Paying for residential and nursing home care

April 2018
If you need help understanding this leaflet, an interpreting service is available.

Please phone Stockport Interpreting Unit on 0161 477 9000

You can also email eds.admin@stockport.gov.uk

If you would like this leaflet in large print, Braille or audio format, please contact us for a copy.

- Phone 0161 474 4614
- Email: asc.comms@stockport.gov.uk
Introduction

The rules on charging for care and support are contained in the Care Act 2014.

This leaflet gives you the facts about how we decide how much you will have to pay towards your stay at a residential or nursing home. It is a general guide, and in some circumstances, different rules apply.

For more information on the Care Act, please visit www.stockport.gov.uk/careact or www.mycaremychoice.org.uk/thecareact/

Q. Will I have to pay?
A. Yes, everybody has to pay something.

Q. How will you work out how much I have to pay?
A. If we do not already have details of your finances, we will ask you to fill in a Financial Assessment Form. If you need help with this, please phone the Social Care Charging section on 0161 474 4781. We will work out how much you have to pay from the information you give us.

The Financial Assessment Form is available on-line at www.stockport.gov.uk/doitonline/apply/ click on ‘Apply for it’, then click ‘Make an application’. Apply for assistance with Social Care Services under the heading ‘Assistance with fees for Social Care Services’. If you are unable to access the internet we will send you a paper version of the form.

There are special financial conditions if one member of a couple goes into a home. We will explain how this will affect you at the time.

Q. Do you work out the charges in the same way, however long I stay?
A. No, we work out the charges differently, depending on whether your stay is expected to last for more than 28 days.

If you go to stay in a home and you are not expected to be there for more than 28 days, there is a fixed weekly charge depending on your age.
From 09 April 2018, the weekly charges are as follows.

<table>
<thead>
<tr>
<th>Age</th>
<th>Charge</th>
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<tbody>
<tr>
<td>18 to 24</td>
<td>£61.55</td>
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<tr>
<td>25 to 59</td>
<td>£76.75</td>
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<tr>
<td>60+</td>
<td>£133.10</td>
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However, if you have savings (including money held in current accounts) of over £23,250 that are in your name only, or you do not want to give us details of your finances, you will have to pay the full cost of your stay. The Social Care Charging section will send you a bill for the stay after you have gone home.

If you are going into a home for a planned stay of more than 28 days, for example:

- to get you well enough to return to your own home (rehabilitation); or
- so that you can see whether you should stay permanently (a trial period).

The Social Care Charging section will let you know what you have to pay as soon as possible after you move in.

**Q. What income will you take into account when you decide how much I have to pay?**

**A.** We will take into account most of the money you have coming in, including:

- State Pension
- Pension Credit
- Income Support, Employment and Support Allowance and Universal Credit
- annuities
- any pensions from a former employer (occupational pension).
You may be able to claim extra state benefit such as Pension Credit. If you are not claiming benefits you are entitled to, such as Pension Credit, we will expect you to apply for this. We will then take this into account when we work out how much you have to pay. A member of our staff or someone from the Department for Work and Pensions will help you to claim if necessary. You can phone the Department for Work and Pensions on 0800 731 0469.

We do not count Attendance Allowance, the care component of Disability Living Allowance and the daily living component of Personal Independence Payment (PIP) as part of your income when we work out how much you have to pay. Also, unless you are paying the full cost of your stay, these benefits stop after you have been in the home for 28 days. You will still get the mobility component of Disability Living Allowance/Personal Independence Payment (PIP). However, if you own your own property, please contact us for more information about this.

You can also ring the Attendance Allowance helpline on 0800 731 0122, the Disability Living Allowance helpline on 0800 121 4600, or the Personal Independence Payment helpline on 0800 121 4433, for more advice about this. Calls are charged at the local rate. If you change your address or decide to stay permanently in the home, you must ring the helpline to tell them.

Q. How will you take my savings into account?

A. When we work out how much you have to pay, we do not count the first £14,250 of your savings.

For every £250, or part of £250, you have over £14,250 and under £23,250, we add £1 a week to your income. This is called tariff income and does not reflect the actual interest you get from your savings.
Example 1

You have £14,750 savings.
We ignore the first £14,250.
This leaves £500.
We add £2 to your income.

