

Gateshead Council

Paying for care

Paying for care

If you have been assessed as needing care and support, you may have to pay towards the cost of your care. How much you pay depends on your income, savings and investments.

If you have financial resources over £23,250, you will be asked to pay the full cost of your care. You will be referred to as a 'self-funder'.

If you have financial resources under £23,250, you will most likely have to pay something towards the cost of your care. To determine how much you pay, you will need to complete a financial assessment. This is based on regulations set out by central government and makes sure that you only pay what you can afford.

If you decline to complete a financial assessment, you will be charged the full cost of your care.

Who doesn't pay for care

In some circumstances, you will not need to have a financial assessment and you will not have to pay towards the cost of your care.

You will not have to pay towards your care if you:

- receive support from intermediate care or Reablement services, for example if you have a short period of care to help you after a stay in hospital
- are receiving care and support under Section 117 of the Mental Health Act 2007
- are receiving care and support under Continuing Health Care funding by the NHS
- have needs which can be met by equipment or a minor adaptation to help you to continue living at home. A minor adaptation is one costing £1000 or less.
- have Creutzfeldt-Jacob Disease

Financial assessment

To find out if you qualify for financial help towards your care we will ask you to provide the following:

Income

We will ask for full details of your income. This includes any money you receive on a regular basis, such as:

- pensions, including state, occupational, works or personal pensions
- benefits, including Income Support, Attendance Allowance or Universal Credit
- annuities
- rent from property you own
- paid employment

Savings

We will use the value of any money you have saved in accounts, including:

- bank accounts
- deposit accounts
- current accounts
- building societies
- Post Office accounts

Stocks and shares

We will use the current market value of any other investments you may have, including:

- stocks and shares
- premium bonds
- any other assets you own

Property or land

In addition to your main or only home, we will include the market value of any other property or land you own. If you jointly own property or land, we will include your amount of interest in it as a capital asset. You can use rental income from any additional property to pay towards your care.

The financial assessment will compare the amount of income you get with the amount you need for essential weekly spending. We will ensure you keep enough income to pay your day to day living costs. This is called the Minimum Income Guarantee (MIG). You will also be able to keep any housing related costs and disability related expenditure. Any remaining money means that you will pay a contribution towards your care.

You can complete the financial assessment form online at www.gateshead.gov.uk/FinancialAssessment

You can find out more information about paying for care at www.gateshead.gov.uk/PayingForCare

Paying contributions

When arranging the service to meet your needs, your Adult Social Care worker will explain the cost of the care that is being provided. The outcome of your financial assessment will then determine how much you contribute towards the total cost of your care.

We will charge contributions from the date that you start to receive services, even if the financial assessment is not completed until after this date. Once we have told you what your contribution will be, you need to start paying this to us straight away.

Hospital discharge

'Discharge to assess' funding supports people to transition from hospital to home safely, preventing an unnecessary stay in hospital.

When you are ready to be discharged, an initial assessment will be carried out to understand any extra support you may need after leaving hospital. Any new or extra care will be paid for by discharge to assess funding for a maximum of 4 weeks.

A second assessment will be completed within this 4-week timeframe to determine if you have any long-term needs. If any long-term needs are identified, at this point, charges will begin to apply. The amount you pay will be determined by the outcome of your financial assessment.

Reablement services

If you are receiving a service from our Reablement team, this will be free until any long-term needs are identified. If any long-term needs are identified, at this point, charges will begin to apply. The amount you pay will be determined by the outcome of your financial assessment.

If you are admitted into an intermediate care bed at the Sister Winifred Laver Centre, the service will be free for a maximum of 6 weeks. If long-term needs are identified, you will be charged £148.53 for up to 8 weeks. After 8 weeks, you will start paying a contribution towards your care. The amount you pay will be determined by the outcome of your financial assessment.

Paying for non-residential care

Non-residential care includes:

- help or care in your home
- assistive technology
- support to access the community
- going to a day centre
- Direct Payments

Extra Care

Extra care housing is made up of self-contained homes which have additional support services to help residents live independently.

