



# Paying for Care and Support Services

## Am I entitled to financial assistance with care costs?

The rules around paying for care are set by central Government. The Care Act 2014 Guidance can be found [here](#).

If your disposable capital assets (any money you have that is not tied up in the home you live in) are more than £23,250 then you will not be entitled to financial assistance from Dorset Council. You will be expected to pay the full cost of any care you receive, usually directly to the provider of the care.

You are only entitled to financial assistance from the date you come to us requesting help. It's your responsibility (or the responsibility of the person with authority to act for you) to ask for help at the time your capital drops below the upper capital limit of £23,250. Once you have completed the financial assessment and provided verification that you are entitled to help with care costs, we are only obliged to backdate funding to the date on which financial assistance was requested.

If your disposable capital assets are between £14,250 and £23,250 then you will be asked to make a contribution from your capital each week towards the cost of your care. This contribution is £1 for each £250 or part thereof.

For example, if you have capital of £16,500, there are 9 lots of £250 between £14,250 and £16,000 and therefore £9 per week will be included in your assessment as income. This amount does not represent any income received on the capital (interest) but is designed to continue to reduce your assets from the upper limit to the lower limit of £14,250.

Where your capital is less than £14,250, you will only be asked to contribute towards the cost of your care from your income.

## What benefits am I entitled to?

As part of your financial assessment, our assessment officer will check that you are receiving all the income you are entitled to. [More information about claiming benefits can be found here](#). However, where your circumstances are more complex, or you are not receiving a chargeable service, our welfare benefits team can help you to work out which benefits you can claim. We offer free, confidential and practical advice and we will;



- Carry out a telephone assessment with you
- Visit you at home if necessary
- Help with benefit applications
- Help you to challenge the decisions of the Department for Work and Pensions (DWP) if required.

If you are awarded a back payment of benefit at any time you should tell us immediately. This will affect your financial assessment. You may have to pay some of this money to us as part of your assessed weekly contribution.

### Please contact the Welfare Benefits Team during office hours on:

<b>East Dorset, Purbeck and Dorchester areas</b>	 <b>01305 225754</b>
<b>Weymouth and Portland</b>	 <b>01305 228022</b>
<b>North Dorset and West Dorset</b>	 <b>01305 225756</b>

For the number of your local Citizens Advice Bureau, who can also assist with applying for benefits and form completion, or to get advice via an online web chat visit; [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Discounts are available if you are receiving certain benefits. You may be able to get help with:

- Council tax – if you are a carer, have a disability or a mental illness
- Wessex Water bills – if you receive Pension Credit
- Home fuel and energy bills – with a surviving winter grant
- NHS dental bills, prescriptions, eye tests and glasses – if you are on a low income

If you move into a residential care home and your care is funded by us, you will lose your entitlement to the following benefits 28 days after admission:

- Attendance Allowance (AA)
- Disability Living Allowance – Care component (DLA)
- Personal Independence Payment (PIP)

Entitlement to these benefits also ends 28 days after you are admitted to hospital.

It is your responsibility to inform the Department for Work and Pensions if you are admitted to hospital or a care home and you receive one of these benefits.

If your placement is funded by a Deferred Payment Agreement (see separate information sheet for details) you are entitled to continue receiving these benefits on the basis that you are ultimately responsible for the full cost of your care.

The Mobility component of DLA and PIP is not taken into account in the assessment of charge

## What help is available from the council?

The financial assessment will be different based on whether you will be having care services in your own home, which includes short breaks away from home (respite), or if you will be in a residential care home or a nursing home.

It will be carried out by one of our financial assessment officers who will contact you by telephone or via a postal application, although in certain circumstances it may be necessary to complete this during a visit to your home. This could be, for example, if you have difficulties using the telephone due to a hearing

problem.

Our financial assessment officer will gather information from you so they can advise you of the amount you would have to pay each week towards the care you receive.

We will also check that you are in receipt of all the welfare benefits you are entitled to and may be able to help you claim any benefits, where appropriate.

If we ask for proof of your financial circumstances (for example bank statements) and you don't provide these by the date requested, the financial assessment will be concluded using the information you have provided. As a result, you may be required to pay the full charge for the services you receive.

