

A GUIDE TO YOUR SOCIAL CARE CONTRIBUTION - RESIDENTIAL SERVICES FREQUENTLY ASKED QUESTIONS (FAQ'S)

Your Financial Assessment

Why do I need a financial assessment?

You will need to have a financial assessment carried out if you have been assessed as requiring Residential / Nursing Care to help meet your care and support needs. The financial assessment is based on Government guidance and applies set criteria to work out how much you could afford to contribute towards your Residential / Nursing placement.

What should I do if I am not able to deal with my own finances?

If you are not able to deal with your own finances, you could ask the Department of Work and Pensions (DWP) to consider appointing a friend or family member to deal with your benefits and retirement pension.

Some banks or building societies may allow for a friend or family member to become a third-party signatory on your accounts. You should discuss this with your bank or building society for further details.

If you have other income or capital, then a friend or family member may need to apply for lasting power of attorney or deputyship. If this is the case, then independent legal / financial advice should be sought.

If someone has lost the mental capacity to make their own decisions in respect of their health and wellbeing and / or property and finances and they don't have anyone who could / or who is willing to take on this responsibility for the person then the council can take this up on your behalf, please speak to the involved social worker for more information.

How will my Financial Assessment be carried out?

Your social worker will make a referral for a social care financial assessment to be carried out. The Social Care Financial Assessment Team (SCFAT) can gather your financial information in several ways:

- If you are able to you can complete the online financial assessment calculator at <https://sunderland.mycostofcare.com/OFA>. This will give you an estimate of your maximum contribution and you can also upload evidence of your financial information to support your financial assessment. A case worker from SCFAT will confirm your finalised contribution.
- Through a telephone assessment with the case worker from SCFAT where your financial circumstances will be discussed at a convenient time to you.
- Through a home visit where it is more appropriate that the financial assessment is carried out this way or where we need to discuss more complex issues with you face to face.
- And through shared information you may have already provided to DWP and/or Housing Benefit Department.

I own a property how will this be treated in the financial assessment?

The value of any property over the upper capital limit owned by you will be included in the financial assessment (unless you are advised in the financial assessment that it is to be disregarded) and this will mean that you have been assessed as able to pay the full cost of the placement.

Your main or only property may be disregarded for the first 12 weeks of your placement, you will be advised in the financial assessment if this is applicable.

If you need more than the first 12 weeks to make a decision on what you wish to do with your property or you would like the Council to assist you with the funding of your placement, you will be advised of

the Council's Deferred Payment Scheme. This is an option that would allow you to defer or delay paying some of your care costs until a later date.

If you own a second property or land with a value over the upper capital limit, this will be included in your financial assessment from your placement start date. If this is the case, then the 12-week property disregard would not be applicable in this scenario.

Individual circumstances relating to any properties or land you own including whether they are to be disregarded will be discussed during your financial assessment.

How much will I have to contribute towards my placement?

An officer from the Social Care Financial Assessment Team (SCFAT) will need to know about your financial circumstances in order to calculate any contribution you may need to pay towards the service you have been assessed to receive and whether the Council will need to assist with the cost of your care. This will be based on the following information:

- Any income and benefits you receive;
- Any capital or savings you have;
- Any property you own;
- Any expenditure you might have in the community (such as mortgage or rent);
- A disregard of the standard personal allowance rate (this is the amount of money the government says you must be left with after paying for your care).

Please note:

Your weekly contribution will be effective from the date you entered care, therefore while you are waiting for your financial assessment, you should spend no more than **£28.25** from your income and benefits from the date you enter care to avoid falling into arrears. This amount is called your Personal Expenses Allowance and is set by the Government each year.

If you have savings or capital over the upper capital limit of £23,250, then you will be assessed as able to pay the full cost of your placement.

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

You don't have to share your full financial information with us. However, should you choose not to, you will be assessed as able to pay for the full cost of your residential / nursing care placement. If you approach the council for future local authority funding, then we may ask for verification of financial details going back to original placement date.

What happens when my financial assessment is completed?

