

Paying for Care



SWINDON
BOROUGH COUNCIL

What guidelines are used to determine the client contribution?
We use the Care Act 2014 which is the central government regulatory framework which all local governments adhere to.

Will I have to pay?

You will have a financial assessment to work out how much you are required to pay towards the cost of your care.

Does everyone have to pay?

The government says you don't have to pay in some circumstances for example if:

- You are subject to Section 117 of the Mental Health Act 1983.
- You are under the age of 18 years.
- Your services are defined as continuing health care.
- You are a carer receiving services.

This is not a full list and your care manager will confirm whether a financial assessment is required.



Is a financial assessment needed?

Yes, unless you are receiving care services which the government have said you do not need to pay for. If you choose not to have a financial assessment then you will be asked to pay the full cost of your care.

What happens when I am assessed?

A representative from Swindon Borough Council will contact you. You will be asked for the following information to help us work out what you should pay.

- Your personal details.
- Details of other people resident in the household with you (spouse, children).
- Information about your state benefits and any other income received.
- Information about all capital held to include bank accounts, investments, assets and savings. Information about your housing costs such as mortgage or rent payments.



Information about additional expenses you have in respect of any need or disability related expenditure.



What is disability related expenditure?

This means things you have to pay for because of your need or disability as identified in your care plan. The amount that we allow towards disability expenditure may not cover the full costs.

The following things can be included as disability related expenditure:

- Community alarms
- Gardening labour
- Special equipment maintenance
- Cleaner
- Laundry
- Additional need for clothing due to disability

These are just examples.

There may be other things which could be included.



Are housing costs taken into consideration?

Yes. We deduct expenses in relation to:

- Rent except any element of other financial assistance.
- Mortgage payments less any financial assistance.

Are there any other things the assessment looks at?

Yes, the assessment looks at other things like:

- Savings and investments.
- Any property or land you own but don't live in, this includes business properties.



How is my payment worked out?

There is a 5 step process to work out what people pay towards the costs of their care:

- **Step 1** – We look at your income and disregard any income we shouldn't be taking any account of.
- **Step 2** – We look at your capital savings, assets & investments. If your total is over £23,250 you will be liable to pay the full cost of your care. If your total is between £14,250 and £23,250 we are required to apply a tariff income which is then added as additional income. Capital assets of less than £14,250 is disregarded. E.g of Tariff Income - if you held total capital of £19,000, tariff income would be calculated as below:
£19,100 less £14,250 = £4850 divide by £250 = 19.40. Round this up to the nearest whole £1 = £19 per week tariff income.
- **Step 3** – We work out what you need to live on each week by looking at what the basic government income levels are and we add a further 25% to this. This would be the amount the government determines you would need to meet your everyday living expenses such as food, utility bills, clothing and normal day to day expenses.
- **Step 4** – We would look at your additional costs, housing and/or disability expenditure or other expenses that we may be able to include.
- **Step 5** – Apply the formula:
*Net income **+PLUS** tariff income **-MINUS** amount you need to live on **-MINUS** housing and/or other expenses **-MINUS** Disability Related Expenses **=EQUALS** client contribution.*



When do I find out what I have to pay?

You will be sent a notification letter explaining the amount you have to pay. This will be provided after the financial assessment has been completed.



How do I pay?

You will receive an invoice for payment, all payment options available are included. Care services are invoiced in arrears.

What should I do if I disagree with the assessment or need more information?

You will be provided with a full breakdown of the financial information used in your assessment. If you feel this is incorrect, you can contact the Financial Assessment Team at: **fteam@Swindon.gov.uk** to ask for a review.



What should I do if my financial circumstances change?

If there are any changes to your financial situation you must inform us as this may affect what you need to pay.

You can complete the online form:
www.swindon.gov.uk/payforhomecare

Or you can email the
Financial Assessment Team:
fteam@swindon.gov.uk



What happens if I don't pay?

The Credit Control team will contact you if payments are not made.



SCAN QR code here
to complete the online form:

