

Kent County Council

Your guide

To funding yourself in residential and nursing care

April 2019

www.kent.gov.uk/careandsupport



About this booklet

This booklet provides advice for people on some points to consider regarding finances before choosing a care home.

It also provides advice for people already living in a care home on what they may be able to do if their savings drop below the limit for local authority support.

This booklet is available in alternative formats and can be explained in a range of languages. Please call:



Telephone: 03000 41 61 61

Text relay: 18001 03000 41 61 61

Your right to information and an assessment

If you are thinking of going into a care home it is advisable to first speak to Kent County Council (KCC) Adult Social Care and Health.

We can provide information and advice on a range of services that you might want to consider. Also if required we will complete an assessment of your care needs.

Following an assessment we will be able to advise you of whether we think you need to go into a care home and whether the local authority would contribute to the costs of the care home if your capital drops below the limit for funding. You must not assume you will get funding if your capital falls below the limit. KCC will only fund residential care if we assess that you need this type of care and we will normally only fund up to certain financial limits.

Information, advice and assessment are all free services.

How do I find out the current capital limit for local authority funding?

In April each year the government sets out the levels that determine whether an individual may qualify for financial help from their council's social services department. There are three ways that you can find out the levels for this year:

- If you are already in a care home ask the manager of the home
- Phone KCC on 03000 41 61 61
- Visit the website www.kent.gov.uk/careandsupport and look at the current 'Charging for residential care' booklet and information.

Whether you are already in a care home funding yourself or thinking of going into a care home, if your capital (savings and other assets) fall below the capital limit you may qualify for financial help from KCC (or your local authority if you live elsewhere).

As stated previously we would first have to assess that you need to be in residential care and also the cost of the care home is not more than KCC would normally expect to pay. KCC usually only funds care homes that cost less than certain levels (depending on the area and the type of care needed). If you wanted to stay in a more expensive home someone would have to fund the difference, known as a top up.

Is the value of my home taken into account when deciding if my capital/savings are above the limit?

Once you are in permanent residential care the value of your interest in your former home will be included unless it is still occupied by;

- your spouse
- your partner
- an estranged or divorced partner if she/he is a lone parent with a dependent child
- a relative who is over 60 or incapacitated
- your child under 18.

When working out the value of your interest in your former home we will deduct any mortgages etc. still outstanding and 10% of the costs associated with sale.

If it can't be disregarded then the value of your interest in your former home will be added to your other assets and savings.

KCC has a scheme that may in some circumstances be able to help you while you sell your property or if you decide not to sell it straight away. This is called Deferred Payments Scheme. A fact sheet is available on this.

I moved into a care home without social services involvement but my capital/savings will soon fall below the upper capital limit – what should I do?

If you know that your savings will soon drop below the upper capital limit, then it is important that you let us know three months in advance if possible.



Contact KCC on 03000 41 61 61.

We will then carry out a needs assessment to see if you need to be in residential care. If we think you do, discussions will take place with your care home to see if they can accept KCC's guide price. If not you may be able to stay in the home if there is a relative or friend willing to pay the extra cost (Third Party Top Up). If neither of these options are available we will normally arrange for you to move to a care home that is within our guide price.

I have heard that the NHS pay for some people to stay in a nursing home, could this apply to me?

Under NHS Continuing Care rules, if you qualify, the NHS does fund the full cost of a stay in a nursing home (and very occasionally in a residential home). When we assess your needs we will decide if it is worth you making an application for this type of funding and assist you with this process.

For everyone else the NHS pays what is called Funded Nursing Care (FNC) towards the cost of nursing home care. If you are currently self-funding in a nursing home the NHS will be paying the FNC direct to your care home. Even if KCC take over funding the FNC will continue to be paid.

Am I entitled to any benefits?

Even if you have capital above the upper limit for local authority help, you may still be entitled to Pension Credit (which even though it is means tested, has no upper capital limit) and also non means-tested benefits like Attendance Allowance or Disability Living Allowance or Personal Independent Payment. All these benefits are administered by the Department for Work and Pensions (DWP).



For more information visit www.gov.uk/dwp

Can I give some of my capital away so I can qualify sooner for financial help?

If you give money or capital (e.g. your house) away to avoid paying the full fees then the assessment of how much you will have to pay will still include the value of the assets that have been given away. We can also, in some circumstances, legally ask the person who was given these assets to pay some or all of the costs of you care home.

Independent financial advice

In addition to the advice you receive from KCC, it is advisable to get independent financial advice. Ideally this should be before you move into a care home. This should help you to maximise your income and safeguard your capital/savings as far as possible.

Useful sources of information

Age UK

Age UK is the new name for Age Concern and Help the Aged who have merged organisations.



0800 678 1602



www.ageuk.org.uk

Independent Age

Independent Age gives advice and information to older people, their relatives and carers across the UK.



0800 319 6789



www.independentage.org

Money Advice Service

Free and impartial money advice set up by government. You can find information on choosing the right care services, paying for care, finding a financial adviser, work, pensions and retirement, budgeting, benefits, insurance, debt and borrowing, homes and mortgages.



www.moneyadvice.service.org.uk

The Care Quality Commission

The independent regulator of health and social care in England.



03000 616161



www.cqc.org.uk

If you use an Independent Financial Adviser we advise you to use one accredited by The Society of Later Life Advisers (SOLLA)

You can find out more on their website at:



www.societyoflaterlifeadvisers.co.uk



0333 2020 454

Kent County Council Adult Social Care

Your guide for people funding themselves in residential and nursing care homes

How to get in touch with us

If you would like more information on any of the topics covered in this booklet, or you would like to have your needs assessed or report abuse, you can contact us in the following ways:



03000 41 61 61 (if you live in Kent)



01634 33 44 66 (if you live in Medway)



Kent and Medway **out of hours** service: **03000 41 91 91**



Text relay service: **18001 03000 41 61 61**

A text relay service is available for deaf, hard of hearing and speech impaired customers and is available 24 hours a day, 7 days a week.



www.kent.gov.uk/careandsupport



social.services@kent.gov.uk

Visit your local gateway (www.kent.gov.uk/gateways)

For more copies of this booklet please email:
socialservicesleaflets@kent.gov.uk

