

# FACTSHEET: Paying for Care and Support

Applicable as from 1 April 2021



## Types of care and support

### Non-Residential - Support in the Community

**You will pay a charge for these services.**

**Charges are determined as part of financial assessment.**

- Home and Community Support. Carers coming to support you in your home (Domiciliary Care) and some General Support.
- Day Opportunities (Day Centre Attendance, Day Activities.)
- Short Term Residential/Nursing Care Beds you provide Respite of up to 8 weeks.
- Direct Payments made to support you in employing your own Personal Assistance or attending Day Opportunities.
- Shared Lives - receiving support from Adult Placement Carers in their own homes. This includes short and long-term placements, sessional and day services.
- Other Short Breaks care and support determined through care assessment.
- Interim-awaiting domiciliary care Beds are chargeable based on the hours of domiciliary care due to be provided.

**You will not pay a charge** for up to 6 weeks for the services below. After 6 weeks you will be charged. What you pay will be determined as part of financial assessment.

- Reablement Services. These are provided for up to 6 weeks, depending on care assessment or review.
- Intermediate Care - awaiting reablement beds are not chargeable.
- Intermediate Care - Rehabilitation Beds are provided for up to 6 weeks and not chargeable.
- Assessment Bed - Length of stay determined through assessment may be more than 6 weeks.

### Residential (Residential or Nursing Care Home Placements)

**You will pay a charge for these services. What you will pay will be determined as part of financial assessment.**

- Temporary up to 12 months
- Long Term 12 months+



## What should I do when my care starts?

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- You or your relative/representative should contact the Department for Work and Pensions (DWP) to let them know about your circumstances. This should ensure that you are receiving the benefits you are entitled to.
- You should complete the necessary forms and return them with the relevant documents.
- You have 15 working days to complete and return the form with the supporting documents.
- A 10 day extension can be arranged if you are finding it difficult to provide all the required information. Please use the contact details at the bottom of this factsheet to discuss an extension.

## Who can help me with the forms and this process?

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If you are finding it difficult to complete the form or understand this process or provide the supporting documents, please contact us using the contact details at the bottom of this factsheet.

You can also ask someone to help you such as:

- Representative (family, friend, power of attorney, advocate, solicitor)
- Dewis Advocacy, Telephone No 01646 629123, Email: [advocacy@dewiscil.org.uk](mailto:advocacy@dewiscil.org.uk).
- Citizens Advice Bureau, 43 Cartlett, Haverfordwest, SA61 2LH, Tel No 03444 772020

## Which financial form should I complete?

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You should receive a form from a health or social care professional who has assessed you for care and support. If you do not receive a form, please ask them for one or contact us using the details provided at the bottom of this factsheet.

A DC3 form should be completed if you are receiving non-residential support in the community or community support beds. However, for those provided with reablement or those in assessment and intermediate care beds, the DC3 form will only be used if the follow on service is chargeable.

An RA4 form should be completed if you will be in a care home placement (Residential or Nursing) on a temporary basis (up to 12 months).

An RA3 form should be completed if you will be in a care home placement (Residential or Nursing) on a long term (12 months+) or permanent basis.



## What happens if I don't complete the financial form ?

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If we do not receive your form and documents within the specified timescale, we may apply the maximum charge for non-residential services or full cost for residential services. If you are finding it difficult to provide the information within this timescale, please contact us using the contact details at the bottom of this factsheet.

## What is a financial assessment?

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We use information provided on your financial form to do a financial assessment for you. This tells us how much you should be paying for care and support each week. We confirm details provided by checking the supporting documents you provide and contacting the Department for Work and Pensions (DWP).

We only use the value of income and capital that you have a right to. This means if you share a property or investment with someone else, we will only take your share into account when we do the financial assessment.

## What are disregards and allowances?

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Regulations and policies set out some disregards and allowances that are applied. These will differ depending on whether you are receiving a non-residential or a residential service. Some of these are:

- Mobility benefits may be disregarded.
- A number of compensation schemes and awards may be disregarded.
- Housing related costs – your portion of i.e. Rent, Mortgage and Council Tax may be deducted from your total income.
- Savings Credits up to £5.75 per week will be not be counted.
- Residential - Minimum Income Amount (Personal Allowance) – Regulations set this amount each year and it is disregarded from your total income.
- Residential Long Term - 12-week property disregard (See the property question below.)
- Non-residential - People receiving Pension Credit Guarantee (Income Support) will be allowed an extra 45% on top of this before their income is counted.
- Non-residential - The house you live in will not be counted.
- Capital limits are applied before determining whether to charge full cost.

## What is income?

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Income is the money you earn from working or that you receive as pension, benefits or interest paid on investments.



## What is capital?

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Capital is usually a range of savings, investments and property.

## What if I have a property?

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- If you are going into a care home for less than 12 months, the value of your share of the property will be disregarded in your financial assessment.
- 12-week property disregard - When you go into residential care for a long term/permanent placement (12 months+), the value of your share of the property will not be included in your assessment for the first 12 weeks that you are in the care home. This property disregard can only be applied to the first 12 weeks that you are in a care home on a long term/permanent placement.
- The value of your share of the property will also be disregarded if it is continuously occupied from before you go into the care home, by a relative who is:
  - (1) Aged 60 or over, OR
  - (2) Is a child of the resident aged under 18, OR
  - (3) Is incapacitated.
- If you do not want to sell your share of your property when you first go into the care home, you may be eligible for a deferred payment agreement.

