



A person is assessed as needing a nursing care placement for which the total cost is £759.31

- PCC pays £591.44
- Health pays £167.87
- The service user (Mr X) will have a financial assessment to determine how much Mr X will contribute towards the PCC portion. In this example the contribution worked out to be £186.86.

A person is assessed as needing a nursing care placement for which the total cost is £759.31. However, the level of health needs have been assessed at such a level that health agree to fund the placement in full. This is referred to as Continuing Health Care (CHC) funding.

- Health pays £759.31
- PCC and the service user will not be contributing anything.

Example of how capital depletes and how the property disregard is applied.

Client Financial Assessment Details

Property	£190,000		National Capital Limits
Capital	£51,300		2012/13 £23,250.00
Income Contribution - based on weekly income	350		2013/14 £24,000.00
Weekly Contribution - based on income and capital	598.2		2014/15 £24,000.00
Weekly capital depletion amount	248.2	[Diff between full cost and income contribution.]	2015/16 £24,000.00
			2016/17 £24,000.00
			2017/18 £30,000.00
Start Date in care home	01/04/2019		2018/19 £40,000.00
			2019/20 £50,000.00

Scenario 1 Capital depletes within 12 weeks	Date	Week number	Capital Limit	Capital	Weekly Reduction	Amount that will be charged [invoiced]	Amount that can be deferred
Property value disregarded for first 12 weeks	01/04/2019	1	50000.00	51,300.00	248.20	598.20	0.00
Property value disregarded for first 12 weeks	08/04/2019	2	50000.00	51,051.80	248.20	598.20	0.00
Property value disregarded for first 12 weeks	15/04/2019	3	50000.00	50,803.60	248.20	598.20	0.00
Property value disregarded for first 12 weeks	22/04/2019	4	50000.00	50,555.40	248.20	598.20	0.00
Property value disregarded for first 12 weeks	29/04/2019	5	50000.00	50,307.20	248.20	598.20	0.00
Property value disregarded for first 12 weeks	06/05/2019	6	50000.00	50,059.00	248.20	598.20	0.00
Property value disregarded for first 12 weeks	13/05/2019	7	50000.00	49,810.80	248.20	350.00	0.00
Property value disregarded for first 12 weeks	20/05/2019	8	50000.00	49,810.80	248.20	350.00	0.00
Property value disregarded for first 12 weeks	27/05/2019	9	50000.00	49,810.80	248.20	350.00	0.00
Property value disregarded for first 12 weeks	03/06/2019	10	50000.00	49,810.80	248.20	350.00	0.00
Property value disregarded for first 12 weeks	10/06/2019	11	50000.00	49,810.80	248.20	350.00	0.00
Property value disregarded for first 12 weeks	17/06/2019	12	50000.00	49,810.80	248.20	350.00	0.00
Property value taken into account	24/06/2019	13	50000.00	239,810.80	248.20	598.20	248.20
	01/07/2019	14	50000.00	239,562.60	248.20	598.20	248.20

Client Financial Assessment Details

Property	£190,000	
Capital	£52,800	
Income Contribution - based on weekly income	350	
Weekly Contribution - based on income and capital	598.2	
Weekly capital depletion amount	248.2	[Diff between full cost and income contribution.]

Start Date in care home 01/04/2019

Scenario 2 Capital depletes after 12 weeks	Date	Week number	Capital Limit	Capital	Weekly Reduction	Amount that will be charged [invoiced]	Amount that can be deferred
Property value disregarded for first 12 weeks	01/04/2019	1	50000.00	52,800.00	248.20	598.2	0
Property value disregarded for first 12 weeks	08/04/2019	2	50000.00	52,551.80	248.20	598.2	0
Property value disregarded for first 12 weeks	15/04/2019	3	50000.00	52,303.60	248.20	598.2	0
Property value disregarded for first 12 weeks	22/04/2019	4	50000.00	52,055.40	248.20	598.2	0
Property value disregarded for first 12 weeks	29/04/2019	5	50000.00	51,807.20	248.20	598.2	0
Property value disregarded for first 12 weeks	06/05/2019	6	50000.00	51,559.00	248.20	598.2	0
Property value disregarded for first 12 weeks	13/05/2019	7	50000.00	51,310.80	248.20	598.2	0
Property value disregarded for first 12 weeks	20/05/2019	8	50000.00	51,062.60	248.20	598.2	0
Property value disregarded for first 12 weeks	27/05/2019	9	50000.00	50,814.40	248.20	598.2	0
Property value disregarded for first 12 weeks	03/06/2019	10	50000.00	50,566.20	248.20	598.2	0
Property value disregarded for first 12 weeks	10/06/2019	11	50000.00	50,318.00	248.20	598.2	0
Property value disregarded for first 12 weeks	17/06/2019	12	50000.00	50,069.80	248.20	598.2	0
Property value taken into account	24/06/2019	13	50000.00	239,821.60	248.20	598.2	248.20
	01/07/2019	14	50000.00	239,573.40	248.20	598.2	248.20