The schemes have a manager and trained care staff on site or on call 24/7 to provide any extra care and support that may be needed, residents still have the comfort, security and privacy of their own front door.

An assessment will determine whether Extra Care is right for you. Your social care worker will be able to advise how much this will cost you, as each scheme varies.

The overall cost of living in one of our Extra Care centres is determined by the:

- cost to rent out your home and pay regular household charges
- charge to maintain shared communal facilities
- cost of the emergency alarm, response service and background support provided
- additional cost of any care that you need

If you use the following services, we will charge you a fixed rate.

Service	Charge
Transport to day centre	£3.95 per journey
Meals	£5.34 per meal
Care Call – Sheltered Scheme	£5.78 per week
Care Call – Bronze Scheme	£9.30 per week
Care Call – Silver Scheme	£10.29 per week
Care Call – Gold Scheme	£14.66 per week
Care Call – Platinum Scheme	£22.42 per week
Home Care	£20.88 per hour
Extra Care	£18.70 per hour
Day centre (full day)	£29.96 per day
Day centre (half day)	£14.98 per half day

These rates are detailed fully on the Fees and Charges section of our website www.gateshead.gov.uk/FeesAndCharges

You can find more detailed information about paying for non-residential care in our Charging for Non-Residential Care leaflet.

Paying for residential care

Short-term residential care

Short-term residential care placements last up to 8 weeks. They include:

- respite care for planned periods
- short stays
- reablement placements
- short-term assessment beds

We will charge you for your short-term residential care at a standard weekly rate of £148.53 for up to 8 weeks. This rate will apply if we have arranged your care for you.

After 8 weeks, you will start paying a contribution to your care. The amount you pay will be determined by the outcome of your financial assessment.

Temporary and permanent residential care

If you move into a care home but the plan is for you to return home, you will be considered a temporary resident. Temporary residential care placements last longer than 8 weeks but generally less than 52 weeks.

If you are staying in a temporary care placement, we will carry out a financial assessment to calculate how much you will need to pay towards the cost of your stay. The cost you will pay depends on the care home you choose and how much they charge for their services. Your social care worker will advise how much this will be.

If you own a property

If you need to move into a care home on a permanent basis and you own or partly own your own home, the value of your property may be considered when working out how much you need to pay towards your care home fees.

12 week property disregard

Your home value can be disregarded for up to 12 weeks from when your care starts.

This may mean you do not have to pay the full cost of your care for the 12-week period, if the value of your other assets is below £23,250. This does not apply to second homes.

The value of your home will not be considered:

- if the property is lived in by a spouse, partner, a relative who is over 60, a relative who is incapacitated or a child under 16 who you are responsible for supporting.
- if we agree that the property should be disregarded because a long-term carer lives there.

Care is not free during the 12-week period, your other income will be considered when working out your weekly care contribution.

At the end of the 12-week period, you will then become responsible for the full cost of the care home fees until your capital drops below the funding threshold.

You can find more detailed information about paying for care homes in our leaflet Charging for Residential Care.



Deferred payment

A deferred payment is similar to a loan secured against your property, meaning you do not have to sell your home during your lifetime. By taking out a deferred payment, you can 'defer' or delay paying the costs of your care until a later date.

There are costs involved in setting up and administering a deferred payment agreement and we will charge interest on the loan amount.

To be eligible for a deferred payment, you must meet certain criteria which include that you:

- have been assessed by our Adult Social Care service as requiring residential care
- own or jointly own your own home but otherwise have less than £23,250 capital and/or savings

You can find more detailed information about deferred payments in our leaflet Deferred Payment Agreements.

Top ups

Care homes can charge extra for additional services or facilities they provide above the agreed rate the council pays. For example, you may want a larger room or a garden view. This is called a top up fee and is usually paid by a third party such as a family member or friend. Top up payments may increase in the future, so the person or people who wish to make the payments must make sure they can afford them for the duration of your care.

If you decide to take a deferred payment to cover the cost of your care home, you may be able to pay the top up yourself. If we agree to this, the top up fee will be included in your deferred payment and will be recovered once your property is sold.

© Gateshead Council
6311/PS/2024