

Going into a Care Home - Paying for Residential Care

April 2023

www.wolverhampton.gov.uk

Factsheet 3

Choice of Accommodation and 'Additional costs'

When it is decided that a person's care and support needs are best met in a care home and they are to be supported by the Council to make the arrangements, a list of care homes in Wolverhampton will be made available for the person to choose from.

The cost of the care and support can vary from care home to care home and may be met by a combination of Council funding, a contribution from the person in care and in some circumstances through an additional contribution from family or friends

Personal Budgets

As part of the care and support planning process, if it is decided that your care needs are best met within a care home the Council will inform you of your personal budget, this is the cost the Council would expect to pay to be able to meet your care and support needs.

Choice of accommodation

You have the right to decide which care home is most suitable for you, and the Council will make the arrangements for you to move to that care home providing that:

- the accommodation is suitable in relation to your assessed needs,
- to do so would not cost the Council more than the amount specified in your personal budget for accommodation of that type,
- There is a room available,
- the provider of the accommodation is willing to enter into a contract with the Council to provide the care at the rate identified in your personal budget on the Council's terms and conditions.

This choice is not limited to care homes within Wolverhampton and if you choose a care home outside of Wolverhampton that is appropriate to meet your needs then we would take into account any variation in care costs in the area you choose before agreeing a personal budget.

The Council will ensure that at least one care home option is available that meets your needs and is affordable within your personal budget.

Sometimes, the Council may not be able to identify a place in a suitable care home at the level of your personal budget. In these circumstances the Council will increase your personal budget to an amount that will meet the fees of at least one suitable care home place that is available and advise you of the details.

Additional costs or 'top-up' payments

If you choose a care home that costs more than your personal budget when there are care homes with places available that can meet your needs within your personal budget, then an additional cost or 'top-up' payment is likely to be required to meet the difference between the amount specified in your personal budget and the actual cost.

Agreeing a 'top-up' fee

When entering into an agreement to pay a 'top-up,' a third party will need to be aware of the financial commitment involved, recognizing that the payments will need to be made for the duration of your stay in the care home. The third party will be asked to enter into a written agreement to make the payments and the Council may request evidence that payments are able to be sustained.

It should be noted that if a third party cannot continue to make the required 'top-up' contributions as per the agreement, the person in the care home may have to move to an alternative setting.

First party/Self 'top-ups'

The person going into a care home may themselves choose to make a 'top-up' payment but can only do so in the following circumstances:

- where they are subject to a 12-week property disregard, or
- where they have a deferred payment agreement with the Council, or

- where they are receiving accommodation provided under Section 117 of the Mental Health Act for mental health aftercare.

Self-funders

If you have capital above the upper capital threshold of £23,250 or your income resources means that you can afford the care home fee, you will be required to pay the full cost of your accommodation and care. If you are going into a care home in Wolverhampton, the Council will still be able to contract with the care home on your behalf if you have liquid capital below £60,000. If you have above these financial limits you will usually make arrangements to contract with the care home you choose directly yourself as a self-funder.

If you are a person who was self-funding in a care home and your resources are now below the financial limits and you require financial support from the Council, the information in this Factsheet will start to apply to you.

The Council will need to undertake a Care Act assessment in order to establish your eligible needs and determine the personal budget that will be available to meet your needs. You may want to stay in the care home you have been living in as a self-funder, so it is important that the Council establishes whether your personal budget will meet the costs of your current home or whether a top-up will be required. As part of this process, other care home assessors may need to visit you to see if they can meet your needs and the fee that they would apply.

Example 1

John recently had a major operation, and the Council were contacted by the Hospital to undertake a care assessment. It was decided that John would need a lot of support to return to his home in the community so it would be in John's best interest for him to move into a care home. In order to meet John's needs, he was given a personal budget of £592.55 per week.

John's family visited a number of homes in Wolverhampton with rooms available that could meet John's needs and decided on a home that John would like with a weekly cost of £620.00. There were other homes available that could meet John's needs, so a third party top up was discussed with John's family and because the family wanted John to move into the care home they preferred the family agreed to pay the additional £27.45 per week.

Example 2

Erika was admitted to hospital following a stroke, after 3 weeks in hospital the Council were asked to complete a care assessment.

The care assessment was completed, and it was agreed that Erika would need nursing care and she was given a personal budget of £620.76 to meet those needs.

Erika's family and Social Worker looked at a number of nursing homes in the area but only one of them was able to meet Erika's needs, the weekly cost of this placement was £650.

As there was only one nursing home placement available that was able to meet Erika's needs the Council would increase Erika's personal budget to £650 to meet the cost of the placement.

Example 3

Raj suffers from dementia and it has been agreed that his care needs are best met in a care home Raj has been given a personal budget of £592.55 per week. Raj is a homeowner, and his daughter has a lasting Power of Attorney to support Raj with his choices. Raj's daughter visits a number of care homes and finds a home that she feels will best support Raj, the cost of this placement is £640.00 per week.

Raj's daughter is not able to afford the additional weekly cost so she asks the Council if she can enter into a deferred payment agreement and for the additional costs to be met from the equity in Raj's property. There is sufficient equity in the property, so the Council agree to support the placement.