



## Northamptonshire County Council's Policy about Paying for Care and Support in Your own Home

### What this leaflet is about



Not all social care support services are free like NHS services. You might have to pay something towards your support, even in an emergency, unless you can show that you cannot afford to pay.

This document says how Northamptonshire County Council (the council) will find out the amount of money you have to pay for care and support.



This is done through a **financial assessment**.

A **financial assessment** will look at the money you have. They will look at:

- Your income (how much money you have coming in)
- Other investments (money you may have in other places, like savings)



The financial assessment is used by the council to work out if you have to pay anything towards your support, this is called your contribution.

## How do I know if I have to pay for care and support?



If your savings and investments (capital) are more than £23,250 you will need to pay for all of your own support services.



However, you can still have a social care assessment to help you or your family to decide what sort of care you might need. There is a £50 charge for this.

Or



The council can help to pay for your support services if your savings and investments (capital) are less than £23,250

and



You are happy to fill in a financial assessment form.

## Doing the financial assessment



You can do the financial assessment form on-line



Or  
You can book a telephone call so someone can help you with the form



Or  
Some people might be able to get face to face help to fill in the form.



You can choose not to do the financial assessment but this means that the council cannot help with payments towards the support services you have and you will have to pay the full cost.



The council will help to pay for your support costs if:  
your care needs have been assessed by the council and you qualify for funding under the rules the council has to follow (standard national criteria)

and

You have had a full financial assessment from the council and you have been told you do not need to pay for the full cost of your care.



## What if I do not have the information about what I have to pay?

If you do not have the information about what you have to pay (your contribution) when your service starts the council will charge you the full amount from the start date of your care.



This is called a provisional charge. The provisional charge is £20 per week for community based care services.



You will still need to fill out a financial assessment form to work out how much you should pay towards the cost of your care services.



If you do not provide your financial information you will be charged the full cost of any service provided.



When a financial assessment has been done any changes will be made to what you pay and will apply from the date the provisional charge started.



### **What if I am paying for my own care and things change?**

If you are paying for your support and things change or your income falls below £23,250, please contact the Customer Service Centre on 0300 126 1000.



Fair contributions

### **What happens when I am told I will get help to pay for my support costs?**

Once the council decides that you can get help to pay your support costs it will use its **Fair Contributions Policy**.

The **Fair Contributions Policy** says what the council does to make sure it takes fair decisions about what people should pay for their support. You can see this policy by clicking [here](#)



### **Personal budget, direct payment and your contribution**

If the council can help with the cost of your care they will work out your personal budget.

This amount of money is used to create your care and support plan



Then you can choose either:

To ask the council to arrange the services for you. This means the council will pay the service providers (for example your day centre) and you will pay your contribution to the council

**Or**



To arrange and pay the service providers directly. This means the council pay your direct payment into your bank account. Your direct payment amount is:

**Your personal budget minus your contribution  
= Your direct payment**



You will only get this if you pay your service providers directly

**What will happen if I can't pay my contribution?**



If you cannot pay your contribution you must immediately tell adult social care by calling on **0300 126 1000**.



Adult care will look at what has changed and if it is needed another assessment will then be done.



If there is no good reason for not paying your share then the council will follow its collections policy which may end in legal action.

### **Not everyone needs a financial assessment**

Sometimes a financial assessment is not needed because of one of these reasons:



- You have substantial and on-going health needs, you may be eligible for NHS Continuing Healthcare (CHC) funding towards the cost of your health needs
- You are currently registered under section 117 of the mental health act, and the social care and support services you need are related to the original cause of your registration; or
- You have a DS1500 certificate (for non-residential or respite care only)

If you get any of these you can get free care and support services. You will still need an assessment if things change.

## Protected Income



The council will make sure that you have enough money to live on after paying your contribution. This is called **protected income**.

The amount of protected income is based on what the government thinks a person needs to live on plus an extra 25%.



Protected income is expected to cover everyday living costs such as:

- Food and drink
- Hairdressing
- Hygiene,
- Dentists
- Glasses
- Clothes
- Housing and building repairs
- Bills, including a TV licence



And more....

This is not a full list

The protected income will **not** cover expenses you may have that are about a disability, illness or because you are physically or mentally frail - these are known as **disability related expenditure**.

**Disability related expenditure (DRE)** is money you spend on extra things if you are



- ill
- disabled
- physically or mentally frail

This is money you spend on top of your everyday costs



The Department of Health say that you can get help with DRE if you get

- Attendance Allowance
- Care Component of Disability Living Allowance
- Personal Independence Payment

When what you pay towards your care is worked out, an allowance is made to cover DRE.

