

# Your adult social care client contribution explained



Information about your financial assessment, how much you may need to pay and where to get further information.



**Walsall Council**

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## At a glance: the financial assessment process

### Step 1 - Referral

You contact the Council about your care and support needs.

Your care needs assessment will be completed by a social care practitioner.

If you are assessed as needing support, your social care practitioner will then contact the Financial Assessment and Charging Team ("the Team").

### Step 2 - Financial Assessment

The Team will contact you to make arrangements to complete your financial assessment.

If you are asked to complete any forms, submit any documents and/or evidence, you must do so within 14 days.

### Step 3 - Payments

The Team will review your financial assessment and calculate how much you may need to pay towards your social care costs. You will be notified of your assessed contribution.

You should receive your first invoice within two months of your care starting and every month thereafter.

### Step 4 - Review

The Team will contact you in April/May each year, to let you know of any changes to your care contributions, due to government changes to benefits and pensions.

We will also contact you to ensure your financial assessment is up to date. This will usually be once a year.

Changes in your care and support plan can also affect your contributions. We will contact you if there are any changes.

## Do I have to pay for my social care?

**Unlike the NHS, social care is NOT FREE. YOU MAY NEED to contribute towards your social care costs.**



Yes, the Government says you must contribute towards the cost of your care if you are able to do so. This is detailed in the Care Act 2014. To find out more about the Care Act, go to [www.gov.uk](http://www.gov.uk) and search for “Care Act”.

We will carry out a financial assessment to determine how much you will need to contribute. How much you will need to pay will depend on your level of support needs and your income and assets, such as savings and property.

**It is important that you understand that you may have to contribute towards your social care.** This leaflet contains information about your financial assessment, how we will calculate your contributions and where to get further information.

### What is a financial assessment?

A financial assessment works out if and how much you may need to contribute towards your social care.

In England, Councils generally help to pay for care costs if you have assets less than £23,250. The more money and/or assets you have, the more you'll be expected to pay towards your social care costs.

If your care needs assessment with your social care practitioner determines you are not eligible for social care support, you will be notified of this decision and your financial assessment will be closed.

## Who will contact me about the financial assessment?

The Financial Assessment and Charging Team is responsible for undertaking your financial assessment and will also notify you if you need to contribute towards your social care.

If you require further information or have any questions, please contact the **Financial Assessment and Charging Team via email at [FACT@walsall.gov.uk](mailto:FACT@walsall.gov.uk)**.

## What information will I need to provide?

You will be asked to provide information and in some cases, evidence of your finances. Examples include (this list is not exhaustive):

<b>Income</b>	<ul style="list-style-type: none"><li>• Information about your salary, wages, pensions and any state benefits</li></ul>
<b>Savings</b>	<ul style="list-style-type: none"><li>• Any money saved in bank accounts, shares etc.</li></ul>
<b>Assets</b>	<ul style="list-style-type: none"><li>• Assets include any property or land of value that you own</li><li>• You should include information on any properties you live in now or have owned in the past and if you own more than one property.</li><li>• If you own a second property that you don't live in, you may become eligible for paying for the full cost of your social care.</li></ul>

We will use this information to determine if you need to contribute towards your social care at home or in a care home. If we find significant transfers or decreases in your assets, we will investigate and may ask you for further information. This is because under the Care Act, there are conditions where this is not allowed. Where a decision is made that a transfer or gifting of assets was to avoid contributing towards your social care, you will be assessed as if you still own those assets.

## How is the financial assessment completed?

The quickest and easiest way to complete the financial assessment is online but there are other options, which will be explained to you. It is really important that you complete your financial assessment form correctly and disclose any income, savings and assets.

Once you have completed your financial assessment, an officer will review the information you have provided and may carry out additional checks, including verifying any benefits you receive and property searches.

## What if I do not want to provide information about my finances?

You can choose to not tell us about your finances. **However, if you don't, you will be required to pay for the full cost of your care.**

Telling us about your finances will help us advise you correctly about the amount of money you can afford to pay. It will also help our officers to advise you about any additional benefits you might be eligible to claim.

## How will you calculate how much I have to pay?

If you have savings or assets worth **more than £23,250**, you will have to pay the full cost of your care and will be self-funded.

If your assets are worth **less than £23,250**, we will calculate how much your contribution will be. In simple terms, the calculation is:

**savings and assets + income – allowances = your assessed financial contribution.**

We will send you information about completing the assessment. Please make sure you complete the assessment within 14 days of receipt along with any supporting documentation.

**YOU MAY BE CHARGED the full cost of your care if you fail to complete the assessment on time, unless you contact us advising us there will be a delay.**





## When will I have to pay the full cost of my care?

If you have assets worth **more than £23,250**, you will have to pay the full cost of your care. Assets are capital or property and might include post office or current and savings accounts, savings, investments, shares, premium bonds, your home or homes, land or business.

We will write to you following the outcome of your financial assessment, confirming whether you need to pay for your care, how much you will have to pay and how we have come to this decision.

## What happens if my savings or assets fall below £23,250?

**You need to contact us before your savings and assets fall below £23,250. We do not usually backdate the funding before the date you apply to us.**



## Will I have to give you all of my savings?

No, you can keep the first £14,250 of any savings you already have.

