



## YOUR FINANCIAL ASSESSMENT – EXPLAINED

### Contributing Towards Your Care

You have been assessed as needing care and/or support. Social care, unlike, health care, is not a free service.

A financial assessment is needed to decide if you are eligible for any public funding and what you can afford to contribute towards your care and/or support.

In order to do this, we need to complete a financial assessment. This assessment will help decide if you will need to contribute towards the cost of your care and/or support. Your social worker will have given or sent you a Financial Assessment Pack. You will only ever be asked to pay what you have been assessed as being able to afford.

### The Financial Assessment – what to expect

We will usually complete your financial assessment over the telephone. We will ask for the following information:

- Details of state benefits & private income
- Details of savings, investments & capital
- Details of land and property you may own
- Details of household expenditure, for example certain bills

A member of the Care Contribution Assessment Team will contact you once your social worker has completed your care needs assessment.

If you do not wish to have an assessment done over the telephone, we can send you a form, likewise, if you have been paying for your care in full and your savings are now below £23,250.00, we will ask you to complete a form along with your last 6 months bank statements. The form should be completed and return to us within 2 weeks.

To request a form please contact us on:

01905 765761, between the hours of 9.00am to 4:00 pm, Monday to Friday.

### **How is the assessed contribution calculated?**

A full financial assessment will be completed by a member of the Care Contribution Assessment Team for each service user receiving one or more of the chargeable services. The assessment is usually completed either by telephone or we can send you a form in the post or email. If the assessment is completed on the telephone we will send you a form to obtain a confirmatory signature.

The way in which we calculate your assessed contribution will depend on whether you are having care and support in a care home or your own home or other setting.

The amount you are assessed as being able to afford to contribute, will differ depending where the care and support is taken. If this setting changes for example, you initially have care and support met whilst at home but need to have a period of replacement care or short term placement in a care home setting, a new assessment would be required and the amount you would be asked to contribute would change. You will be notified in writing each time a financial assessment is completed, giving you a breakdown the how we have assessed your contribution.

### **What if I don't want to disclose my financial details?**

You can choose not to complete the financial assessment. However, if this is the case you will be asked to pay the full cost of your care.

### **Will you need to know how much I have in my savings?**

Yes, if someone has capital over £23,250 they will have to pay the full cost of their care. We consider capital to include such things as savings, investments and bonds.

On completion of the full financial assessment, if it is found that you have capital over £23,250.00, Worcestershire County Council reserves the right to end their contract with your care provider. You will then pay your care provider direct.

### **Will the house I live in affect how much I am asked to pay?**

If you own the house that you currently live in, the value of it will be disregarded whilst you live there. In some circumstances the value of your home will be taken into consideration when you enter long term permanent care. For more information on this, please ask for a copy of the 'Property Information Pack'.

### **Does it make a difference if I have care at home or in a residential home?**

Worcestershire County Council's Charging Policy for Care and Support sets out how a person having care and/or support is assessed to see what they can afford to pay towards their care and support depending on if they are having this in a care home or another setting for example in their own home.

- To see Worcestershire County Councils Charging Policy for Care and Support please visit our website at:

<https://ylyc.worcestershire.gov.uk/working-out-your-needs/how-much-will-i-have-to-pay-for-care/>

- To see the Department for Health's Guidance and the Care Act Regulations please visit:

[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/366104/43380\\_23902777\\_Care\\_Act\\_Book.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/366104/43380_23902777_Care_Act_Book.pdf)

### **Choice of Accommodation & Top-Up Payments (also known as Above Banding Supplements)**

In some cases, a person may actively choose a setting that costs more than the Personal Budget the Council has assessed as the amount required to meet their care and support needs. In this case, an arrangement will need to be made as to how the difference will be met.

This is known as a Top up or Above Banding Supplement and is the difference between the amount of the person's assessed weekly Personal Budget and the actual cost of the care home.

In such cases, the Council must arrange for the person requiring care and support to be placed there, provided a third party, or in certain circumstances the person themselves, is willing and able to meet the additional cost.

The Top up or Above Banding Supplement is an amount paid, in addition to the persons assessed client contribution. See illustration on page 4.

There are specific circumstances when the person requiring care can pay the top up, these are only in the following circumstances:

- Where they are subject to a 12-week property disregard and have enough savings to be able to afford the top up for the full 12 weeks.
- Where they have a deferred payment agreement in place with the Council. Where this is the case, the terms of the agreement should reflect this arrangement.
- Where they are receiving accommodation provided under S117 for mental health aftercare.

