Telford & Wrekin
Co-operative Council

Easy Read

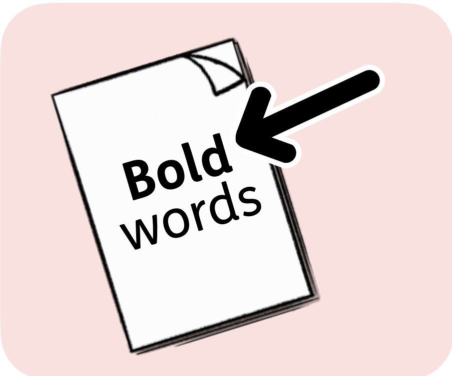
Paying for your care in a care home

Easy Read

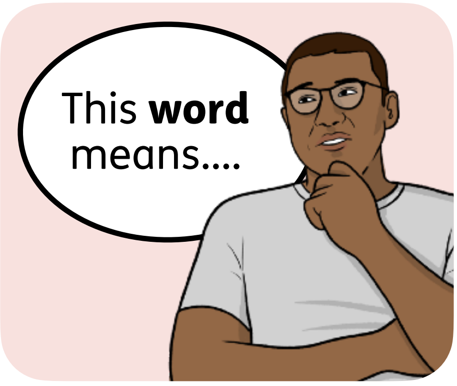
This is an Easy Read version of some information.

It uses easier words and pictures.

Some people may still want help to read it.



Some words are **bold** to show they are important.



We explain bold words if they are hard to understand.

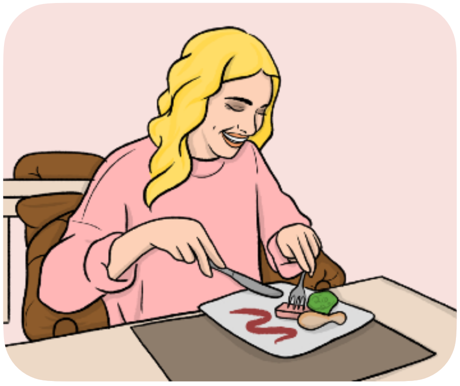
What is in this booklet

About this booklet

We are Telford and Wrekin Council.

We wrote this booklet to help you understand how much you may need to pay towards the cost of your care in a **residential home** or **nursing home**.

A residential home gives you:



- A place to live and meals.

- Help with things like dressing, eating and bathing.

Nursing homes are like residential homes, but they also have:

- A nurse to give you care.

- A doctor to check that you are getting the right care.

We have written another booklet about paying for care if you do not live in a care home.

Why we have written this booklet

We have written this booklet to help make sure that:

- We are fair to everyone who uses our services.

- We ask you to pay for care if you can afford it, no matter what support you get.

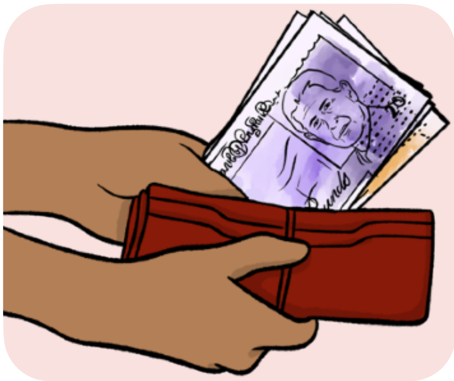
- You are getting as much money in **benefits** as you can.

  Benefits are money from the government to help people pay for the things they need.

We have also written this booklet to help make sure that:

- Everyone can understand how much they might have to pay for their care.

- You can make your own choices about how you want to live your life.



- You will pay an amount based on what you can afford.

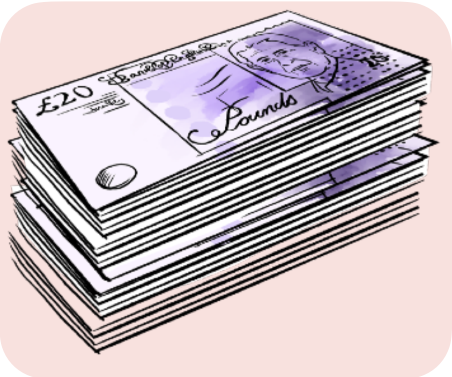
- We follow the law and rules from the government about charging for care.