## What will happen in the financial assessment?

### We will ask about your capital

We will ask you about your savings and any other assets you have. This could include:

- Bank / building society accounts including current account(s) and savings account(s)
- Post office card account for benefits
- Property ownership records, including the one you live in and any other property or land you may own or have owned in the past
- Stocks and shares
- Life assurance bonds
- Premium bonds
- Cash

You will be asked to provide information and evidence about these assets such as property deeds, bank statements, savings passbooks or investment documents.

If you have given away or transferred assets to another person, the value of these assets may still be included in your financial assessment.

### We will ask about your income, which means any money you receive

We will ask about any money you have coming in, which might include:

- State pension (SP)
- Private pension
- Occupational pension
- Disability Living Allowance (DLA) or Personal Independence Payment (PIP)
- Employment Support Allowance (ESA) / Universal Credit (UC)
- Attendance Allowance (AA)

State benefits are shown on your bank statement as an income, and are identified by your National Insurance Number, and by the letters shown above, next to each payment. Some benefits are paid every 4 weeks so should be divided by 4 to get the weekly payment.

You may also have other money coming in, such as from a property you rent out. You will be asked to provide information and evidence about your income, for example, copies of your pension or benefits statement.

## We will ask about costs for your home

This only applies if you will be receiving care in your home, or if you will be going into a residential care home for a temporary stay.

This is the money you spend relating to your home, including:

- Mortgage payment
- Rent (that you pay and is not covered by Housing Benefit)
- Council tax (that you pay and is not covered by Council Tax Support)
- Services charges / ground rent, if these apply
- Buildings insurance (that you pay)
- Gas, electric and fuel
- Metered water

You will be asked to provide information and evidence about these expenses, for example statements or bills. If you do not provide the evidence required, then no allowance will be made in the assessment.

You will also be asked about other housing related expenses such as gas, electric and water. If your payments are more than the amount considered to be 'the norm' for the type of property you live in, then we will make an allowance only for the extra amount that you use on a weekly basis. The standard amounts included are set annually by the Government.

## Disability Related Expenditure (DRE)

This only applies if you will be receiving care in your home, or if you are having a respite or temporary residential stay.

Disability related expenditure (DRE) refers to any specific outgoings you have as a result of your disabilities, which enable you to maintain your independence or quality of life.

DRE may take into account some general household expenses that relate to your disabilities or illness. This may include:

- **Domestic care costs** (up to three hours minimum wage) – if you pay someone to help you clean your home or help you to go shopping because you are unable to do this yourself.
- **Clothing costs** – perhaps your clothes wear out more quickly because you have incontinence or a repetitive behaviour condition; or you need specialist clothing because of your disability or illness.
- **Food costs** – this may be because you have a medical need or other condition. However, foods some conditions such as coeliac, gluten free or a diabetic diet are widely available at not much extra cost. It is unlikely that allowances will be made for these conditions.
- **Assistive living items** – such as lifeline alarms or other specialist equipment.

These are only examples and you may have other disability related expenses. Each assessment will be based on you and your requirements to maintain an independent life. If you feel you do have a DRE you will need to tell us about it and:

- Provide evidence of the need for this expenditure – by discussion with your assessment officer, or from information provided by your GP, other health professional or social worker
- Tell us how much you are paying and provide evidence (receipts or bills)

A senior financial assessment officer will consider whether any further allowances can be made in the financial assessment and we may need to discuss your request with a member of the social work team.

Where additional expenditure is being requested, any allowance made in the assessment will only be for any cost incurred over and above what would be considered 'the norm'.

**Even if it is agreed that an allowance should be made, we are only required to allow the lowest cost that the DRE can be provided for. This may be less than the amount you actually pay if you are choosing a more expensive option.**

## How is the contribution assessed?

If you will be receiving care in your own home or for a temporary period in a care home, we will not take into account a large sum of money each week, which is needed to cover your bills, food and normal living expenditure. This is called the **Minimum Income Guarantee (MIG)** and for a single person over pension age, it is £189 per week. For a single person who is under pension age it is £131.75 per week. There are a number of other MIG amounts which may be used, depending on your age and personal circumstances. These amounts are set annually by central Government.

**Your MIG, home costs and DRE will be deducted from your income and if there is any money left, this is the amount you will be asked to pay towards your care.**

If you are going to be living in a care home on a permanent basis then you will be left with a personal allowance which is set by the Government annually. As at April 2019 the weekly personal allowance was £24.90. The remainder of your income will be used to pay for your care.