### Example:

Total cost of preferred accommodation	Top up / Above Banding Supplement usually paid by third party from their income or person receiving care in specific circumstances only
	Worcestershire County Councils contribution up to agreed personal budget amount
	Assessed Weekly Client Contribution paid by or on behalf of person with care and support needs from their income

### **What happens after the assessment?**

We will write to you to advise you of the result of the financial assessment, telling you how much you have been assessed as being able to afford to pay.

If you have non-residential services, you will receive an invoice every 4 weeks, for the care you have received.

If you have chosen to collect your personal budget as a Direct Payment you will be expected to pay your assessed charge into your direct payment account or if you have a pre-payment card, into this account.

If you are receiving care and support in a care home on a permanent basis, you will be asked to pay your contribution directly to the home.

If your stay in a care home is temporary, you will be invoiced every 4 weeks by the Payments & Client Charging Team at Worcestershire County Council.

### **When will I be asked to start paying for my care and support?**

You will start to pay towards your care and support from the date this starts.

### **What if my circumstances change?**

If your financial situation changes at all you must let us know so we can ensure your contribution is correct.

Any change to your contribution will take effect from the date when your circumstances changed and over payment or under payment will be backdated.

It is important to note, that this includes where you have been awarded any additional income, for example a state benefit, the assessment will take effect from

the date the income or benefit was awarded and you will be asked to pay any increased contribution from the date of the award.

### **What if I don't agree with the assessment?**

You have the right to appeal against the financial assessment. This must be done within 3 months of the date we notify you of your assessed contribution. You must write to the following address, telling us the reason why you want to appeal:

The Manager  
Care Contribution Assessment Team  
County Hall  
Spetchley Road  
Worcester  
WR5 2NP

## USEFUL NUMBERS

### **The Care Quality Commission**

The independent regulator of adult health and social care services in England, whether provided by the NHS, local authorities, private companies or voluntary organisations. Also protects the rights of people detained under the Mental Health Act.

Tel: 03000 616 161

Website: [www.cqc.org.uk](http://www.cqc.org.uk)

### **Carers UK**

National charity working on behalf of carers. Offers wide range of information on carers' rights and sources of help and contact details for local carers' support groups.

Tel: 0808 808 7777 (free call)

Website: [www.carersuk.org](http://www.carersuk.org)

### **Citizens Advice Bureau (CAB)**

National network of free advice centres including advice about national housing provision.

Tel: 020 7833 2181 (for contact details only – not telephone advice)

Website: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### **Counsel and Care**

A charity that provides advice for older people, their families and professionals on community care and other issues.

Tel: 0845 300 7585 (lo-call rate)

Website: [www.counselandcare.org.uk](http://www.counselandcare.org.uk)

### **Department of Health**

Government department with overall responsibility for social care including residential care homes.

Tel: 020 7210 4850 (national call rate)

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

### **Elderly Accommodation Council**

Provides information on all forms of accommodation, support and care for older people.

Tel: 020 7820 1343

Website: [www.HousingCare.org](http://www.HousingCare.org)

**Financial Services Authority (FSA)**

May be able to help you to find an independent financial advisor.

Tel: 0300 500 5000 (Money Advice Service)

Tel: 0845 606 1234 (Consumer Help Line)

Website: [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) Or : [www.fsa.gov.uk](http://www.fsa.gov.uk)

**Pension Service (The)**

For details of state pensions, including forecasts and how to claim your pension.

Tel: 0845 60 60 265 (lo-call rate)

State Pension Forecasting Team: 0845 3000 168 (lo-call rate)

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

**Relatives & Residents Association (The)**

The Relatives & Residents Association gives advice and support to older people in care homes, their relatives and friends.

Tel: 020 7359 8136

Website: [www.relres.org](http://www.relres.org)

**Veterans UK**

Website bringing together services for veterans including advice on pensions, compensation and welfare services.

Tel: 0800 169 22 77

Website: [www.veterans-uk.info](http://www.veterans-uk.info)

**Worcestershire County Council  
Care Contribution Assessment Team**

County Hall

Spetchley Road, Worcester, WR5 2NP

Tel: 01905 765761

Email: [CCAAdmin@worcestershire.gov.uk](mailto:CCAAdmin@worcestershire.gov.uk)

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