Example 2

You have £18,870 savings.
We ignore the first £14,250.
This leaves £4,620.
We add £19 to your income.

Q. Can I give my savings or investments away?

A. You must not give your assets, such as cash, shares or property away to avoid paying all or part of the charges. If you do this, we will charge you what you would pay if you still had these assets, or if you gave away assets to someone else we may pass some of the charge onto that person.

Q. What happens if my savings drop below £23,250?

A. Please get in touch with the Social Care Charging section on 0161 474 4781 if your savings drop below £23,250. We will work out the new amount you have to pay. You will probably have to pay less.

Q. What should I do with any money I receive before you tell me how much to pay?

A. The Social Care Charging section will not be able to tell you immediately how much you have to pay, but we do have an on-line calculator available at: www.mycaremychoice.org.uk/online-tools.aspx

In the meantime, you should save any money you have coming in, including your State Pension, to pay the bill when it arrives.

Each week you can spend up to £24.90 for personal items such as newspapers, hairdressing and so on.
Q. Who pays the home?

A. Until we have worked out how much you have to pay, we will pay the maximum cost we have agreed with the home’s local authority. However, you should pay any extra cost (top-up) you have agreed separately with the home direct to them.

We have a separate leaflet about top-ups called ‘Choice of Accommodation and Top-Ups’. This is on our website.

Q. I still have bills to pay for my home. What happens while I am staying in the residential or nursing home?

A. If you are going to go back home, we may reduce the amount you have to pay because of the costs of keeping your home going. These costs include the following.

- Rent or mortgage
- Secured loans
- Council Tax
- Weekly amounts for the cost of your water charges and buildings and contents insurance. We allow standard amounts for these expenses based on the average bills. If your actual costs are higher you can ask us to look at them and we may decide to increase the amount we allow.
- Service charges
- Standing charges for gas and electricity (and for using gas and electricity if you have a partner at home)
- The Care Call 24-hour rapid response alarm service

If you get Income Support, Employment and Support Allowance, Universal Credit or Pension Credit and go into a residential or nursing home, your Housing Benefit or housing element of your Universal Credit may be affected. To find out about this, please get in touch with the Housing Benefit section (Corporate and Support Services) on 0161 217 6015.
Q. How will I find out how much I have to pay?

A. The Social Care Charging section will send a letter that tells you how much you have to pay and how we worked it out. You will also get a bill for any back payments of contributions.

Q. When will I found out how much I have to pay?

A. We will do our best to ensure you find out what you have to pay towards your stay as soon as possible. However, you might not receive your invoice until after the stay has ended. If you want to find out what you might have to pay sooner then please visit our on-line finance calculator available at, www.mycaremychoice.org.uk/online-tools.aspx

The calculator will give an indication of what you may have to pay but we will confirm the actual charge once we have received the completed Financial Assessment Form from you.

Q. What happens if I decide to stay in the home for long-term care?

A. If you decide to stay in the home for long-term care, we will no longer give a reduction in your charges for the costs of keeping your home going. If you rent your home, you will now have to give up your tenancy.

Q. Will I have to sell my home?

A. We will not count the value of your home if any of the following apply:

- Your partner, former partner or civil partner continues to live there.
- A relative aged 60 or over continues to live there.
- A relative under 60 who receives certain disability benefits continues to live there.
- Your child aged under 18 continues to live there.

This normally only applies if the property has been continually lived in since before you went into a care home. There may be other special circumstances that mean that we may not count the value of your home. The Social Care Charging section will discuss this with you when they take the full details about your situation.
If there are no special circumstances, we have to take account of the value of your home when considering how much you should pay for your residential or nursing home care. We cannot make you sell your home but the following may help you decide how you will pay for your care:

- If you are assessed as needing long-term care we have to ignore the value of your home for 12 weeks from the date you go into residential or nursing care. This is to give you time to make decisions about your property.

- Normally, after this 12-week period, we will take account of the value of your home. In most cases this will mean that you will have to pay the full cost of your stay.

  However, if you do not have savings or other assets of more than £23,250 that are immediately available, we may delay collecting the full charges until your home is sold.