How much you need to pay

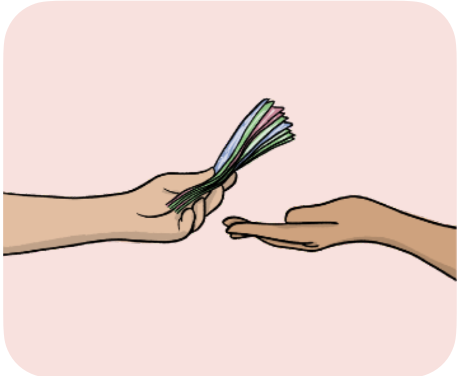
To work out how much you need to pay, we first look at how much your care will cost.

Then we do a **financial assessment**.

A **financial assessment** is when you fill out a form to tell us:

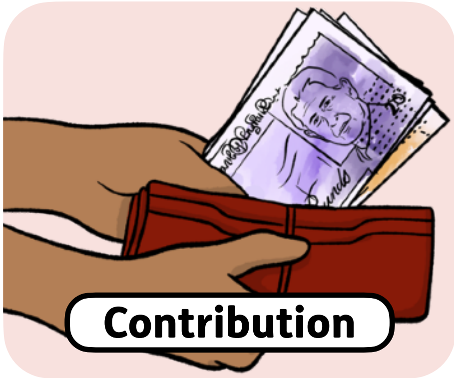


- How much money you have.



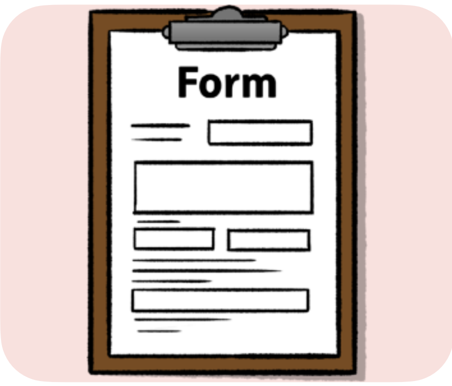
- How much money you get.

On the form, you also tell us how much money you need to spend.



The information on the form will tell us how much you will need to pay for your care.

This is called your **contribution**.



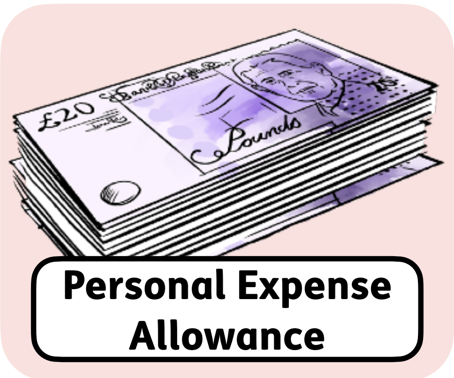
We will give you a paper copy of the form when we have decided what care you need.

Or you can fill the form out online on our website:

telford.mycostofcare.com/OFA

You should send us the completed form and any documents we need within 28 days of getting the form.

If you do not send the form or the information in time, you will have to pay for all of your care.



You will keep a small amount of money each week for personal spending.

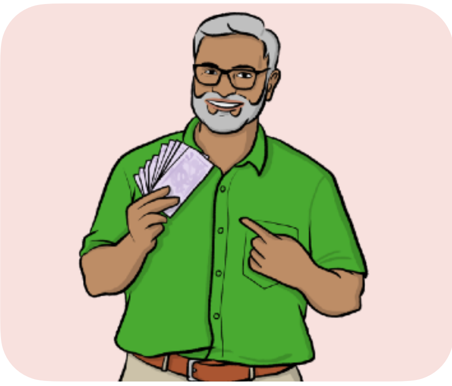
This is called the **Personal Expense Allowance**.

We will write to you to tell you how much you need to pay.

How we make a decision

To make a decision about how much you have to pay for your care and support, we look at all the information about your money.