**We will not invoice you if your weekly charge is £2 or less.**

If it is decided that you can afford to pay the full cost of the care services you receive, then we may ask you to make an arrangement with the care provider to buy the care direct from them.

[Dorset Council's Charging and Financial Assessment policy can be found here.](#)

## What happens after the assessment?

### Care at home (or short-term residential care)

If you receive care and support in your own home, the assessment officer will work out the maximum amount you will need to pay per week towards your care. We call this your financial contribution. Your financial contribution takes into account your income, capital (savings and other assets), household related expenditure and, if it applies, your agreed disability related expenditure (DRE).

You will be notified of the amount you need to pay in writing, showing you how it has been calculated. This should be received within 5 working days of the assessment taking place.

If you feel that there is a mistake on the assessment, you can ask to have it reviewed. This must be in the form of a written appeal to the Financial Assessment Team, within 28 days of your receipt of written confirmation of the proposed change.

You are obliged to inform the Financial Assessment Team of any changes to your capital, income and expenditure. The Financial Assessment Team reserves the right to backdate any increased charges which result from a change in financial circumstances that was not notified to the council.

By the time the financial assessment is completed, it is likely that you will have been provided with your indicative care budget. Your social care worker will then develop a support plan with you. This will help you to think about how you want to use your estimated care budget to get the care and support you need. The final personal budget, which could be higher or lower than the original indicative budget will be set once your support plan has been agreed. A personal budget is the money the council allocates you to meet your care and support needs. In order to get the right support, you can choose to employ your own staff, or you can buy the services from a private provider or a voluntary organisation.

More information about the care and support process can be found in our factsheet 'Adult Social Care – The Dorset Offer' which is available from our website.

## Residential care or nursing home

If you will be going into (or are already in) a care home or nursing home, the assessment officer will calculate the amount you need to pay per week towards your care fees and you will be notified in writing, showing how the contribution has been calculated within five working days of the assessment taking place.

If you feel there is a mistake on the assessment you can ask to have it reviewed. This must be in the form of a written appeal to the Financial Assessment Team within 28 days of the written confirmation of the outcome of the assessment.

## Can I use my home to help pay for my care?

A Deferred Payment Agreement (DPA) is an arrangement with the council to use the value of your home to pay towards your care home fees. Not everyone is eligible for a DPA.

If you own your own home, this is taken into account in the financial assessment and the assessment officer will discuss your options regarding a DPA. Under this agreement the council may be able to loan you money by securing a legal charge against your home. This will avoid the need to sell your home to pay for care fees until you choose to, or until after your death. Interest is charged on a DPA and there are costs associated with the set up and administration of the loan. If you are eligible for a DPA we will send you further information on how to apply.

## Can I go to a care home which costs more than the council will pay?

If you choose to go to a care home which is more expensive than the amount which Dorset Council is able to contribute, you will have to consider whether someone will pay the shortfall on your behalf. This could be a relative or a friend and is known as a third-party contribution. We will ask the person who will be paying the third-party contribution to demonstrate that they will be able to make this payment as long as you require it by doing a financial assessment on them. If you move into the home before the financial assessment takes place, and the outcome of the assessment is that the third-party contribution is not affordable, you could be asked to move.

## What happens if I give my money away?

You are entitled to give away your assets if you wish to do so. However, it is possible that if you give away assets (e.g. money or property) and it is decided that you could foresee the need for care in the future at the time, the value of any gifts could still be included in the financial assessment. You could be assessed as being able to meet the full cost of your care, even though you no longer have the assets. This is called Deprivation of Assets.

## How do I pay for my care?

In all cases you or your representative will continue to receive your income into your own bank, building society or Post Office Card Account. It cannot be paid directly to the council or care provider.

For all care services you will receive an invoice from Dorset Council in respect of your assessed contribution, usually every 4 weeks. Residential care accounts are sent two weeks in arrears and two weeks in advance. Non-residential care accounts are sent 4-weekly in arrears. You will be asked where possible to set up a Direct Debit in order to pay the charge.