DRE includes lots of things. These are a few examples:

- Extra laundry costs
- Special types of food and drink – for people who have to follow special diets
- Special types of clothing or footwear
- Equipment which needs looking after or repairs



And more....

There may be more things the council looks at.

## Welfare benefits



There are benefits available to help you pay for any care and support. These are

- Attendance Allowance
- Disability Living Allowance
- Personal Independence Payment ( used to be called Disability Living Allowance)



If you do not get any of these benefits, and would like to make a claim you can visit the website or call one of the phone numbers:

- [www.gov.uk](http://www.gov.uk)
- Attendance Allowance (if you are over 65 years old) – 0345 605 6055
- Personal Independence Payment (if you are under 65 years old) – 0800 917 2222



The council will offer a welfare benefits review as part of the financial assessment. If the review shows that you can get other welfare benefits, you will be expected to claim them. The council can provide support with your claim.



Information on benefits you may be able to get is also available at [www.gov.uk](http://www.gov.uk)

You can also use the online government benefits calculator to help you work out what you are entitled to at <http://www.nidirect.gov.uk/benefits-adviser>

### **Short-term support**



There are short-term support services such as Reablement and Enablement which are designed to help you regain your independence or maintain independent living skills.



These are free of charge up to 6 weeks for Reablement and 12 weeks for Enablement.

During the 6 or 12 weeks, if the Care Manager talks to you and agrees with you that you need ongoing support, the short-term service will then cost money from that date.

If your Reablement or Enablement care service go on for more than 6 or 12 weeks you will automatically be charged.

You will then need to complete a financial assessment to find out how much you may need to pay.

## You can talk to someone about Financial Assessments

If you need more information or help filling out the form, you can contact the Financial Assessments Team



Phone: 0300 126 3001, Option 1



Email: [financialassessments@northamptonshire.gcsx.gov.uk](mailto:financialassessments@northamptonshire.gcsx.gov.uk)



Write to: Financial Assessment Team  
Northamptonshire County Council  
John Dryden House  
8-10 The Lakes  
Northampton  
NN4 7DF

## You can talk to someone about your support

If you need to talk to someone about your care and support you can contact the Adult Social Care Team



Phone 0300 126 1000 (Mon-Fri, 8:00am – 6:00pm)



Website [www.northamptonshire.gov.uk/adultsocialcare](http://www.northamptonshire.gov.uk/adultsocialcare)



Email [adultcarenc@northamptonshire.gcsx.gov.uk](mailto:adultcarenc@northamptonshire.gcsx.gov.uk)



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## Frequently Asked Questions



### **Do I have to pay for my services?**

Yes, in most cases you will have to pay something towards the cost of the services provided to you



### **My care manager says my care is fully funded. Do I still have to pay?**

Yes you do. You will pay your part to the council who then pays the provider the whole cost of the service you are receiving.

The Financial Assessment team will send you regular invoices (a bill) for the amount you have been assessed to pay.

You will not pay the provider directly, unless you get Direct Payments.



### **How will I be told how much I have to pay?**

Normally before your service starts, a financial assessment is done by you filling out a form. If you need help with this form the team will visit and complete it with you if you ask them.

As soon as the team has the form with all the information they will do an assessment and give you written details of exactly how much you are asked to pay. You will be told about any benefits you can get when your welfare benefit check is done.



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

If there is no good reason for not paying your share then the council will follow its collections policy which may end in legal action.



### **When you complete the welfare benefit check, how will I know if I can get more benefits and who will let me know?**

We will tell you if we think you should get more benefits, or if there should be a change to your benefits.

We will tell you how these can be claimed and who to speak to for information. One of our Welfare Benefits Advisers will contact you to offer any help with any possible claims



### **What if I don't get the benefits from Department for Work and Pensions (DWP) that you say I should pay towards care?**

First you will need to talk to the DWP and make a claim for the benefits you were told you should get. If you are unsuccessful, please contact the Financial Assessment Team.

You will need to provide them with a copy of the letter from the DWP.



### **Will the weekly contributions change?**

The amount you pay may change for different reasons

- Changes in the law
- Changes in your money, for example: benefit increases
- Changes in the amount charged by the provider.

We usually review your charges each year but you can request a review at any time if you have changes to your money



### **Can I give my money to members of my family?**

You can give reasonable amounts of money to family members as birthday or wedding gifts.

But you should not give them large amounts of money to try and lower or avoid your contributions for your support. If the council thinks you did this when they do your financial assessment you will have to pay your care provider directly for your support.



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