

## Paying for non-residential care

### Advice and information – The financial assessment process

The purpose of this factsheet is to give you advice and information about the financial assessment process now it has been identified that you require care services from the Council.

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

You may be asked to pay a charge for your care services provided by the Council. The amount you may be asked to pay will depend on your financial circumstances. Cheshire West and Chester Council operate a charging policy based on the statutory guidance issued by the Department of Health. This is known as the Care and Support Statutory Guidance (CASS) 2014 which meets the requirements of the Care Act which came into force on 1 April 2015.

#### **How will the financial assessment be completed?**

The Council will seek to undertake a financial assessment as quickly as possible following the decision that you need non-residential care services.

The financial assessment will involve accessing information held about you and your finances within the Council systems. In some cases we may also telephone, write or visit you or the person who manages your finances for further information such as: -

- Your national insurance number
- Copies of your bank statements.
- Details of your outgoings e.g. rent agreement and utility bills. A bank statement will be sufficient if you pay these by direct debit.

Once the assessment has been completed you will receive a letter confirming your charge and a statement detailing how it has been calculated

#### **If I have savings how much do I have to pay for my care services?**

If you have capital above the current upper capital limit you will be expected to pay the standard charge for your care services. All types of savings and any stocks or shares you hold will usually be counted as capital. The value of the property where you live will not be counted as capital but other properties or land that you own might be.

#### **I have other property/land in addition to my main home. How does this affect my charge?**

Your share in any additional property/land is added to your other capital assets and if it is worth more than the upper capital limit, you would be expected to pay the standard charge for your care.

For details of the current capital limits please contact the Corporate Assessment Centre  
Tel No. 01244 972685

#### **What happens if I have gifted or transferred capital to somebody else?**

If you have disposed or transferred a capital asset such as property, money or shares in order to reduce your charge for non-residential care service, the Council can treat you as still having the asset and charge you accordingly. The circumstances in each case are looked at individually and there is no time limit beyond which the disposal of the asset can be considered as an act of deprivation to avoid charges.

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### **How much do I have to pay if I have less than the current upper capital limit in savings?**

If you have less than the current upper capital limits a financial assessment will be undertaken to calculate what you can afford to pay towards your care services.

You will never be charged more than you can reasonably afford to pay. Some of your income will not be counted, for example an allowance will be made to ensure you have enough money to meet your normal household expenditure and your individual housing costs.

The Financial Assessment Officer will also apply an amount for your disability related expenditure depending on the type of disability benefits you are in receipt of.

### **Will I get any help towards paying for my care services?**

As part of the financial assessment process the Financial Assessment Officer will undertake a welfare benefit check from the information available to them to ensure that you are claiming all the benefits you may be entitled to.

### **How do I pay for my care services?**

You will receive an invoice every four weeks. This will show how much you have to pay. The Council's preferred method is Direct Debit. You will find a full list of payment options on the reverse of your invoice which includes paying online, over the telephone and at Paypoint sites.

If you are in receipt of a Direct Payment you are required to ensure that the charge you have been assessed to contribute towards care services is paid into your Direct Payment account.

### **Non-payment of care charges**

The council has a debt recovery policy which is implemented if you do not pay your charges. Non-payment of invoices could in some cases result in court action.

If you cannot pay your charge because there has been a change to your circumstances, please let us know as soon as possible and we will do a further financial assessment.

You can download the council's debt recovery policy from our website.

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### Factsheets available from Chester West and Chester Corporate Assessment

#### Centre are:

- No. 1 Paying for non-residential Care
- No. 2 Direct Payments
- No. 3 Help to Manage Your Money
- No. 4 Paying for Short Term (Respite) Care
- No. 5 Paying for Residential & Nursing care
- No. 6 Long Term Care - Owning a Property
- No. 7 Deferred Payment Agreement
- No. 8 Long Term Care - Making Your Own Arrangements
- No. 9 How Capital is Treated
- No. 10 Paying for Social Care Support in Residential College

Information is also available on the Chester West and Chester Council website:

[www.cheshirewestandchester.gov.uk](http://www.cheshirewestandchester.gov.uk)

### Contact us

The Gateway Team is the first point of contact to talk about help for you, a relative or a friend or for information about social care for older people, adults and children.

You can phone the Gateway Team between 8:30am - 5pm Monday to Thursday (Friday 4:30pm) on 0300 123 7034

**In an emergency you can contact the out of hours Emergency Duty Team on 01244 977277**

### Local area contact details and opening times

#### Winsford

Wyvern House  
The Drummer  
Winsford  
CW7 1AU  
Tel: 0300 123 8123  
Monday to Thursday 8:30am - 5pm  
Friday 8:30am - 4:30pm

#### Ellesmere Port

Civic Way  
Ellesmere Port  
CH65 0BE  
Tel: 0300 123 8123  
Monday to Thursday 8:30am - 5pm  
Friday 8:30am - 4:30pm

### Cheshire West and Chester Council

General public enquiries  
Tel: 0300 123 8123  
Web: [www.cheshirewestandchester.gov.uk](http://www.cheshirewestandchester.gov.uk)

#### Accessing Cheshire West and Chester Council information and services

Council information is also available in Audio, Braille and Large Print formats. If you would like a copy in any of these formats or in another language, please email us at [equalities@cheshirewestandchester.gov.uk](mailto:equalities@cheshirewestandchester.gov.uk) We are also able to provide a British Sign Language (BSL) interpreter to support customers with accessing Council services.

**Tel:** 0300 123 8 123

**email:** [equalities@cheshirewestandchester.gov.uk](mailto:equalities@cheshirewestandchester.gov.uk)

**web:** [www.cheshirewestandchester.gov.uk](http://www.cheshirewestandchester.gov.uk)