



## Paying for support – Care in the Community

### Referral

You can refer yourself to Adult Social Care for a care needs assessment or be referred by another person such as your family.



### Care Needs Assessment and Care Planning

We will assess what care you need and where possible support you and your family and carers to help you. In some circumstances we may arrange services for you.



### Financial Assessment

If you have money more than an amount set by the Government, we will not be able to help with the costs. If your assets are below the threshold, we will contact you to calculate how much help you are entitled to from Bristol City Council.

### Introduction

This information is for people who have been assessed as having eligible needs for Non-Residential Care. This can be care in your home, support in the community or Extra Care Housing. Social care, unlike health care, is a chargeable service. Following on from your Care Needs Assessment, which works out what support you need and how much it will cost to provide, we will offer to complete a financial assessment to work out how much of that cost Bristol City Council can cover, and how much you'll need to pay for yourself. The amount that you pay goes directly to help us with funding Adult Social Care support and services.

### What happens during a financial assessment?

Following your care needs assessment, you will be asked to submit your financial information either via the Online Financial Assessment Tool or if you are unable to access this, a postal form. We will ask for details on any capital, savings, and income you have. Please ensure you provide all information requested. We will also look at your income and offer help and support if you are able to claim any additional benefits.

You will receive a copy of the financial assessment in writing.

We are under a duty to protect the public funds we administer, and we may use the information you provide for the prevention and detection of fraud. We may also share this information with other bodies responsible for auditing or administering public funds for these purposes.

## Online Financial Assessment Tool

We have an **Online Financial Assessment Tool** that you can enter all your financial information into. It will give you an idea of what your contribution may be, if you submit this to us one of our officers will then complete a preliminary financial assessment and confirm the result. Any information you enter is confidential. It can be found along with guidance notes at: <https://www.bristol.gov.uk/residents/social-care-and-health/adults-and-older-people/money-and-legal-matters-for-social-care/how-to-calculate-your-contribution-towards-your-care-costs>

Alternatively, you can go directly to the Online Financial Tool:

[Calculate your contribution \(mycostofcare.com\)](https://www.mycostofcare.com)

## Capital and Savings

Your Capital	What you will have to pay
Over £23,250	<p>You will not be entitled to any financial support from us and you will be classed as being above the threshold and therefore a self-funder.</p> <p>Self-funders are free to make their own arrangements to meet their care needs. However, we can support self-funders to arrange care to meet their needs if these needs are for non-residential care and support.</p> <p><b>If you are a self-funder, we will charge an administration fee if you ask us to arrange a non-residential service on your behalf.</b> The administration fee is charged at a rate of £300 inc VAT and will be invoiced when your service starts. There is also an annual admin fee for self-funders of £198 inc VAT.</p>
Between £14,250 and £23,250	<p>You qualify for some financial support from the council, and you will pay a contribution from your income – such as pensions – plus a ‘tariff income’ based on your capital.</p> <p>This ‘tariff income’ is worked out by assuming you have an extra £1 per week in income for every £250 (or part of) you have between £14,250 and £23,250 in capital.</p>
Less than £14,250	<p>We will provide financial support and you will still contribute from your income, but you won’t have to pay a tariff income.</p>

## Disability related expenditure (DRE)

We can make allowances for ‘Disability Related Expenses’ (DRE) which can help to reduce the amount you may have to pay for your support services. The expenses that we will allow will be those, where you have little or no choice other than to incur the additional expenditure relating to your disabilities in order to maintain independence of life. An allowance can only be considered if you claim **Attendance Allowance, Disability Living Allowance (Care Component) and PIP (Daily Living Component)**. You must be able to provide proof of expenditure and we may ask to see receipts.

### Will I have to sell my home?

Your main residence will **not** be taken into consideration while you are living in the community. If you own a property you do not live in e.g., a rental property or a holiday home, this will be taken into consideration as an asset.

### What if I give away some of my money?

If someone intentionally gives away some of their savings, income, or property so that money won't be included in their financial assessment, this is known as 'deprivation of assets'. Some examples of this are:

- if you make a payment to someone else (for example as a gift)
- if you transfer the title deeds of a property to someone else

If the Council thinks that you have deliberately reduced your assets to avoid paying care costs, you may be assessed as if you still had the money or property that you have given away.

### What if I don't want a Financial Assessment or to disclose my full financial information?

If you decide not to have a financial assessment or disclose your full financial information you will be assessed as being able to pay for the full cost of your care and support. This is because you are asking us to provide you with financial support. So, if you don't let us know your finances, we can't calculate the amount to give to you as financial support.

### What if my circumstances have changed?

**If your financial circumstances change at any time you must tell us straight away.** You can contact the financial assessment team - please see contact details below. Do not delay telling us about changes. If you do, you may have to pay backdated charges if you are assessed as having to pay more towards the full cost of your care and support.

### What if I do not agree with the amount I am asked to pay?

If you disagree with the contribution calculation or want more details about how it was worked out, you'll need to contact our financial assessments team. We'll try to sort out the problem informally with you but if we can't then we will explain our appeals procedure.

Email: [ccfstriageteam@bristol.gov.uk](mailto:ccfstriageteam@bristol.gov.uk) Telephone: 0117 903 7706

### When will I be charged from?

**You will be charged from the date your service starts.**

Invoices are issued every 4 weeks; we bill in arrears so please set money aside to pay for your care and support, so you don't fall behind in payments. The number of weeks we charge for on your first invoice may vary depending on what date your care started.

The quickest and simplest way to receive your invoices is via email – if you do have an email address to receive invoices via then please let us know this at your financial assessment.

### **How can I pay?**

Direct Debit is the easiest option - we recommend you set up Direct Debits as it simplifies the payment process for you to ensure payments are not missed and saves the Council money in our revenue role. On the back of your invoice there will be a list of alternative ways you can make payment. On the back of your invoice there will also be a list of alternative ways you can make payment.

### **If there is a week where I receive less care than in my support plan, will my charges change?**

This would depend on your assessed contribution. Your contribution is the maximum you would pay each week towards your care. You pay for the first part of your care and Bristol City Council will fund the rest.

For example, if you receive 10 hours of support at £19.31 an hour = £193.10, and your weekly assessed maximum contribution is £50.00 you would pay the full £50.00. Bristol City Council would fund the remaining balance of £143.10.

If you only received 5 of those hours you would still pay the full £50.00 as the total cost of care would be £96.55 and therefore still more than your assessed contribution.

You would only see a reduction in your charges if the total cost of the care for the week was lower than your contribution. However, if you are a self-funder and the same applied, you would see a reduction in your charges.

### **Extra Care Housing (ECH)**

For some services such as Extra Care Housing (ECH) or Home Care the charge may be calculated based on the service that we purchased, for instance where a provider is commissioned to deliver certain 'bands' of support. This will allow the service providers to respond flexibly to increases and decreases in your support needs. For ECH schemes the charge may include the added cost of additional time to cover the floating support provided by the scheme. Essentially this is to cover for staff being available onsite to respond to unplanned requests for help.

### **What if I don't pay my contribution?**

Non-payment of invoices or personal contributions could result in recovery action being taken. We understand that some people may have difficulties paying for their contribution. If that happens to you, we will try to work with you to find a solution – your wellbeing is our priority.

For a copy of the full version of our Charging Leaflet please contact us.

Email: [ccfstriageteam@bristol.gov.uk](mailto:ccfstriageteam@bristol.gov.uk) Telephone: 0117 903 7706