You will be sent a letter confirming the weekly assessed contribution you need to towards your Residential / Nursing Care Placement.

If you have a change in financial circumstances (i.e. if your income increases / decreases or capital changes), you should notify the Social Care Financial Assessment Team immediately.

What happens if I do not engage in the financial assessment process?

You may be assessed as able to pay the full cost of your residential / nursing care placement.

If you are acting in an official capacity (or applying) on behalf of someone else, any concerns may be reported to the Financial Safeguarding Team for further investigation.

Payments

How will I make my payments?

You will be contacted by the council's Billing Team to discuss how you would like to pay your contribution and set up an agreed payment arrangement with you.

You will continue to make your payment this way unless informed otherwise.

'Third Party Contributions' should be paid for by a Third Party. This cost will be in addition to any weekly contribution you need to pay. This will also be paid to the Council's Billing Team.

What happens if I am assessed to pay the full cost of my care?

If you are financially assessed as able to pay the full cost, i.e. if you have total capital over the upper limit or you have chosen not to disclose your full financial circumstances, then you are required to pay for the full cost of your care.

This will normally be paid directly through your care home provider rather than through the council, you may also be liable to pay the care home provider's private rate if your chosen care home charges a different rate to the Local Authority rate.

Whilst you are assessed as be able to pay the full cost of your care you may be entitled to further benefits such as Attendance Allowance, Disability Living Allowance and Personal Independence Payment. You should contact the Pension Service for further information. Once your capital falls below the upper limit, you should contact the council and ask for a Duty Social Worker to be reassessed.

As a full cost paying resident, it is important to understand that your financial assets are to be administered in your best interest. This is to ensure that any monies, property, capital, or assets that you give away or dispose of, are not interpreted as deprivation to avoid paying charges. Should this occur, the Council will consider whether the purpose of the gift or disposal was to avoid paying care charges.

What happens if I don't pay?

The council will recover all payments and will take the necessary action to recover these payments, this could include formal action.

Can a care home charge for additional costs?

Families should be aware that some residential and nursing homes may charge for additional services. You should ask to see these before making any final decision about a placement in case you would not be able to pay these. For example, some care homes charge for supporting a resident to go to a routine medical appointment as well as in some cases, urgent visits to hospital. These may be charged at £15 per hour but will vary depending on your care home.

Review of your Financial Assessment

Review Process and Changes in Circumstances

You will normally receive an annual of your financial circumstances and will be notified in writing of any change in contribution to pay.

It is your responsibility to inform SCFAT of any changes in your circumstances (i.e. if your income increases / decreases, any capital changes or changes to any property you own that you do not reside in). Failure to do so may result in Sunderland City Council recovering monies owed. If you have a change in financial circumstances, or if you are awarded any benefits, which have been back dated, these will be applied to your financial assessment from the date of the award / change.

Hospital Admissions

What happens if I go into hospital?

You will need to continue to pay your assessed contribution to keep your placement within the care home for when you come out of hospital; similar to if you were in your own home when you would have to continue paying your rent, mortgage and utility bills for example. If the council is assisting with the funding of your placement, they also will need to continue to pay their contribution each week.

Would any of my benefits be affected if I go into hospital?

Yes, if you are in receipt of any disability benefits such as Attendance Allowance, Disability Living Allowance or Personal Independence Payment, these will be suspended after 28 days of being in hospital (including any linking periods).

This may also affect any means tested benefits you may be in receipt of, if you go into hospital and your stay is likely to be longer than 28 days, you should contact the DWP as soon as possible to prevent any overpayment occurring.

If you are a carer and receiving Carers Allowance this will be suspended after 12 weeks of being in hospital. If someone is receiving Carers Allowance for looking after you then their benefits will be affected after 28 days (in line with your Attendance Allowance, Disability Living Allowance or Personal Independence Payment).

If your benefits are suspended, contact SCFAT to request a financial re-assessment.

Continuing Health Care (CHC)

What is National Health Service (NHS) Continuing Health Care (CHC)

NHS, CHC is a package of care funded by the NHS for people whose needs meet the eligibility criteria of the North East and North Cumbria Integrated Care Board (NENCICB). This care could be provided in a hospital setting, in a nursing registered care home that is chosen by the NHS or at times in the person's own home.

