

How we work out if you should pay towards your care and support

Easy read version of:

Charging for residential and nursing care homes

Charging for non-residential care services



Introduction



West Berkshire Council provides care and support services, but these services cost money.



West Berkshire Council has written this information to help you understand if you need to pay towards the cost of your care.

This document explains:



- The amount we would ask people to pay towards their care and support services



- How we work out if people can afford it

When we work out how much we should ask people to pay for their care and support services we will:



- Make sure people don't pay more than they should by law



- Be fair to everyone



Understand

- Make it easy for people to understand what they have to pay

Services we charge for



Residential/nursing care. This is where people go and live in a residential or nursing care home.



Temporary stays/short breaks in a care home. This is where people go and have a short break at a residential or nursing care home.



Care and support in your own home. This is where you get care and support so you can live independently in your own home.



Day services.



Community support.



Shared Lives.



Services arranged within a Direct payment.

How much you will pay



If we decide to help pay for your care, you may need to pay some money towards it.

This is called your contribution.



We will look at how much money you have to decide if you should pay a contribution.

We will:



- Get in touch with you to arrange an assessment.



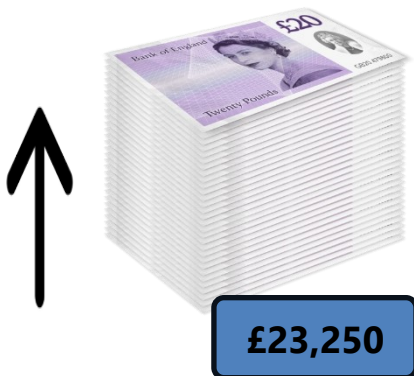
- Tell you what information you need to bring along to your assessment.



- Make sure you get all the benefits you should get. Benefits is money paid to some people by the government to help pay for the things they need to live.



We will not charge you more than you can afford.



If you have more than £23,250, you will have to pay for all of your care. We can help you to arrange your care, but you will be charged an admin fee.



This does not include the value of your main or only home, unless you have moved into a care home for good.

The value of your home



If you own your home and are living in a care home we will look at how much it is worth:



- 12 weeks after you move into a residential home or nursing home for good, or



- From the date you sell your home, if you sell it less than 12 weeks after you move into a residential home or nursing home.



If we include the value of your home normally it will mean you have more than £23,250.

This will mean you will have to pay the full cost of your care.



You do not have to sell your home if you do not want to.



You may apply for a deferred payment loan – see Deferred Payment leaflet.



We may not look at how much your home is worth if your partner still lives there or a family member over 60.

If you enter into a deferred payment you will have to pay:



- A set up fee
- A yearly admin fee for managing your deferred payment agreement.



When your home has been sold you must pay us back the money that you owe us.



You have to pay interest on the money from the time the agreement starts.



Interest is extra money. The longer the agreement lasts, the more interest you will have to pay.

How we work out how much you have to pay

We work out how much you have to pay each week by adding together:



- How much money you have coming in.



- Savings if they are between £14,250 and £23,250.



- We include the value of your home after 12 weeks if you live in a care home and your home can be taken into account.



- £

- We take off some of the costs of your housing.



- £

- We might also take off anything you have to pay because of your disability.



- £

- We take off the amount the government states you need to live on. This is called a personal allowance.



Anything that is left must be used to pay towards the cost of your care and support.



We will write to you to explain how much you have to pay towards the cost of your care.



If you do not want to tell us about how much money you have, we may ask you to pay for all of your care.



You should tell us as soon as you can about any changes to:



- How much money you get from pensions and benefits.



- How much money you have.



Yearly check



Each year, we will work out the amount you should pay.



If you think you need an advocate, you can:



- Ask a social care worker.

- Contact Adult Social Care. You can find out how to do this on page 20/21.



- Go to this web page <https://www.westberks.gov.uk/adultenquiry>

How to pay



You will have to start paying from the time your support begins. Bills will be sent to you every four weeks.



If you ever pay too much, we will pay you back.

Can I give away some money so I don't have to pay for care?



No. If you give away some money, like by buying a new car for your family, we may still include it when we decide how much you should pay.



If you give away some money on purpose you will be treated as if you still have that money and you may have to pay the full cost.

If you are not happy



If you disagree with how much we want you to pay, you should contact us as soon as possible.



We will go through the information to check that the assessment is correct.



If you still do not agree, you can make an appeal by:



Telephone: 01635 503917



Email:

clientfinancialservices@westberks.gov.uk



Post:

Financial Assessment and Charging
Team
West Berkshire Council
Market Street
Newbury RG14 5LD

Your information



We will keep all your information you give us private.



We will only share your information with other organisations if you say we can, or as the law says we can.

Adult Social Care Contact Details



Telephone: 01635 503050



Email:

adultcare@westberks.gov.uk



Post:

Adult Social Care
West Berkshire Council
Market Street
Newbury RG14 5LD