



# Mogers Drewett Guide to Paying Care Fees

If you, or a family member, are considering a move to a care home, one of the main concerns may be how you pay for care. The first step is to ask your Local Authority for a financial assessment. The purpose of this assessment is to establish if the person needing care has eligible assets over £23,250\*. If so, you will not be eligible for Local Authority funding.

## What are eligible assets?

The figures used to calculate what a person may be entitled to, are based solely on the individual who requires care. The assessment will take into account income from pensions and benefits, capital including savings, and, in some cases, the value of the person's home. If any assets are jointly owned, only 50% of the value should be included. A partner's assets are private.

## Assets not taken into account:

- The family home provided a spouse or other relative over 60 is living there
- Any investment with a life assurance element, for example, an investment bond
- The family home for the first 12 weeks

## Partial Funding

If an individual's eligible assets are above £14,250\* but fall below £23,250\*, then the Local Authority will make a contribution to care fees. The extent of the funding offered will depend on the individual's income and capital.

## Changes planned

There are plans to cap an individual's care costs at £72,000 from April 2020 but this will not apply to 'hotel costs' i.e. bed and board which will be charged separately. The intention is to cap these 'hotel' costs at £12,000 per year. This cap will not apply to fees in excess of the level which the local authority would pay for care.

## Self Funding

If state assistance is not available because an individual has assets in excess of £23,250\* they will be classed as a self-funder.

## Additional Financial Assistance

For more information on eligibility please see our Mogers Drewett Guide to Benefits.

Attendance Allowance	Higher Rate 2017/18	£83.10* per week
	Lower Rate 2017/18	£55.65* per week
Nursing Care*	Paid by Primary Care Trust 2017/18	£155.05* per week

*\*This is paid direct to the nursing home. It covers the cost of registered nursing care employed by the home.*



### **Deferred Payment Scheme**

If you are self funding, you may need to sell your home to cover care costs. Provided active efforts are being made to sell the property, a Local Authority can provide funding under the Deferred Payment Scheme towards the care fees while the property is being marketed.

In effect this is a loan to avoid a forced sale of your home at a knockdown price. The breathing space offered by the scheme can allow people the time to obtain a better price for their property and alleviate some of the pressure at an already difficult time. However, interest will be charged on Deferred Payment Schemes.

To find out about this scheme, you should contact your Local Authority, though you should be aware that they may be reluctant to offer it.

### **NHS 'Continuing Health Care' Funding**

In some cases a person needing care might meet the criteria to have care costs met in full by the local Primary Care Trust. We can advise on the criteria, appeals and care placements.

**For more information please contact our team of specialists:**

**Bath:** 01225 750 000

**Sherborne:** 01935 813 691

**Wells:** 01749 342 323

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\* Figures April 2016

This guide is not intended to offer legal advice. You should not act upon the content of the guide without taking specific advice.

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