Money coming in

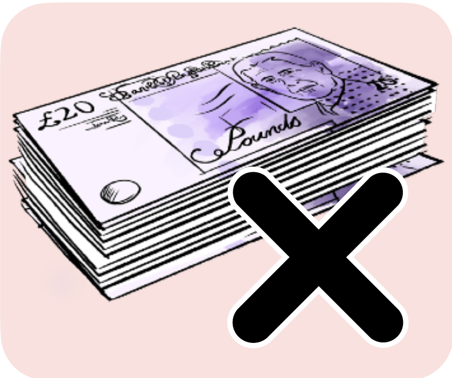


We will look at how much money you have coming in, including the benefits you get.

This is called your **income**.

You can get help to make sure you are getting all of the benefits you can.

If you have money coming in as part of a couple, we will include half of that money unless you tell us something different.



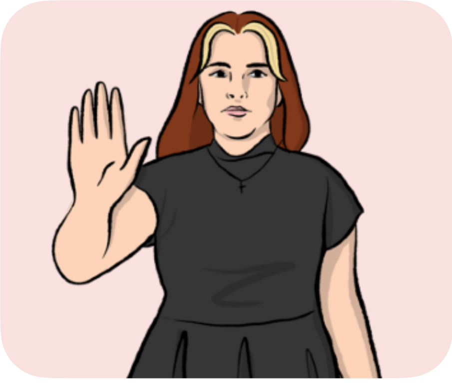
We might also include money that you should get, even if you do not get it.

We call this **notional income**.

Notional income could be:

- Money from benefits you do not claim, but would get if you did claim.

- Money that you should get but do not have yet.



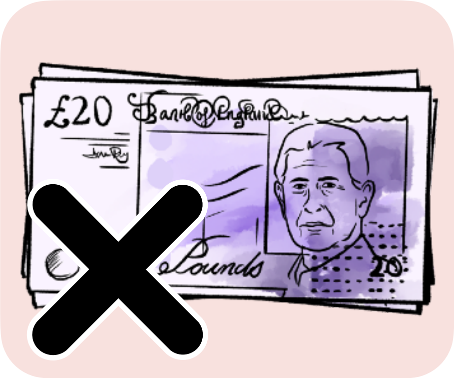
Notional income could also be money that you avoid getting to try and pay less for your care.

Money you have

We will also ask how much money you have saved up and how much the things you own are worth, like your home.

This is called your **capital**.

You will need to tell us about all the money you have in the bank or anywhere else.



If you have between £0 and £14,250, we will not include this when we work out your contribution.

If you have between £14,251 and £23,250, we will include some of this when we work out your contribution.

If you have capital between £14,250 and £23,250, we will add £1 a week for every £250 of capital.

This is called **Tariff Income**.

If you have more than £23,250, you will have to pay for all of your care.

This is called the **threshold level**.

Your home

You might go into care for a short time, but plan to go back to your home.

If you own your own home, and plan to go back to it, we will not include the value of your home when we work out your contribution.

If you go into care and do not plan to go back to your home, we might not include the value of your home in your contribution.

We will not include the value of your home if:

- Your husband, wife or partner still lives there.

- A relative who is 60 or over still lives there.

- Your ex-partner and child or children still live there.

We will also not include the value of your home if:

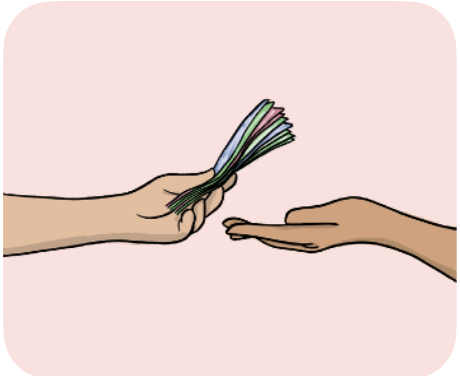
- A relative who is disabled still lives there.

- A child under 18 who you pay for still lives there.

We might be able to give you up to 12 weeks to decide how you are going to pay for your care before we include your home in your contribution.

This is called a **12-week property disregard**.

You might not want to sell your home to pay for your care while you are still alive.



If you do not want to sell your home, we might be able to lend you the money for your care.

Then we will take the money for your care from the sale of your house.

This is called a **deferred payment agreement**.

We will also charge **interest** on the money we lend you.

Interest is money we charge you for lending you money.

