



# **Paying for care and support at home or in the community - your assessed financial contribution**

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## **Working out what you should expect to pay**

- If you receive a care and support service at your own home or in the community the council will carry out a financial assessment to determine how much per week you will be required to contribute towards the cost of your package of care, based on your income and capital.
- You will be asked to complete and sign a financial assessment form; this will help the council work out how much you can afford to pay towards the cost of your care and support services. If you have an Attorney or Court of Protection Deputy for Property and Finances, they can sign the form on your behalf. The on-line Care Contribution Estimator is also available <https://customerportal.leics.gov.uk/web/portal/pages/finance>. Please remember to upload your supporting documents when using the Care Contribution Estimator.
- If you choose not to disclose your income and capital the council may treat you as responsible for the full cost of your care service. If you still want the council to organise your care services you will also be charged an administration fee for the council arranging your care, monitoring it, and the ongoing work required to process any payments and invoices. Currently the fee is £280.80 per year and is charged on a weekly basis, £5.40 per week.

## **Your income**

- The financial assessment is based on your income and savings. We do not take account of income and savings that belong solely to your spouse or partner. However, if you detail your spouse/partner's income and savings on the financial assessment form your assessed contribution may be lower than it would be based just on your own income.
- Your weekly contribution towards your care will be based on your income and any entitlement to social security benefits. The types of income taken into account includes; benefits, occupational/private pension, annuity payments, trust income, income from investment bonds, rental income, maintenance payments and most other incomes.
- Some types of income are not taken into account including; the mobility component of Personal Independence Payment or Disability Living Allowance, War Disablement Pension paid to a veteran, apart from Constant Attendance Allowance, War Widows Special Payment,

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£10 per week of War Widows, War Widowers Pension. Please see the council's Charging Policy for further information.

[https://www.leicestershire.gov.uk/sites/default/files/field/pdf/2018/7/9/lcc-charging-policy-care-act-june-2018\\_0.pdf](https://www.leicestershire.gov.uk/sites/default/files/field/pdf/2018/7/9/lcc-charging-policy-care-act-june-2018_0.pdf)

- If you receive a disability benefit such as; Attendance Allowance, Disability Living Allowance – Care Component or Personal Independence Payment – Daily Living Component this will be included as part of your income in your financial assessment.
- If one of these disability benefits is included in your income the council will deduct from your income enough of the benefit to meet the costs of any necessary disability-related expenditure which you incur to meet needs which are not being met by your care and support services. See Factsheet 12. **Paying for social care - Disability Related Expenditure.**
- Under the financial assessment the council will ensure that you have enough income to live on, based on the Government's regulations. This is known as your Minimum Income Guarantee, to meet your usual general living costs such as food, shopping, heating and lighting, pet care, hobbies, social activities and contributions towards household costs.

## Your savings and assets

- Your capital, assets and savings are also considered in your financial assessment. Capital can include property, land, savings in banks, building societies, national savings accounts, premium bonds, stocks and shares, ISA's, etc. The value of your only or main home is not taken into account for care and support services received at home or in the community. If you own another property, the value might be taken into account. See also Factsheet 10. **Paying for social care - Capital and gifting of assets.**
- If your savings and assets, which are taken into account in the financial assessment, are over the upper capital limit (currently £23,250) you will be liable to pay for the full cost of your care and support services. If the council organises non-residential care services for you, you will also have to pay an administration fee (currently £5.40 per week).
- If you have savings and assets more than the lower capital limit (currently £14,250) up to £23,250, this will increase the contribution you will be required to pay towards the cost of your care and support services. This is known as Tariff Income and will be clearly set out in your financial assessment.
- If your savings and assets, that are included in your financial assessment, are £14,250 or less, they will have no impact on your assessed contribution. Therefore, savings up to £14,250 will help you keep a 'nest egg' for emergencies or for the cost of your own funeral in the future.



- If your savings and assets, that are included in your financial assessment, are £14,250 or less, you are still likely to be required to pay a contribution towards the cost of your care and support services based on your income.

## Start date of care charges

- There are no set timescales in law and guidance to complete a financial assessment, however, the council will aim to complete an assessment as soon as reasonably practical after receiving all the required information and proofs
- Where the financial assessment has not been completed at the time that care starts the council will backdate any outstanding charges to the date when it started meeting the person's care and support needs.
- If you receive a backdated invoice, you can arrange a payment plan with the council's Finance Operations Team, telephone 0116 305 3730 or email [FinOpsDebts@leics.gov.uk](mailto:FinOpsDebts@leics.gov.uk)

## Your weekly contribution towards the cost of your care and support services

- Your assessed contribution is always used first to pay for your actual care and support charges.
- If in a given week the actual care received is less than that provided for in your support plan, but the cost of the actual care received is equal to or greater than your assessed contribution you will still be required to pay your full contribution. The council's contribution would be reduced.
- If the cost of the actual care received is less than your assessed contribution, you will only be required to pay the actual cost.

## The amount you are required to pay

- If the cost of your care service is **less than** your assessed weekly contribution, you will be required to pay the full cost of your care.
- If the cost of your care is **more than** your maximum weekly contribution, you will only pay the amount of your assessed contribution.
- You will be required to pay your assessed contribution for any week where you receive care and support services of the same or a higher value.
- You will be told the cost of your care by your social care worker when you agree your care and support plan.

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- Your assessed weekly contribution will be reviewed every April, you can also request a review at any time. You should notify the council of any changes to your benefits, occupation/private pension, other income, capital and any other changes in circumstances immediately as this may affect the amount you are required to pay.

## How to pay

- If you receive a 'direct payment' from the council so that you can pay for your care and support directly yourself, an amount equal to your assessed contribution will be deducted from your direct payment before it is sent to your account. It is a condition of the direct payment that you pay your assessed contribution into the same account, on a regular basis.
- If you receive services that are managed by the council, you will be sent a bill every 4 weeks unless your bill would be less than £20. If this is the case, a bill will be sent when this amount is reached. The council's preferred method of payment is by direct debit which can be set up for you on completion of the council's direct debit instruction. However, there are other payment options if you are not able to have a direct debit on your account.
- If you do not receive/take up your planned care and support service for a complete day, please phone us on **0116 305 7474** to let us know so that an adjustment can be applied to a future bill. Please note that this may not be seen on the next bill that you receive.

## The council's Charging Policy for Care and Support Services

- The Charging Policy for Social Care and Support sets out how the council charges people who receive care and support services. This policy is based on the requirements of the Care Act 2014 and The Care and Support (Charging and Assessment of Resources) Regulations 2014, as amended. The full policy can be viewed on the council's website at <https://www.leicestershire.gov.uk/sites/default/files/field/pdf/2022/1/31/lcc-charging-policy-care-act.pdf>