Northumberland County Council

Care and Support in Northumberland

Updated 6/4/18

# Information sheet C8 – paying for care and support

This sheet explains what you will have to contribute towards the cost of your care and support. It is current from **9 April 2018** until **April 2019**. It does not cover what you will pay if you live in a care home – **Information sheet C9** covers care home charges.

You will **not** have to contribute to the cost of your care and support outside a care home if:

- It is mental health after-care following compulsory hospital treatment
- You are living in a care home and already paying charges for that
- You have variant Creutzfeldt-Jakob disease

## How we work out what people will contribute

We expect everyone to contribute what they can afford to towards the cost of their care and support. A Financial Assessment and Benefits Officer may assess what you can afford to pay – or you can tell us that you do not want a financial assessment, and pay the full cost. If your income comes entirely from benefits what you will pay depends on which benefits you get – if you get all available disability benefits you may pay between £65 and £85 per week. Nobody will be asked to pay more than they can reasonably afford (based on national regulations). Some people do not have to pay anything.

If you have savings of more than £23,250, we will expect you to pay the full cost of your care and support regardless of your income.

Each person in a couple who needs support will be assessed separately, on the basis of their own income and savings (or their share of joint income and savings).

## How we will ask you to pay your contribution

If you decide to manage funding for your care and support yourself, we may deduct your contribution from the payments we make to you. We may do the same if you ask us to pay the personal budget to someone else who will manage it on your behalf. If you ask us to arrange some or all of your support for you, we will ask you to pay your contribution by Direct Debit. If you would have a problem paying by Direct Debit, you can discuss options with the Financial Assessment and Benefits Officer.

#### What services cost

If you ask us to arrange services for you, your contribution will be based on the cost of these services, up to the maximum you can afford.

The cost of these services will often be different from the indicative personal budget figure which we calculated – frequently it will be higher. One reason for this is that we will often have to use quite expensive services designed to cope with people who have complex disabilities.

If you ask us to arrange **home care** for you, the cost of this is £3.59 per quarter-hour of care. If you ask us to arrange **day care**, the cost will vary depending on the service.

#### Meals and transport

If you ask us to arrange a traditional day care service which includes meals or transport to the service, you will have to pay charges for these on top of the contributions described above. These charges are paid directly to the day care centre.

If you will be taking meals or refreshments there is usually a standard charge of £2.50 per day. Where the standard charge applies, it is a fixed charge – there are no reductions for people who eat only some of the food provided. Some day services may offer different arrangements, such as a cafeteria.

If you use transport provided by the centre, or funded by us, to get to a day service, there is a charge of £2.00 per day for this (£1.00 if you use transport in one direction only). If we arrange for you to go out with an "enabler" to a specific place, you will pay the standard transport charge – but if you choose where to go, you will usually pay a mileage rate, or the fare if you go by public transport (unless you can use a pass).

### Short break (respite) care

If you ask us to arrange a short break in a care home for you, a Financial Assessment and Benefits Officer will contact you to assess how much you can afford to pay for this. The rules are different from those described above, but if you have previously had a financial assessment, we may already have collected the information which we need to set your charge for short break care.

The charge will vary, depending on your circumstances. If your income comes entirely from social security benefits, your weekly charge will usually be between £75 and £240 a week. If you have savings of more than £23,250, you will pay the full amount that it costs us to pay for the place. For instance a week arranged by us in a care home for older people in Northumberland usually costs between £512 and £595. Other care homes may cost more than this.

### What if I cannot afford to pay this much?

If you believe that you cannot afford to pay because of special circumstances, you can ask for your contribution to be reviewed. Your care manager can arrange this. However we will only waive assessed contributions in exceptional circumstances.

#### **Further information**

If you have questions about your contribution which your care manager cannot help with, please contact our Charges and Contributions Helpline on (01670) 622 891, or write to:

Finance Section,

Adult Services,

County Hall, Morpeth,

Northumberland NE61 2EF

Email scFinance@northumbria.nhs.uk