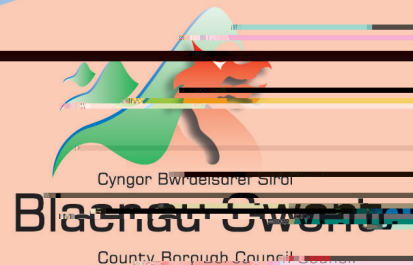


Residential & Nursing Care: Paying For Care In A Care Home

April 2019 - March 2020



Social Services



Introduction

This information is for people who are going into a residential or nursing home on a permanent basis. It explains about the costs of moving into a home and how you may be eligible to get help towards the costs. We realise that this is a difficult time for you and your relatives and hope that the information will be of assistance to you.

Help with understanding information

This information has been written to answer the most common

complete the Financial Assessment Form. The purpose of the form is to ensure that we are provided with accurate financial information to assist us to calculate any contribution you may need to make toward your care costs. The amount you will have to pay towards the cost of your stay in a residential or nursing home depends on your income and capital. Some examples are provided in this information, but please note that there may be other types that we have to consider. For all income, capital or savings, we must see evidence of up-to-date balances of accounts, for example bank statements.



How am I told the amount I have to pay?

When you have completed your Financial Assessment Claim Form, Blaenau Gwent Social Services Income Team will notify you in writing of the amount that we will require you to pay.

If you have any questions about the amount, please contact the Social Services Income Team.

Benefits

Will I be able to claim Pension Credit?

Pension Credit is a means-tested benefit for people aged over pension age; it has previously been known as Supplementary Benefit, Income Support and Minimum Income Guarantee. We can assist you with a claim for Pension Credit if you wish.

Please note that if you decide not to claim Pension Credit when you

How does the scheme work?

For the first 12 weeks their property is disregarded. After this time, in line with the terms of the agreement, the Council will place a legal charge on their property. In return the Council will pay the balance of care costs up to an agreed rate that would have been met from the sale of the property.

When does the money be repaid?

The money must be repaid either:

- When the property has been sold, OR
- When the agreement is terminated, OR
- Within 56 days of death.

What if I do not wish to have deferred payment agreement?

If you do not wish to enter into a deferred payment arrangement you will be charged the full cost of your placement. It is up to determine how you meet this cost.

What if I own a former Council house purchased under the “Right to Buy” scheme?

If the house which you own is a former council house purchased under the “Right to Buy” scheme and somebody else has helped you with the purchase, it may be possible to disregard the value (or proportion of its value). The person who helped with the purchase needs to provide acceptable evidence of their contribution. This is not an automatic disregard and each case will be dealt with on an individual basis. Evidence should, therefore, be submitted with your Financial Assessment Form and you will be notified of the outcome of the Social Services legal decision in writing.

What happens if I give away my home?

If a person gives away their home, savings or other assets before going into residential/nursing care or when already living there, we must investigate the circumstances in detail. We must also examine any sale of an asset at less than its true market value.



As a Local Authority we have a duty to protect public funds, we must look to see if a significant reason for the disposal was a desire to avoid paying for, or towards, residential/nursing care fees.

If we decide that a significant factor in the decision to give away, or sell an asset at less than its market value was to avoid paying fees or reduce the amount payable, the law allows us to take action. Depending upon the circumstances, we can either assess you as still owning the asset(s), or require the person to whom you gave the property to contribute towards your fees.

Any large gifts or transfers of ownership will be investigated and appropriate legal action taken to recover these sums.

What happens if I go into Residential Care and my partner stays at home?

The financial assessment is based only on your income and assets. You will also be assessed on your share of any jointly owned assets (except property if your partner remains at your home).



How charges can be paid

Bills listing services that have been provided, their costs and the total amount payable will be sent out each month.

Payments can be made by:

- Direct Debit
- Cheque
- Standing Order
- Online Payment
- Credit Card or Debit Card* (by contacting C2BG - the Council's Contact Centre)
- Cash (by taking your invoice to any Post Office, Pay Point premises or the Civic Centre)

*Please note there is a small surcharge when making payment by credit/debit card.

In order that the charges for services are applied fairly, the County Borough Council will take appropriate action to collect unpaid charges from persons assessed as liable.

How a person can make sure they **are claiming all their benefits to help pay for charges**

The Welsh Government and Blaenau Gwent County Borough Council understand that having to pay for services is likely to be of great concern to people, even though the charges have been kept as low as possible. The calculation of what people will have to pay towards the cost of the services they receive takes account of their ability to pay.

There is a commitment from the Welsh Government and Social Services to anyone being charged for services, that help to claim all the Social Security benefits and pensions they are entitled to must be provided. This includes benefits that people may have missed out on in the past.

The Income Maximisation Officer will complete a benefit check when they complete the financial assessment. There is no charge for this service and it is available to everyone who receives a chargeable service from the Department.

What happens to the financial and personal information given?

Social Services will deal with all information with complete confidentiality.

The information will not be used for any purpose other than calculating the expected contribution towards the charges.

We may share information with other Departments within the Council, such as Housing Benefit and Council Tax to ensure that the information held is accurate.

Comments, Complaints and Compliments

We have a system set up to make sure your comments, complaints and compliments are taken

The Welsh Government has produced a useful booklet called "Thinking About A Care Home - A Guide To What You Need To Know". Download a copy at www.wales.gov.uk/health or contact (029) 2082 3944.

The Pension Service - This is the part of the Department for Work and Pensions (formerly DHSS, DSS and Benefits Agency) that deals with claims and payments of benefits for people aged over 60 (see www.dwp.gov.uk).
Post Handling Site B
Wolverhampton
WV99 1AN
Telephone: 0800 731 0469

Public Services Ombudsman for Wales
1 Ffordd yr Hen Gae
Pencoed
CF3 1BN
Telephone: (01656) 641150

Carer's Allowance Unit
Phone: 0800 731 0297
Textphone: 0800 731 0317 (for hearing or speech difficulties)
Lines are open between 9am and 5pm Monday to Thursday, 9am to 4.30pm on Fridays.
By email: cau.customer-services@dwp.gsi.gov.uk

Carer's Allowance Unit
Mail Handling Site A
Wolverhampton
WV98 2AD
Telephone: 0300 7900 126

Voluntary Organisations

Carers Wales
River House
Ynysbridge Court
Gwaelod y Garth
Cardiff
CF15 9SS
Telephone: (029) 2081 1370
www.carerswales.co.uk

Brynmawr Citizens Advice
107 - 110 Worcester Street
Brynmawr
Blaenau Gwent
NP23 4JP
Telephone (03444) 772020

Age Cymru - www.ageuk.org.uk
Telephone (08000) 223 444



To receive this information in Braille, large print, electronically or on audio tape please contact the Information Officer on (01495) 354630.

Leaflet BM08-5 April 2019
www.blaenau-gwent.gov.uk