## What is a deferred payment agreement?

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- You may be eligible for a deferred payment agreement if you own a property.
- If your application for a deferred payment is successful, then you can defer a portion of your weekly charge against the value of your property.
- You will still have to pay the portion of the full cost weekly charge that is not deferred.
- We will place a legal charge against your property which will remain in place until any deferred debt is settled.
- You will continue to defer a portion of your charge until your total capital (which includes the value of your share in the property) depletes to below the national capital limit.

## What is the weekly maximum, capital limit and disregards for this year?

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From 6 April 2021:

- Savings Credits disregard – up to £5.75 per week
- Non-Residential Capital Limit - £24,000.00 per year
- Non-Residential Weekly Maximum Charge - £100.00
- Residential Capital Limit - £50,000.00 per year
- Residential Minimum Income Amount - £33.00 per week



## How does my capital deplete?

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- Your weekly care charge is based on income and capital over the capital limit.
- We calculate how much of the weekly charge is based on income and how much is based on the capital.
- Your capital depletes on a weekly basis by the capital portion of your charge.
- Example: £500.00 per week, where the income portion is £200.00 and the capital portion is £300.00. Each week £300.00 will be deducted from the total value of your capital.
- When the value of your capital reaches the capital limit, you will be reassessed and a charge based only on your income will be applied. In the example above this means you will pay £200.00 and we will absorb the balance of the cost of the care home.

## How much do I pay?

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- Some services are provided free of charge up to a maximum number of weeks. However, the number of weeks provided will depend on your assessed needs. After the agreed initial period you will have a review. If you require further care and support then the appropriate charge will apply.
- For chargeable services, the charge will depend on your financial circumstances. This is why it is important that you complete and return the appropriate financial form.
- For an Interim-awaiting domiciliary care bed, your charges will be based on the number of domiciliary care hours identified as part of your integrated assessment. The national weekly maximum will apply. However, after 8 weeks the care and support must be reviewed and charges will be applied depending on the service needed.
- For non-residential chargeable services, there is a national weekly maximum charge. Even if your financial assessment shows you can pay the full cost of the service, you will only be charged the weekly maximum.
- For residential chargeable services, there is a capital limit. If your capital is above this amount then you will pay the full weekly cost of your placement until your capital is depleted to below the capital limit.
- Unless it has been agreed that you will receive full CHC (Continuing Health Care Funding), you will always have to contribute towards a care home placement. This includes nursing placements because these are only partially funded by health.
- If you are choosing a direct payment then the charge you pay is known as a contribution. This contribution is worked out according to your financial circumstances. The weekly contribution will be deducted from the weekly direct payment amount you have been awarded. You will be paid the net amount.
- S117 relates to after care services that may be needed following discharge from, or to prevent readmission to, a mental health facility. Other non-related services may be charged for.



## When do I start paying for a chargeable service?

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- You will be charged from the day your service starts.
- If you receive a free service and then go on to receive a chargeable service, you will be charged from the day your chargeable service starts.
- You will have to pay after you receive the first invoice.
- You will be invoiced every 4 weeks.

## How can I pay?

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- We can set up a Direct Debit for you.
- Over the phone.
- Online through the Pembrokeshire County Council Website using the 'My Account' facility.
- You can set up a stop order with your bank.
- You can pay by cheque using the most recent invoice number as a reference.
- You can pay in our customer service centres using your most recent invoice.

## What if I don't pay?

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- If you are having difficulty paying for your care and support, then please get in touch with us.
- Regulations set out a debt recovery process for more details please contact our debt recovery officer.

## What if I don't agree with my assessed charge?

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- If you think your charge has not been worked out properly or you feel your circumstances are special you can ask to appeal against your charge.
- Requests for an appeal should be made to the Debt Recovery Officer.

## What if my circumstances change?

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- If you feel you need different care and support then you may need to be referred to social services for an assessment. Please ring our contact centre
- If your financial circumstances have changed then please contact us using the contact details at the bottom of this factsheet to give us your updated information. We will then do a new financial assessment for you.



## Contact details

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- **Pembrokeshire County Council Contact Centre** **01437 764551**
  - If your needs change and you think you need to be referred to Social Services.
  - If your financial circumstances change and you want to notify us or if you have a query about the form or supporting documents. Ask for the Social Services Financial Assessments Team.
  - If you want to pay an invoice by phone.
  
- **Social Services Debt Recovery Officer** **01437 776346**
  - If you want information on or to apply for a deferred payment.
  - If you want to discuss outstanding debt.
  - If you want to request a review of your assessed charge.

**This item is also available in Welsh / Mae'r eitem hon ar gael yn Gymraeg hefyd**

**For a copy in large print, easy-read, Braille, audio, or an alternative language, please contact Pembrokeshire County Council on 01437 764551**