NHS, CHC is assessed against eligibility criteria set by individual strategic health authorities, based on national guidelines and which is used by the NENCICB, to decide whether a person is entitled to this funding.

In order to identify whether you meet the criteria, a continuing care assessment needs to be completed by a health professional. If you are assessed as being eligible for NHS, CHC, the following outlines whether a financial assessment will be completed.

- If NHS, CHC are **Fully Funding** the community care and support costs, no financial assessment will be completed as you will not be expected to pay for any of the care and support costs covered by this. You should contact the DWP as there may be changes or further entitlement to your benefits.
- If following a review by a health professional your circumstances change and you no longer meet the criteria for fully funded NHS, CHC you should contact your social worker who will refer you for a financial assessment to calculate your weekly social care contribution.

Further information regarding NHS, CHC can be obtained from the NENCICB.

What happens if I am discharged from hospital pending a funding meeting?

If you are discharged from hospital with NHS funding, this means that the NHS will cover the costs of your care until the outcome of the Multidisciplinary Team Meeting (MDT), this will normally take place within 28 days.

If the outcome is that you qualify for fully funded CHC, then the NHS will continue to pay for your care following the MDT meeting.

You will need to report this to the DWP as this may also affect your entitlement to disability benefits.

If the outcome is that you do not qualify for fully funded CHC, then the NHS will stop paying for your care from the date of the MDT meeting. Your social worker will refer you for a financial assessment and once your social care contribution has been calculated, this will need to be paid from the date of the MDT meeting and not from the date the financial assessment takes place.

What happens if I am not eligible for CHC funding?

You will be referred for a financial assessment by your Social Worker to work out how much you may need to pay towards your placement.

If you have capital over the upper capital limit of £23,250, you will be liable to pay up to the full cost of your placement.

The Social Care Financial Assessment Team may ask for bank statements back to the start of your placement date if they feel it is appropriate. For example, if your capital has reduced significantly or any assets have been gifted or sold for less than market value, it will need to be established whether any deprivation of assets has occurred, or any safeguarding issues has arisen.

Need more information?

For information on your care and support placement, please call 0191 520 5552 or visit: www.sunderland.gov.uk/yourcare

For information on your financial assessment, please call 0191 520 5552 or email: financialassessmentenquiries@sunderland.gov.uk or visit: www.sunderland.gov.uk/financialassessments

For information on payments or your account, please call 0191 561 1856.

Useful Websites:

Organisation / Contact	Website Address
Department of Health & Social Care	www.dh.gov.uk
Care Act 2014:	Care and support statutory guidance - GOV.UK (www.gov.uk)
Sunderland City Council Financial Assessments	www.sunderland.gov.uk/financialassessments
Age UK	www.ageuk.org.uk
Housing Care / First Stop:	http://www.housingcare.org/
Elderly Accommodation Counsel (EAC)	http://www.eac.org.uk/
Sunderland City Council Payments	https://www.sunderland.gov.uk/payonline
Sunderland City Council Direct Payments	https://www.sunderland.gov.uk/directpayments
Direct.Gov	https://www.gov.uk/browse/benefits
Independent Financial Advice	https://www.sunderland.gov.uk/article/14289/Getting-independent-financial-advice
Later Life Asset Management	https://www.laterlifeasset.co.uk/

Useful Telephone Numbers:

Organisation / Contact	Telephone Number
Department for Work and Pensions:	
Pension Service	0800 731 0469
Income Support and Employment Support Allowance	0800 169 0310
Disability Living Allowance and Attendance Allowance (65+)	0800 731 0122
Personal Independence Payment – (Under 65)	0800 1214433
Sunderland City Council	
Housing Benefit & Council Tax support / Council Tax	0191 520 5551
Health & Wellbeing	0191 520 5552
Customer Service Network Switchboard	0191 520 5555
Department of Health	
North East and North Cumbria Integrated Care Board	0191 512 8484