  You will continue to pay charges based on your income, but because you will be liable for the full cost of your accommodation, a debt will be building up. This debt will be the difference between what you are currently paying and the full charge.

- In most cases, we can offer a **Deferred Payment Agreement** to place a legal charge over your property, with your permission. This is a formal agreement with us that delays the recovery of the debt until your home is sold.

- If you do not enter into a Deferred Payment Agreement with us, or we refuse your application for one, then we will expect you to pay the full cost of your stay after the end of the 12-week period.

- For more advice, please see our leaflet ‘**Paying for residential and nursing home care if you own property**’ or get in touch with the Social Care Charging section on 0161 474 4781.

**Q. What happens until my property is sold?**

**A.** If you enter into a Deferred Payments Agreement, you will pay a contribution based on your income and we will continue to pay a share of the cost of your stay, or in certain cases we can provide a loan for you to pay that share of the cost to the care home. We will regularly tell you about the debt that is building up against your property.
Q. Will I pay less if I am given financial help with nursing care?

A. The NHS may pay towards the cost of your care if you are in a registered nursing home. An NHS nurse will assess you to see what your nursing needs are. For details on how much the NHS will pay, phone NHS Stockport Clinical Commissioning Group on 0161 426 9900. You will still have to pay a contribution for other accommodation charges. These will be worked out in the normal way. This will also reduce the cost that we pay for your accommodation.

In most cases, if you receive free nursing care, it will not affect how much you pay towards your care. However, if you are using your property to fund your care, it will reduce the debt that is building up against your property.

Q. What is NHS continuing healthcare?

A. NHS continuing healthcare is a package of continuing care arranged and paid for by the NHS not the council. It is sometimes called fully funded NHS care. It is only available for people who need ongoing health care who meet certain eligibility criteria as assessed by NHS nurses. Your social worker can give you more information. Or, if you would like independent advice, phone Age UK on 0800 009 966 and ask for fact sheet 20 – ‘NHS Continuing Healthcare and NHS Funded Nursing Care’. Or go to www.ageuk.org.uk.

Q. What happens if I go into hospital?

A. You will continue to pay your normal charge until your place at the care home is given up by agreement.

Q. What should I do if I don't understand how you have decided my charges?

A. If you need more information about the charges for residential or nursing home care, please contact the Social Care Charging section on 0161 474 4781. You can also write to us at the address below.

- Social Care Charging Section, Corporate and Support Services Stockport Council, Second Floor, Stopford House, Piccadilly, Stockport SK1 3XE
If you would like independent advice, contact Age UK on **0800 009 966** and ask for factsheet 10 ‘Paying for Permanent Residential Care’, or go to [www.ageuk.org.uk](http://www.ageuk.org.uk).

Advice is also available from:

- **Citizens Advice**  
  Phone: **03444 111444** for details of your nearest centre

- **TPA (The Prevention Alliance)**  
  Phone: **0161 474 1042**

The Department for Work and Pensions can give you more advice about benefits on **0800 731 0469**.

There are many places where you can receive advice on how to best pay for your care.

[www.payingforcare.org](http://www.payingforcare.org) contains helpful advice on paying for care as well as a directory of specialist care fees advisors.

The Society of Later Life Advisers (SOLLA) aims to help people and their families to find trusted accredited financial advisers who understand financial needs in later life. Their website is: [www.societyoflaterlifeadvisers.co.uk](http://www.societyoflaterlifeadvisers.co.uk).


**Q. What should I do if I disagree with how much you ask me to pay?**

**A.** If you are not happy about the charges we have asked you to pay, you can ask for a review. You can ring our helpline on **0161 474 4781** between 9am and 4pm, Monday to Friday.

If you are still not happy, you can also speak to the Adult Social Care Quality Team, who deals with comments, compliments and complaints, on **0161 217 6029**. You can also write to us at the address below.

- Social Care Charging Section, Corporate and Support Services  
  Stockport Council, Second Floor, Stopford House,  
  Piccadilly, Stockport SK1 3XE

You can also email us at: socialcare.charging@stockport.gov.uk
Adult Social Care

Why not visit our website?
www.mycaremychoice.org.uk