that their homes will be taken into account when they enter permanent residential care. For many people these worries are unfounded as their property can be disregarded – for example, if a spouse or long term partner or a relative aged over 60 continues to live there. For more information on how your property will be regarded please telephone the Financial Assessments team on 01865 797530.



## Your capital

How much you will have to pay for your care costs will depend on how much money (your capital) you have access to after your financial assessment. The following are some general guidelines, valid from 12 April 2010.

| Capital Amount                        | Financial Assessment  |
|---------------------------------------|---|
| You have over £23,250.                | You will be expected to pay for the full costs of your care.  |
| You have between £14,250 and £23,250. | You will be assumed to have a notional income of £1 per week for every £250 in your savings over £14,250. The Financial Assessments team will add this notional income to your actual income in your financial assessment |
| You have £14,250 or less.             | The Financial Assessments team will not take into account your capital when working out how much you have to pay towards your care but will take your income into account.  |

## Choosing a care home

Once the Financial Assessments team has assessed you, your social worker or care manager will give you information on how much Oxfordshire County Council will pay for your care and help identify care homes suitable for your care needs. The county council can arrange a care home on your behalf or you can choose one that charges the same price as we would

normally pay, as long as it can give you the care you need. However, if your top choice is more expensive than what we would normally pay someone will need to pay the difference - called a 'top-up'. Except in very limited circumstances you can't pay this top-up yourself because you will already have been assessed and allocated a care home based on what you can afford.

## **The NHS and care homes**

If you need to live in a care home that provides nursing care, the NHS may pay for the full cost of your care – usually for specialist, ongoing and regular care – and this is called 'continuing health care funding'. The Continuing Care Office of the Oxfordshire NHS Primary Care Trust will arrange an assessment by its trained nurses of your care needs to see if you are entitled to this funding. Even if you are assessed as not entitled to full NHS funding you may be entitled to a lesser payment known as Funded Nursing Care (FNC).

For further information about these payments, please telephone the NHS Continuing Care Office on 01235 205784/5

## **Self directed support**

Oxfordshire County Council is introducing a new way to help support adults to live more independently, through self directed support (SDS). You can obtain more information on this from Oxfordshire County Council (on 0845 050 7666) or on [www.takingcontroloxon.org.uk](http://www.takingcontroloxon.org.uk)

Briefly, SDS gives you more choice and control over how your care is provided, and all new applicants for care services will be offered this service after 4 October 2010. Under SDS you may be able to receive payments to buy your own care or ask the council to manage them for you.

## **Temporary care costs**

If you need to enter a care home for a temporary stay we will normally financially assess you as described above but will always disregard the value of any property in which you live.

## **How care homes affect your other benefits**

If you are claiming any other benefits, your eligibility for these might change if you stay in a care home either temporarily or permanently. Therefore, you must tell the Department of Work and Pensions as soon as possible, as you will probably have to use some or most of your benefits to help pay towards care home fees. Please note that the county council cannot do this for you on your behalf. The benefits most likely to be affected are Attendance Allowance or Disability Living Allowance (Care) and you should contact the DWP's Carers and Disability team on 0845 7123456.

## **Staying at home**

If you prefer to stay in your own home but need assistance with your care, the county council can provide a range of other services, such as arranging

for trained carers to visit you at home (domiciliary care) or providing you with money to help you organise and pay for your own care (direct payments). This leaflet does not cover these options but if you would like to find out more, please contact Oxfordshire County Council on 0845 050 7666.



# More information

This leaflet is only a brief summary of the important points you need to know about care home funding and related financial matters. For a more detailed booklet or discussion of your own circumstances please contact Oxfordshire County Council – see details below.

## Useful contacts

### Oxfordshire County Council

Tel: 0845 050 7666

Fax: 01865 783111

Email: [access@oxfordshire.gov.uk](mailto:access@oxfordshire.gov.uk)

Web: [www.oxfordshire.gov.uk](http://www.oxfordshire.gov.uk)

### Oxfordshire County Council Financial Assessment Team

Tel: 01865 797530

Fax: 01865 783173

Email: [financialassessments@oxfordshire.gov.uk](mailto:financialassessments@oxfordshire.gov.uk)

Web: [www.oxfordshire.gov.uk](http://www.oxfordshire.gov.uk)

**Self directed support**    [www.takingcontroloxon.org.uk](http://www.takingcontroloxon.org.uk)

# Complaints

If you have a complaint please write to:

Complaints

Oxfordshire County Council

FREEPOST (SCE 7709)

Oxford

OX1 1YA

or phone:

01865 815906

or email:

[complaints@oxfordshire.gov.uk](mailto:complaints@oxfordshire.gov.uk)

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**Please telephone 0845 050 7666.**