You can find out more about deferred payment agreements, and apply for one, on our website:

www.telford.gov.uk/info/20566/paying_for_your_care/3715/universal_deferred_payment_agreement

Top up payments

If we pay for your care, we will find a home that can give you the care you need, and is the best value for money.

If you want to go into a different home that costs more money, someone will need to pay the extra money for that home.

This is usually paid by a family member or someone else.

This is called a **top up payment**.

If you have a deferred payment agreement, we can add the cost of the top up onto the money we lend you.

Light touch assessment

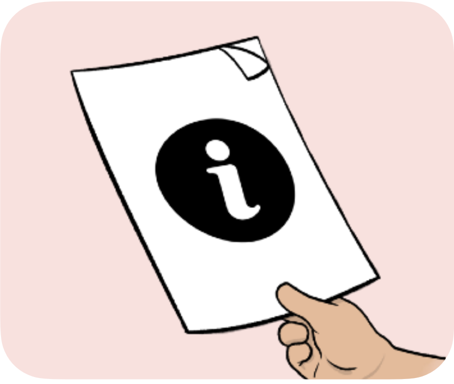
Because of what we know about your money, we might not always have to do a full financial assessment.

Sometimes we do a quicker check of your money called a **light touch assessment**.

We may do a light touch assessment if:

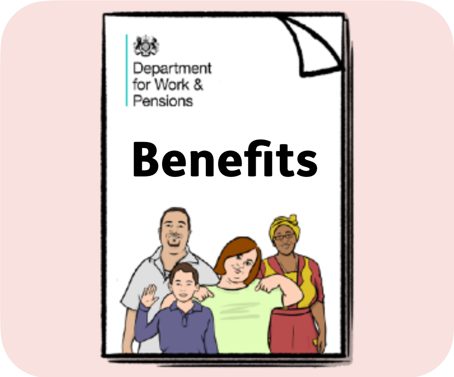
- You have more than £23,250, so you will have to pay for your own care.

- The care you need will not cost a lot.



- We have enough information to understand your situation.

About benefits



Some people who get benefits may still need to pay towards their care.

How much you pay for your care depends on your financial assessment.

What happens next

We will write to you to tell you what you need to pay.

You can ask for a full financial assessment if you want one.

Checking how much you pay

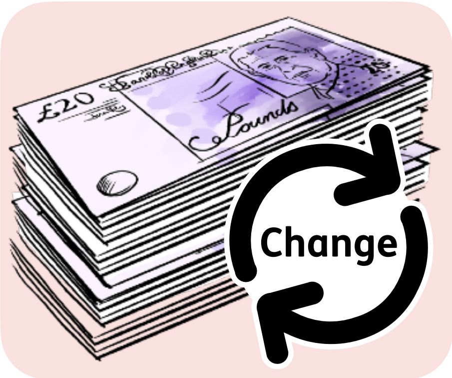
Each year, we will look at changes in:

- Benefits.

- The threshold level.

We will tell you how much your new contribution will be, and how we worked it out.

We can also do a new financial assessment if:



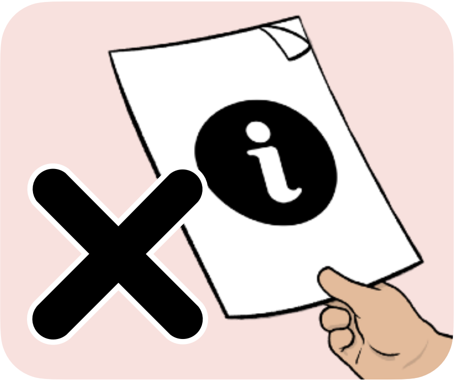
- You ask us to, because your money has changed.

- You now have less money than the threshold level.

- We made a mistake when we did your financial assessment.

Not giving us information

You will have to pay for all your care and support if:



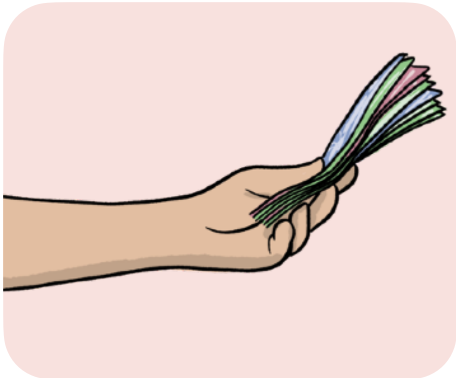
You do not give us information about your money.

