

# **Paying for Adult Social Care Finance Overview for Service Users**



This information guide is an overview of how the financial side of things work in relation to your care and support plan currently being developed with you, as you may be asked to contribute towards the cost of it.

## **Will I have to pay for the costs of any care agreed with me?**

During the course of your social care assessment you will be informed that unlike Health funded services, most Adult Social Care services are not free.

This means that you may have to pay towards the cost of your care, and for some people, this could be the full cost of their care.

## **What happens next?**

You will be asked if you wish to be financially assessed, sometimes known as a means test, to see whether you qualify for help from the Council in meeting your care costs.

Your social care assessor will ask you to complete a form where you can indicate your preference to be financially assessed, or whether you accept paying the full cost of your care.

## **What happens if I want to be financially assessed?**

Your social care assessor will leave a copy of our Financial Assessment form with you to complete and return to us. This asks you to tell us about your income and your expenditure.

Your assessor can email this to you, or if you prefer to have someone else support you filling it in, they can send it to that person. You can also tell your social care assessor if you would like help from the Council to complete this form.

Once your form is completed our financial assessment team will review it and let you know the outcome of their review and whether you will be

required to contribute towards the cost of your care. This decision is made using nationally agreed guidelines.

If they have any questions, they may contact you about these and you may be asked to provide evidence to support the information provided on your financial assessment form.

### **What happens if I am unable to manage my finances alone?**

Your social care assessor will ask you if you have someone who helps you manage your finances, and in what capacity they help you.

For example, this could be a relative or trusted friend who helps you in an informal way or it could be someone who acts formally like an appointed attorney.

In either case the Council's finance teams will communicate with you and your financial representative.

### **How will I be notified about whether I need to pay towards my care?**

You will receive a letter from our financial assessment team telling you how much you will need to pay each week. This will include a breakdown of how they have arrived at this.

If your financial circumstances change you should contact the financial assessments team as this may affect your level of contribution.

### **How much will it cost me?**

This depends on your personal financial circumstances and there are three possible outcomes. You might be assessed to pay nothing, or to pay a weekly contribution towards the cost of your care, or to pay the full cost of your care.

Savings above £14,250 will be taken into consideration and where these exceed £23,250 you will not be eligible for financial assistance and will have to pay the full cost of your care. This is known as 'self-funding'.

In addition, if you own your own home and are to move into a care home, the value of your home may be included in your financial assessment of your ability to pay.

### **What happens if I don't agree with my financial assessment?**

If you think we have got something wrong in calculating what you can afford to pay towards the cost of your care you can appeal this.

You will need to contact our financial assessment team and let them know what you think is wrong. Their contact details are below.

### **How will I be charged if I have to pay towards my care costs?**

We will send you invoices for your care contribution 4-weekly in arrears. Your invoice will provide details of the weeks you are being charged for and the amount you will need to pay.

If you have chosen to receive your care and support via a Direct Payment, instead of services arranged by the Council, we do not invoice you for your contribution.

This is because the Council's contribution is paid to your Direct Payment account and you will need to pay your contribution to this account too

For more information about Direct Payments and how these may benefit you, please ask your social care assessor.

### **How do I pay my invoices?**

The easiest way to pay is by direct debit. This method of payment ensures your payment is made on time and your invoices will give advance notice of the due date of your payment.

If you cannot pay by direct debit, we will discuss alternative payment options with you as we will need to know how your payments are to be received.

### **What should I do if I am having difficulty affording to pay my contribution towards my social care costs?**

If you are experiencing difficulty paying your invoices for your care costs you should contact our income team as soon as you can to let them know.

They will try to help you find a solution and may be able to suggest different options that might assist you, for example, a short-term repayment plan, subject to your affordability.

If you prefer, they can talk to your financial representative if you have one and you give us your permission to do so. Alternatively, the Council would recommend you seek independent financial advice.

## Where can I get more information?

Your social care assessor or any member of our financial assessment team, income team or direct payments team will be able to help you.

Alternatively, you can access People First, the Council's Adult Social Care website [by clicking this link](#) where you will find quick finance guides for service users covering the following;

- Paying for non-residential services
- Paying for residential care
- Disability related expenditure
- Difficulty paying your invoices

## Council Teams Contact Information

Adult Social Care 020 7361 3013 <a href="mailto:socialservices@rbkc.gov.uk">socialservices@rbkc.gov.uk</a>	Financial Assessment team 0207 361 2324 <a href="mailto:hsfateam@rbkc.gov.uk">hsfateam@rbkc.gov.uk</a>
Income Collection team 0207 361 2917 <a href="mailto:charging@rbkc.gov.uk">charging@rbkc.gov.uk</a>	Direct Payments team 0207 361 6067 <a href="mailto:hs-pbfinance@rbkc.gov.uk">hs-pbfinance@rbkc.gov.uk</a>

## Other useful independent organisations

Disability Rights UK 0330 995 0404 <a href="http://www.disabilityrightsuk.org">www.disabilityrightsuk.org</a>	Age UK Advice 0800 169 65 65 <a href="http://www.ageuk.org.uk">www.ageuk.org.uk</a>	Mencap <b>0808 808 1111</b> <a href="http://www.mencap.org.uk">www.mencap.org.uk</a>
Independent Age 0800 319 6789 <a href="http://www.independentage.org">www.independentage.org</a>	Money Advice Service 0800 138 7777 <a href="http://www.moneyadviceservice.org.uk">www.moneyadviceservice.org.uk</a>	