If you are receiving support in a care home setting, you can keep a personal expenses allowance from your income. If you are receiving care whilst living at home, you will be left a large share of your income to make sure you have enough money to meet all your needs.

## What happens to my assets between £14,250 and £23,250?

If you have assets between £14,250 and £23,250, we will assess you as being able to contribute £1 per week for every £250 you have above £14,250. We call this tariff income.

The tariff income will be included in the calculations to determine your contribution towards your care. This weekly tariff income is different to the interest that you receive on your savings.

## **What will happen to my house if I move into a care home?**

If you are moving into a care home for a long time, we will normally take the value of your home into account when we work out your weekly charge. If this applies to you, we might offer you a **Deferred Payment Agreement**.

If your partner, a dependent child, a relative aged over 60, or someone who is sick and disabled still lives in your home, it won't be counted as part of your assets. In this case, you won't have to use the wealth tied up in your home to pay for care and you won't need a deferred payment agreement.

For more information on Deferred Payments, please go to the Walsall Council website: [www.walsall.gov.uk/health-and-social-care](http://www.walsall.gov.uk/health-and-social-care)

## **Can I give away my savings or my house?**

Once it is known that you are likely to need social care support, you should not give away or transfer any savings or assets. If you do, we may think that you have done so to avoid paying your proper contribution. If this is what we decide, we may continue to charge you as if you still own these assets. Some examples of giving away your assets are as follows:

- If you make a payment to someone else (e.g., as a gift)
- If you transfer the title deeds of your property to someone else
- If you put money into another form which would affect how we treat it when we work out your charge.

## **What if my financial circumstances change?**

If your financial circumstances change at any time, you must tell us straight away. You can contact the Financial Assessment and Charging Team.

## **How will I have to pay my charge?**

If we have arranged your care at home, we will send you an invoice every four weeks, which tells you how much you need to pay. If you are in residential or nursing care, following your financial assessment, you will receive an initial invoice from the Council.



Thereafter, you will pay your provider directly. If you receive a Direct Payment you must pay your care contributions into your Direct Payment Account.

Your invoice will show you how much you need to pay. Once you receive your invoice, it should be paid straight away. Direct debit is the easiest and most convenient method.

### **Can the amount I need to pay change?**

The amount you will need to pay towards your care and support will normally increase every year in April, when the Government increases pensions and benefits. We will contact you during this time and tell you what your revised contribution is. Your contribution amount could also change if there is a change in your financial circumstances or change in your care and support.

### **What if I cannot afford to pay my charge?**

When we conduct your financial assessment, we will work out how much you can afford to pay and make sure that you have enough money for all your other daily living needs.

### **What if I can't pay you on time?**

If you are having trouble making a payment on time, you must contact our Income Team whose details will be on your invoice, as soon as possible and let them know about the problem.

**If you are having trouble paying, you must talk to us about it. If you do not pay your charge and do not let us know, we may have to refer you to a debt collection agency.**



## What if I do not agree with the amount I am asked to pay?

If you think that we have calculated your charge incorrectly, you can ask us to look at it again. You should tell us why you think it is wrong and send this to: **FACT@walsall.gov.uk**

They will check the way your charge has been calculated and notify you of the decision.

## Where can I get more information about accessing social care?

The fastest and easiest way to get more information about adult social care is by visiting our website: <https://go.walsall.gov.uk/health-and-social-care>.

You can also get information from the following organisations:

<b>Citizens Advice</b>	<a href="http://citizensadvice.org.uk">citizensadvice.org.uk</a> Telephone: 0344 477 1010
<b>Money Advice Service</b>	<a href="http://moneyadviceservice.org.uk">moneyadviceservice.org.uk</a> Freephone: 0800 138 7777
<b>Age UK</b>	<a href="http://ageuk.org.uk">ageuk.org.uk</a> Telephone: 0800 055 6112 Lines open from 8am – 7pm on everyday of the year.

Further details about other organisations (including local services) offering information and support around accessing social care can also be found on our website.

If you use an organisation or individual that carries out regulated financial service activities in the UK, you are advised to check that they are authorised by the Financial Conduct Authority.

You can check this by visiting <https://register.fca.org.uk/s/>.

Now that you have received and read this booklet, please fill out the below form and return this page by either:

- By post using the pre paid envelope enclosed, or
- Scan or take a photo of the form using a phone or tablet and email to the Financial Assessment and Charging Team via [FACT@walsall.gov.uk](mailto:FACT@walsall.gov.uk)

Your form will be saved electronically on your customer file in line with Data Protection regulations. Please visit the Council's website for information about your individual data rights.

**Customer name:**

**Date booklet received:**

**MOSAIC Customer number (if known):**

**Customer declaration:**

*I confirm I have read the "Your adult social care client contribution explained" booklet.*

**Customer or representative's signature**

**Representative's name (if applicable)**

**Date:**



**Financial Assessment  
and Charging Team**

Email: [FACT@Walsall.gov.uk](mailto:FACT@Walsall.gov.uk)



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