



Care in the Community

CARE HOMES WHO PAYS FOR WHAT?

MOVING into a care home can be costly and emotionally challenging. Taking the decision to move a loved one into care home is an emotive issue in itself. Seeking independent advice is particularly important at this difficult time but legal experts Curtis Parkinson tackle the most frequently asked questions.

Who qualifies for local authority assistance where NHS funding does not apply?

If you have been assessed as needing a care home place and your capital is below £22,250 you should be entitled to financial support from your local authority. If you have capital below £13,500 you will be entitled to maximum support contributing your income less £21.15 retained for personal expenses. If you have capital between £13,500 and £22,250 you will also pay a capital tariff of £1 per week for each £250 between these two sums. Capital includes the value of your home unless it's occupied by your partner, a relative, aged over 60 years or incapacitated, a child under 16 years who you maintain.

If the State is paying do I have a choice of care home?

Yes and it can even be in a different county. The home you choose must be suitable for your assessed needs, comply with any terms and conditions set by the local authority and, not cost a greater amount than they would usually pay for someone with your requirements.

What if the home costs more than the local authority is prepared to pay?

The local authority will allow a third party to top-up, provided they can do so over the long term. You are not allowed to top-up the fees yourself from capital below £22,250.

Do I have to sell my property?

No, Social Services can lend you the money to pay for your care charged against your property value. However they may put a ceiling / cap on much they will pay and it could be detrimental in terms of welfare benefit entitlements.

My partner needs care, how does this affect me?

Only the partner requiring care will be means-tested. Property



occupied by a partner does not qualify and only 50% of any private pension should be taken into account. The local authority will take into account 50% of joint saving therefore, to speed up financial help it can be better to have separate single accounts meeting care costs paid from the account of the person in the care home.

What happens if I move into a care home independently and run out of money?

Once your capital reduces to £22,250 you can seek local authority assistance. However, if the home costs more than the local authority normally pays and they refuse to reduce their fees you could be in the problematic situation of either finding a source of top-up, or, which could be harmful to health and well being, cheaper accommodation.

If running out of money is likely you should arrange to have an assessment from your local Social services department to ascertain whether the care home can continue to accommodate you at the agreed funding rates.



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