You do not want to have a financial assessment.

Getting rid of your money

You can spend your money however you want, including giving it to friends and family.

But you still need to pay for the care and support that you need.



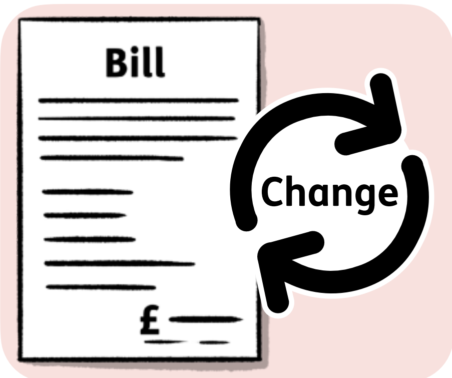
Some people give their money away so they do not have to pay for care and support.

If we think you have done this, we might still include this money in your financial assessment.

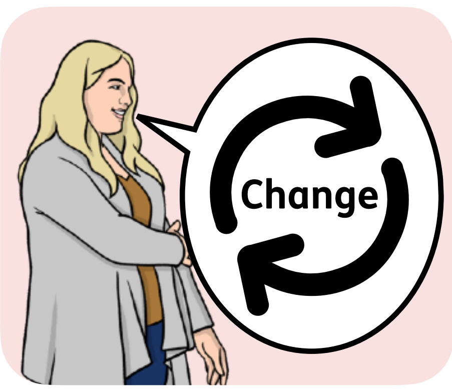
Changes to your situation

We might need to do a new financial assessment if:

There are any changes to the support or care you need.



There are any changes to how much your support or care costs.

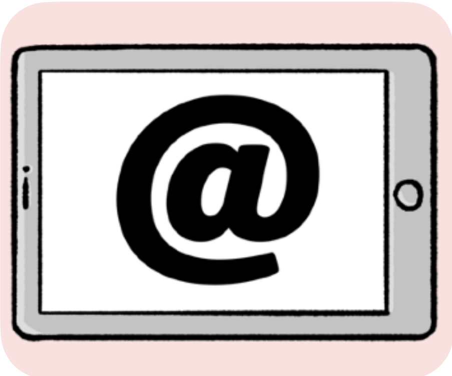


You must tell us about any changes within 1 month.

You can contact us to tell us about any changes to your situation by:

- Phone:

  01952 383820



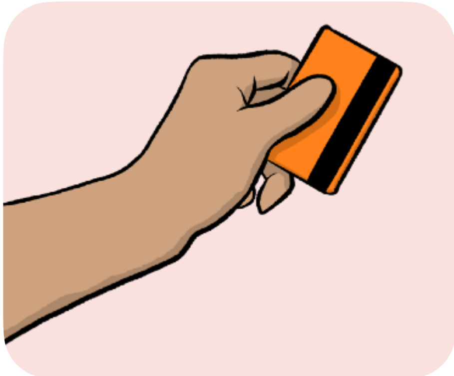
- By email:

  fcmteam@telford.gov.uk

- By post:

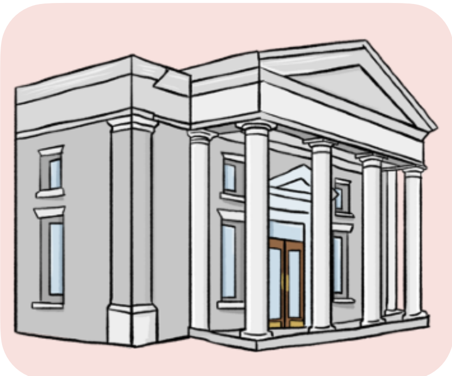
  Telford & Wrekin Council
  Financial Case Management
  Team
  Darby House
  Lawn Central
  Telford
  TF3 4JA

Paying for care



You can pay for your care in different ways.

Direct Debit



You can pay by Direct Debit, so the money for your care comes straight out of your bank account.

