

Adult Social Care Factsheet

Paying for Care: Self-Funders

Introduction

This factsheet explains what self-funding means and what happens when your circumstances change and your funds reach a level where your care may be funded by a contribution from yourself and the local authority.

What is a self-funder?

A self-funder is someone that arranges and pays for their own care. If you have **more than £23,250** in savings or other investments/property, you will not be eligible for help with the cost of care from the Council and will be classed as a self-funder. As a self-funder you can arrange your own care and support with a provider of your choice and pay the provider directly, or the Council may support with this, as described below.

Arranging your own care – care at home

If you have funds above £23,250, you can arrange your own care and support services as a private arrangement. You can find information on providers in the Warrington area by visiting the Council's My Life Warrington website - www.mylifewarrington.co.uk

When searching and considering home care providers, it may be useful to consult the Care Quality Commission website to support your decision making: [Care Quality Commission \(cqc.org.uk\)](http://www.cqc.org.uk)

Age UK also have a good range of information and advice on their [website](#).

Alternatively, the Council can arrange care and support services on your behalf, and this will take place following an assessment of your care and support needs. If your services are arranged by the Council, you will be expected to pay the standard charge rates for care and support services. These figures will be reviewed annually. You will also be asked to pay an administrative fee for arranging that care and support.

If the Council is to arrange care and support on your behalf, the fees the council charges can be found in the following documents on our website:

[Charging for Home Care - Factsheet.pdf \(warrington.gov.uk\)](#)

Arranging your own care – residential and nursing care

If you have funds above £23,250 you can arrange your own residential or nursing care, this may be a permanent or temporary (described as respite care) contract. This can be arranged directly with a care home as a private arrangement. You can find information on providers in the Warrington area by visiting the Council's My Life Warrington website - www.mylifewarrington.co.uk.

When searching and considering 24hr care providers, it may be useful to consult the Care Quality Commission website to support your decision making: [Care Quality Commission \(cqc.org.uk\)](http://www.cqc.org.uk)



Age UK also have a wide range of information and advice on their [website](http://ageuk.org.uk) (ageuk.org.uk) about paying for care and choosing a care home.

If you have more than £23,250 in savings and yourself or a family member are unable to make the arrangements, Warrington Borough Council can support you to do this.

[Charging for Residential Care Factsheet \(warrington.gov.uk\)](http://warrington.gov.uk)

Getting expert financial help and advice

It is important to ensure you are getting any benefits you are entitled to as these may help towards the cost of your care. Benefits like Attendance Allowance and Personal Independence Payment (PIP) are not means tested and may be relevant. Further information about benefits can be found on the nhs.uk website, under 'money, work, benefits and social care'.

Having access to good financial advice is also important to understand your financial circumstances. Any independent financial adviser must also be controlled, or regulated, by the Financial Conduct Authority.

You can also get unbiased expert financial advice from a specialist care fees adviser. You can find one through the following links:

- [PayingForCare](#), a free information service for older people
- [Society of Later Life Advisers \(SOLLA\)](#), call 0333 2020 454

Get advice on paying for care from:

- [Age UK](#) on freephone 0800 055 6112
- [Independent Age](#) on freephone 0800 319 6789
- [MoneyHelper](#) on freephone 0800 011 3797

What happens if my savings run out?

When your savings drop to below £23,250, you may be entitled to support from the Council to assist with the cost of your care and support. You should contact the Council when you think your savings have dropped to around £30,000. This will give the Council time to make the necessary arrangements.

The Council will arrange to carry out a Financial Assessment. This assessment will determine how much you will contribute to the cost of your care. The Financial Assessment looks at your income, savings, capital, and outgoings to work out how much you should pay towards the cost of your care and support. To find out more about the charges and what is considered as part of the Financial Assessment, read the [Charging for Care Factsheets](#) on the Council website.

If the Financial Assessment determines that you are eligible for financial support from the Council, an assessment of your care and support needs will be carried out as soon as possible.



If the cost of your current provider or placement is more than the Council would normally pay, you would need to fund the difference, or if this is not possible, you may need to move to a provider or setting that has a contract at the Council's agreed rates. However, please be assured that the Council will work with you to ensure that your care and support needs are met.

Should you choose to remain with a provider that charges above the council's agreed fees, you would be asked to 'top up' your contribution to meet the additional cost. Further information about 'Top Ups' is available in the [Top Up's Factsheet](#).

Please note that whilst the above processes are carried out, it is important that you continue to pay your care bills to your provider, as any change to funding arrangements will apply from an effective date and will be backdated if required. It is also important to note that consideration will be given to any action taken that is determined to constitute a 'deprivation of assets', including, if funds are gifted in order to avoid paying towards the cost of care. Further information on Deprivation of Assets in Social Care is available on an [Age Uk Factsheet](#).

Free services

Not every element of care support to meet your assessed eligible needs is chargeable. Some services must be provided free of charge. They are:

- Community equipment (aids and minor adaptations) 'for the purpose of assisting nursing at home or aiding daily living'. Minor adaptations are those costing £1,000 or less. You may be entitled to help with the cost of a more expensive adaptation through a means tested Disabled Facilities Grant. 'Aids' means disability equipment and must always be provided free of charge, regardless of cost.
- Intermediate care (including reablement support) is a short-term rehabilitation program to enable you to maintain, or regain, the skills needed to live independently in your own home. It is provided for free, usually up to a maximum of six weeks.
- Mental health - the local authority cannot charge you for 'after-care' services provided or arranged under Section 117 of the Mental Health Act 1983. 'After care' applies if you have been previously detained under Section 3 or The Criminal Provisions of the 1983 Act and aims to reduce the risk of readmission to hospital.

Who can I contact for more information?

If you have any queries, or if you think your funds have dropped to around £30,000, please contact the Council's Adult Social Care One Front Door on 01925 443322, and select option 1 and then option 2, or email the team on servicereception@warrington.gov.uk

It is important that you should not stop paying your care fees until the Council has made the necessary arrangements for care and support.

