

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.

Worcestershire County Council may be able to help towards these care costs.

To determine what you and the Council may contribute, a financial assessment will need to be completed. This is a means tested assessment based on your individual circumstances.

The Financial Assessment – what to expect

You can start this process by using the [Council's online calculator](#)



You can also access the online calculator on your phone by using this QR code

Or via your browser at:
<https://worcestershire.mycostofcare.com/OFA>

Different rules will be used to calculate your contribution depending on the type of care you have. This will be an indicative calculation, until a full financial assessment has been completed.

You will be asked to provide the following information:

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

Once you have submitted this form, a member of the Care Contribution Assessment team will check your records with the Department for Work and Pensions (DWP) to ensure you are receiving all the benefits you are entitled to and will then contact you to review the form together.

You will only ever be asked to pay what you have been assessed as being able to afford.

If you are going to receive respite or replacement care, you will not be able to use this calculator. If this applies to you, or you are unable to complete the online financial assessment for another reason, a member of the Care Contributions Team will contact you to complete the financial assessment over the phone.

Frequently Asked Questions

- Will I be charged before the financial assessment?

Until the financial assessment is completed it will be assumed that you will pay the full cost of your care from the date your care started.

However, you will not be sent an invoice for this amount within the first 4 weeks of your care starting, this is to allow time for the financial assessment to be completed. If you do not engage with the financial assessment process, full cost will become payable and invoices will be issued.

- 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 required 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 £23,250.00 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.

If you have over this amount in capital, please contact your allocated social worker to inform them.

- 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. For further information, please visit https://www.worcestershire.gov.uk/info/20566/paying_for_care_and_support_adults

- What happens after the assessment?

We will write 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 a non-residential service or are having your care needs met in a Care Home setting, you will receive an invoice every 4 or 5 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.

- What if my circumstances change?

If your financial situation changes at all you must let the CCA team, and your allocated social worker know so we can ensure your contribution is correct.

Any change to your contribution will take effect from the date your circumstances changed and any 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
Finance Operational Services, County Hall
Spetchley Road
Worcester
WR5 2NP
Tel: 01905 765761
Email: CCAAdmin@worcestershire.gov.uk

Privacy Notice: Worcestershire County Council is under a duty to protect the public funds it administers, and to this end may use the information you have provided for the prevention and detection of fraud. It may also share this information with other bodies responsible for auditing or administering public funds for these purposes. For further information about how WCC uses your personal data, including your rights as a data subject, please see our Privacy Notice on our website <http://www.worcestershire.gov.uk/privacy>