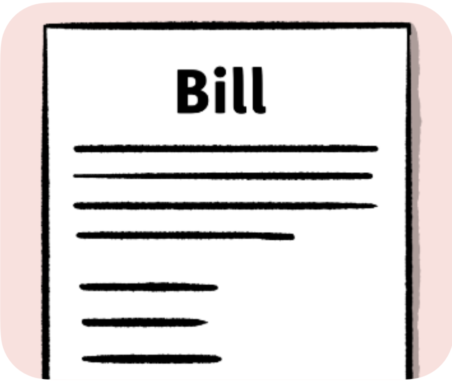
You can phone us to set up a Direct Debit on:

- 01952 383986

Online

You can pay online:

- www.telford.gov.uk/payinganinvoice

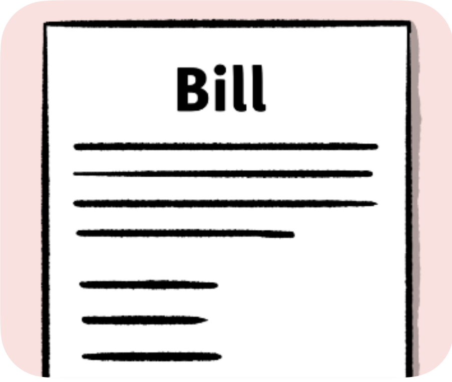


If you pay online, you need to tell us the reference numbers on your bill to make sure we put the money on your account.

Phone

You can phone us to pay on:

- 01952 383977.

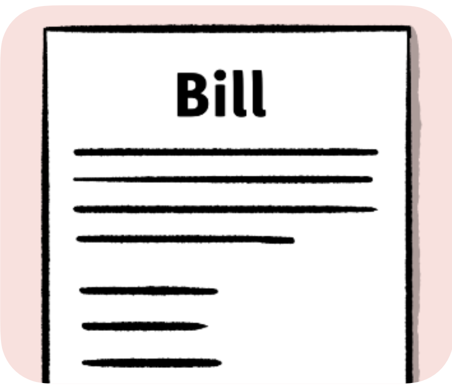


If you phone, you will need the reference numbers on your bill to make sure we put the money on your account.

From your bank account

You can pay from your bank account.

You can find our bank account number on your bill.



If you pay from your bank account, you will need the reference numbers on your bill to make sure we put the money on your account.

Contact us

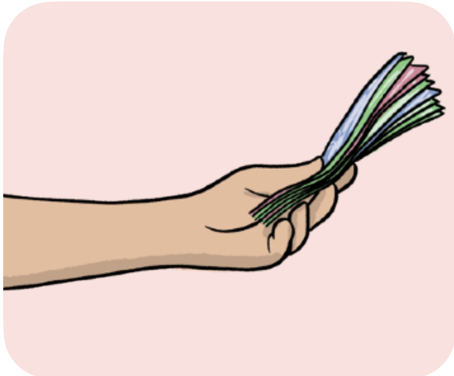
If you want to talk to us about paying your bill, you should phone the Invoicing and Collection team on:

01952 383986.

If you want to talk to us about how much you have to pay for your care, you should phone the Financial Case Management team on:

01952 383820.

If you do not pay



If you do not pay your contribution for your care, we will follow our rules to try and get the money from you.

We might take you to court to get the money.

If you do not want care

If you decide you do not want care because of how much it will cost, you will need to phone the Financial Case Management team on:

01952 383820.

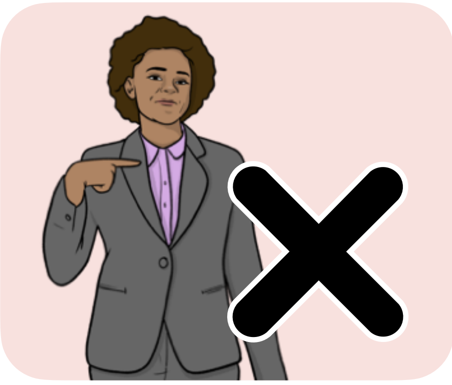
They will tell the Social Work team.

The Social Work team may contact you to check your safety and talk about support.

The team might talk to you about changes you can make to stay safe.

Help and advice

You might need help or advice to make sure you are making the right decisions about your care and your money.



We can give you general information, but we cannot give you financial advice.

