



Financial  
health &  
wellbeing



Support for life

# Paying for Care

*In England it is likely the cost of care will be capped from 2020 (delayed from the original 2016 date). What this means is there will be a limit on how much people pay for their care in their old age.*

The cap relates specifically to the provision of social care, which means if you or your relative/loved one moves into a residential home, things like food and lodging will not be included in the cap.

**Understanding who pays for what can be confusing, so it's really important you get as much information as early as possible.**

Even if you don't qualify for funding towards care, your local authority's social care department is legally required to provide you with an assessment and information about your rights and options.

Care may be provided in a person's home, day centre or a care home. This is called "social" care, as opposed to care provided by the NHS or families. There are rules about which organisation pays towards or for someone's care and support. You may wish to read-up on continuing health care if you or your relative/loved one's primary care needs stem from a physical or mental health condition.



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## Means testing

You may have to pay towards the cost of your long-term care. Social care is managed by your local authority and you will have to apply to them directly to get help with paying for long-term care. Your contribution to the cost of your care is decided following a financial assessment, called a means test.

The means test will look at your capital and income, such as your savings and your property. Certain types of income, such as money from certain benefits and pensions may not be counted.

## Your home

The Care Act 2015 has seen the establishment of the universal deferred payment scheme which means that people should not be forced to sell their home in their lifetime to pay for their care.

By taking out a deferred payment agreement, a person can 'defer' or delay paying for the costs of their care and support until a later date. This means they should not have to sell their home at a point of crisis. In order to understand what this might mean for you, make contact with your local authority's Adult Social Care Department.

The deferred payment scheme is a legal process and agreement. It is likely an interest charge will be applied to what is essentially a loan. Seek as much advice as possible, it may be worth considering granting Power of Attorney to a trusted friend or relative who, if something should happen, can take over responsibility for managing future care related discussions and decisions.



## Care Quality Commission (CQC)

Monitors, inspects and regulates health and social care providers in England.

They publish findings, so you can check the quality of potential providers of care.

## Care at home

Care at home is known as Domiciliary Care or Home Care and is available to those people who do not require care in a residential setting. Many people find being able to remain in their own home for as long as possible comforting and empowering. Again it is important to get advice from a trusted source such as the local authority on providers and costs. Check out the reputation and CQC ratings of a provider before committing to a contract. Care in the home can be provided in 15 minute slots to live-in 24 hour care. Be clear about the support required, request copies of any care plans and make sure there is a way for family and/or friends to check in with the provider about the frequency of care and what has been provided.

## Residential and nursing care homes

Residential care is the term usually applied to care that does not require full-time input from a nurse. As with all other forms of care, it's important to get advice. The charges for accommodation in a residential home vary widely with fees ranging from £500-£2000 per week or more. Fees in a nursing setting are usually significantly higher. Costs can mount up, so make sure you are happy with the home and understand how fees are calculated, when they are due and whether there is funding available from either the local authority or NHS.

## Further sources of help

- Any Adult Social Care Department
- Age UK  
[www.ageuk.org.uk](http://www.ageuk.org.uk)
- Alzheimers Society  
[www.alzheimers.org.uk](http://www.alzheimers.org.uk)
- NHS choosing a care home
- Care Quality Commission  
[www.cqc.org.uk](http://www.cqc.org.uk)

[www.ben.org.uk](http://www.ben.org.uk)

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**Free, confidential helpline:  
08081 311 333**

Ben - Motor and Allied Trades Benevolent Fund. Lynwood Court, Lynwood Village, Rise Road, Ascot SL5 0FG. A charity registered in England and Wales (no.297877) and Scotland (no.SC039842). Registered with the Homes and Communities Agency (no. LH3766).

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