



**CARE FEE
FUNDING**

In today's society people are living longer, which in turn is leading to an increase in the number of people requiring assistance with their care in old age.

The financial implication of this is becoming an important consideration for many when considering planning for their own future. Social Care is not free. The amount you will need to pay will depend on the level of care you need and the assets that you have.

Nursing/Health care

The NHS is responsible for payment of any nursing element of your care. This can range from the provision of free disability aids to the cost of a part, or full- time registered nurse. The care assessment is carried out by the NHS and the Local Authority to determine the level of nursing required. The key here is that the health care requirement is the "primary" need.

The NHS contribution to the cost of your nursing care is known as the Registered Nursing Care Contribution (RNCC). There are different levels and the contribution depends on the level of care you are assessed as needing. The payment will be made direct to the nursing home, thereby reducing your fees.

The sectioning of someone under Section 3 of the Mental Health Act 1983 (constituting a danger to yourself and others) and subsequent discharge in accordance with section 117 of the same Act (continuing care/sponsorship of care of your mental condition in the community) will result in all social services including residential and nursing care being free.



Accommodation and Personal Support

If you require health care which is "incidental or ancillary" to your accommodation needs, this falls within the jurisdiction of the Local Authority and any financial assistance you may receive is limited and means tested.

The Local Authority (also known as social services) is responsible for ensuring people with care needs are receiving the assistance they require. Each Local Authority is different and you should discuss specific needs with your local representative.

Generally, if you have been assessed as having a care need, then you will also be assessed as to whether you have the finances to pay for that care or if you need some assistance with your funding.

"Clear and straightforward service. Maxine's fees were clearly stated and I felt able to raise all relevant issues"
P R, Corsham

How will I be assessed?

The Local Authority will look at your income, savings and property to calculate how much you need to contribute toward the cost of your care and support.

If you need care in order to stay in your own home, the means test won't include the value of your property. If you need to move permanently into a care home, the test will usually include the value of your property.

There are circumstances where, even if you move permanently into a care home, the value of your property will be excluded. These are:

1. For the first 12 weeks of your residence if it is permanent.
2. For the first 53 weeks of your residence if it is not permanent – but you would have to prove that your stay is temporary.
3. If your spouse, civil partner or cohabitee continues to live in the house.
4. If you are a single parent with children or dependants under the age of 16.
5. If you have a relative over the age of 60, or who is incapacitated, living with you.
6. If the Local Authority exercises its discretion to ignore the value – for example where a child under 60 has been living with you for many years to care for you.

If you hold an asset jointly (such as a bank account) half will be treated as belonging to you. It is advisable to separate your finances at this stage into individual accounts, to maximise any financial assistance. If this is not done, the joint holder may end up subsidising your care costs.



What will I have to pay?

Your Capital

Over £23,250*

Between £14,250 and £23,250*

Less than £14,250*

What you will have to pay

You must pay the full fee for your care and support (self-funding) although you will be eligible to apply for Attendance allowance.

The Local Authority will fund some of your care and you'll contribute the rest.

This will be ignored and won't be included in the means test – the Local Authority will pay for your care. However, they will still take your eligible income into account.

What will I have to pay?

Irrespective of your capital assets, you are only allowed to keep £28.75* a week of your income to cover your personal expenses and you are required to pay the remainder of your income towards your care costs.

If you do not have sufficient funds to cover your care costs the Local Authority will contribute to make up any shortfall.

There is a maximum amount the Local Authority will contribute and this may differ with each authority. If you wish to reside in a home which charges more than the Local Authority limit, you will need an agreement in place with a third party to make the additional payment. You are not permitted to top up your fees from your own capital, once you fall below the £23,250* limit.

For clear, friendly advice on all aspects of estate and care fee planning, please contact our highly experienced private client specialists today.

*The above information is correct for the tax year 2020/21.

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HAVE YOU BEEN PUTTING OFF UPDATING YOUR WILL?

Get in touch today.



CREATING A TRUST ISN'T AS COMPLICATED AS YOU MIGHT THINK.

Speak to your lawyer for more information.

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