You can get help or advice from:

- Money and Pensions Service:

  0800 011 3797

- Citizen's Advice Bureau:

  0808 278 7988

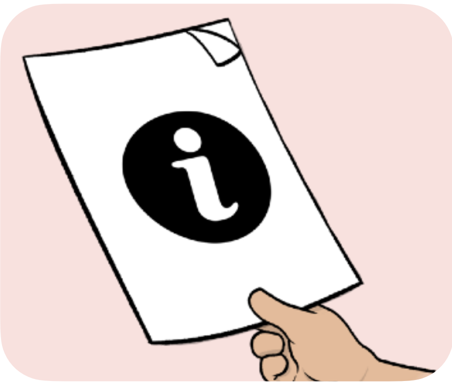
The Society of Later Life Advisers can help find someone to give you advice on your money as you get older:

0333 2020 454

If you do not agree

If you do not agree with the decision we made in the financial assessment, you can ask us to look at the information again.

You should tell us why you think the decision is wrong.



You should also give us any more information that you want us to include.

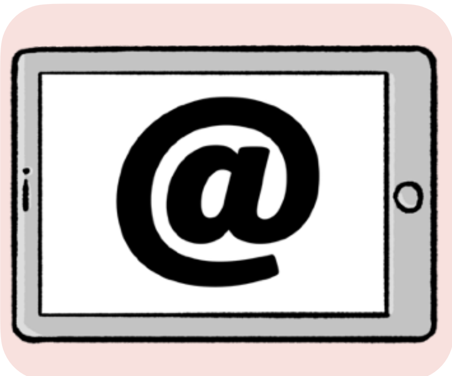
We might need to do a new financial assessment.

If you are still not happy with our decision, you can complain to the Customer Relationship team.

You can contact them by:

- Filling out a form on our website:

  https://www.telford.gov.uk/your-views-matter/complaints/adult-social-care-complaints/



- Email:

  customer.relationship@telford.gov.uk

- Phone:

  01952 382006

You can also contact the Customer Relations team by post:

Telford & Wrekin Council
Darby House
Lawn Central
Telford
Shropshire
TF3 4JA

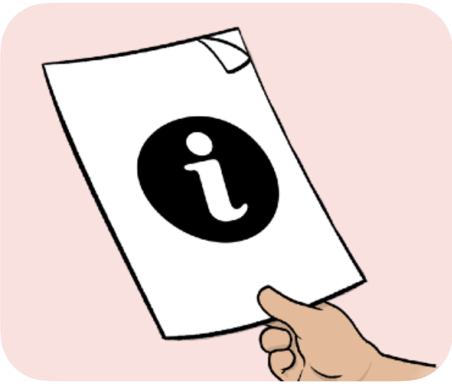
You can find out more about complaining on our website:

https://www.telford.gov.uk/your-views-matter/complaints/adult-social-care-complaints/

Your information

We use the information you give us to do your financial assessment.

We might also get information from parts of the government, like the benefits office or the tax office.



We might share your information with other organisations, if the law says we can.

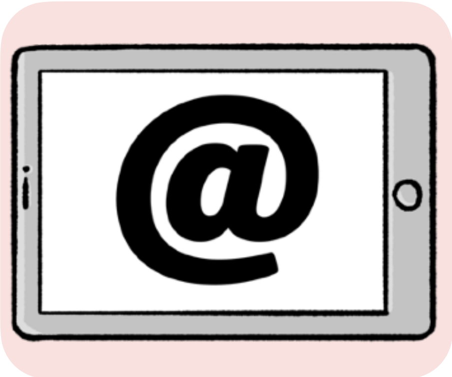
You can find out more about how we keep your information safe on our website:

www.telford.gov.uk/terms

Contact us

The Financial Case Management Team deal with financial assessments.

You can contact them by:



- Email:

  fcmteam@telford.gov.uk

- Phone: 01952 383820

You can also contact the Financial Case Management Team by post:

Telford & Wrekin Council
Financial Case Management Team
Darby House
Lawn Central
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TF3 4JA

What do you think about this Easy Read booklet?

Please fill in this survey to tell us what you think: www.easy-read-online.co.uk/easy-read-feedback-survey

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