Your contribution will always be paid towards the cost of your care first and we will assist with any additional costs. If you do not receive a service on a specific day, your weekly contribution towards the care may not reduce as you have been assessed to contribute the amount you have available towards any care services you receive. The reduction in payment will be from Dorset Council's contribution, unless the total cost of the care received reduces below the amount you have been assessed as being able to pay.

For services received in your own home or in a temporary residential care placement (including respite) you will have to pay for the cost of your care until you reach your assessed maximum ability to pay. This means that if you are assessed with an ability to pay of £100 per week and your care costs £400 per week, you will only be billed for £100 per week. If some of the care is not delivered and the care only costs £150 for a particular week, this is still more than your maximum ability to pay so you will still be charged £100 for that week. You will only see a reduction in your charge if the total cost of the care received in a week falls below your assessed ability to pay.

Care is charged for whole weeks from a Sunday to a Saturday. This means that if you had a week's respite stay from a Wednesday to a Wednesday, you could be charged for 2 weeks of your assessed contribution as you were receiving care across 2 separate billing weeks.

## Alternative payment options

You can also make payments towards care services in the following ways;

 **Online at <https://dcc.dorsetcouncil.gov.uk/billpay/Over>**

 **Over the phone on 0300 330 1373**

### At the bank with an invoice

By post – cheques should be made payable to Dorset Council, quoting your reference number on the reverse and sent with the counterfoil in the invoice to:

**Corporate Services, County Hall, Colliton Park, Dorchester, DT1 1XJ**

**By bank transfer quoting the account reference number to:**

**Sort Code: 60-07- 01**

**Account number: 59190019**

## What do I do if my circumstances change?

It is your responsibility to inform the Financial Assessment Team of any change in your personal circumstances which could affect your contribution towards your care. This may result in a change to your financial assessment. Such changes include;

- Award of any new benefits (even if the actual payment is the same)
- Increase or decrease in existing benefits
- Change of address
- Bereavement, separation or divorce
- Marriage or civil partnership
- Living with someone as if you are married
- Receipt of any private income
- Receipt of any one-off payments
- Increase in capital
- Receiving an inheritance
- Somebody moving into or leaving your home

- Turning 25 years of age
- Becoming eligible for state pension
- Backdated benefit payments

## When will the financial assessment be reviewed?

A full review of the financial assessment will be carried out regularly. However, we will re-assess your contribution following changes to your capital, income, housing related expenditure or DRE, at any time upon request, up to a maximum of 4 times in a calendar year, or if we are made aware of changes which have not been notified to the team. This is called a financial assessment review and where possible, will be completed by telephone or via the post.

You are responsible for informing the Financial Assessment Team if your financial situation changes. Charges may be backdated if you fail to notify Dorset Council of any changes.

## How do I contact the Financial Assessment Team?

If you have queries about your assessment or do not agree with the financial assessment please contact us



**Please contact us on 01305 228762 during office hours:**

**Monday to Thursday 9am to 5pm**

**Friday 9am to 4pm**

If you are still not in agreement, you can make a complaint via Dorset Council's complaints procedure and the details are provided on page 9.

## How do I make comments or complain about Dorset Council?

Dorset Council is committed to providing quality services to you, your carers and family. We welcome any comments as this helps us understand what parts of our service people like.

If you are unhappy about the service you have received and want to make a complaint, please speak to a social care worker or contact Dorset Council and ask for a copy of our complaints leaflet.

You can write to us at:

**Complaints Team,  
FREEPOST,  
Business Reply Licence number  
RRYH-AGJZ-TRGG,  
Dorset Council, Colliton Park,  
Dorchester, Dorset, DT1 1XJ**

**Or by telephone on 01305 221061**

If you don't want to talk directly to us, you can contact need to check details – no longer Healthwatch Dorset. Healthwatch Dorset is an independent organisation that represents the views and wishes of people who use adult social care services in Dorset.

 **healthwatchdorset.co.uk or**

 **0300 111 0102**

## Accessibility statement

Dorset Council is committed to making its information and services accessible to all. If you would like any information in an alternative format please contact us

 **01305 221000**

 **customerservices@dorsetcouncil.gov.uk**

## Contact us

You can find further information about adult social care and support services provided by Dorset Council at:

 **dorsetcouncil.gov.uk/adult-social-care**

 **adultaccess@dorsetcouncil.gov.uk**

 **01305 221016**