

How do I pay for a care home?

How do I pay for a care home?

It is natural to worry about paying for care, however, it is also important to make sure that you get the right level of care that you need. Care homes vary in quality and price and are usually charged by the week. It can sound quite expensive and the chances are, you will be expected to pay for some or all of your care costs.

If you have a local authority social worker and they are organising your care then they will:

- Work out what sort of care you need (**a Care Needs Assessment**)
- Recommend and plan what care you need (**a Care Plan**)
- Work out what your Care Plan is likely to cost (**a Personal Budget**)
- Do a **Means Test** and a **Financial Assessment** and they will work out how much you have, how much you would need to pay and how much the local authority might pay towards your care home fees.

How do I pay for a care home?

If I have assets, how much will I pay?

- If you have capital, savings and income that amount to more than £23,500, you will have to pay the full fees (**Self-funding**)
- If you have between £14,250 - £23,500 the amount you get towards your fees is worked out on a sliding scale.
- If you have less than £14,250, the local authority will pay for your fees - up to an agreed amount.

How do I pay for a care home?

What is the Means Test?

The Means Test will work out how much capital and how much income you have. It will look at savings and any property you might have.

If you own something with someone else, such as capital or a savings account, its value will be divided equally between you.

If you have a partner or someone else is still living in your home, it may not be included in the Means Test. The person doing the Means Test will be able to advise you if this is the case. Beware - If you are thinking of giving away some of your money so that you don't have to pay so much, the local authority may still assess you as having that money or property **(Deprivation of Assets)**.

How do I pay for a care home?

What if I choose a more expensive care home?

If you have chosen a particular care home and it is more expensive than the authority will pay for, you or a loved one can 'top-up' any fees that the local authority agree to pay.

Self-funding

Self-funding is when you have more than £23,500 in capital or assets and you or a loved one pays for all the fees of your care home. If your capital becomes less than £23,500, the local authority may be able to help with your fees (see above). Keep an eye on your capital and ask for another financial assessment in good time if you are getting close to the £23,500 amount.

More information

Paying for care can seem complicated. For more information, contact your local authority social services team or go to **www.ageuk.org** .