



WOKINGHAM
BOROUGH COUNCIL



How much you might need to pay to live in a care home



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Paying for care and support



We are Wokingham Borough Council. Part of our job is to arrange care and support for people who need it in our area.



Some people might need to or choose to live in a care home.



Care homes are for people who need a lot of support to live their day to day life. This might be with things like washing and dressing.



Some people might need help from a nurse too.



You live with other people who need support too.



Most people have to pay something towards living in a care home. The council pays for the rest.



Some people who do not have a lot of money do not have to pay anything.



This booklet tells you how we work out how much you have to pay.

Working out how much you might need to pay for your care



Before you move into a care home you need to have a **social care assessment**.

This is a check with a social worker to look at what care and support you need.



We will write this down in a plan called a **support plan**.



You must have a **financial assessment** as well. This looks at how much you can afford to pay for your care and support.



It helps us to decide how much you might need to pay and how much we might need to pay.



If you do not have a financial assessment, we will not pay for your care.

What we look at in financial assessments



In your financial assessment, we will look at 3 things.

1. How much money you get and if you get any benefits



We look at any money you are paid every week or month.



We do not include any money you get from paid work or having a job.

2. Any savings you have

Savings means any money you have saved up. Things like:



- Cash.



- Money in a bank or post office account.



- Money you make on your savings or other things you own.



If you own a home and don't live in it, then we will include it.

3. What money you need to spend every week

This is money you need to live. It pays for things like:

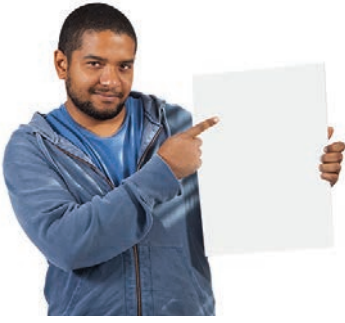


- Toothpaste, shampoo and shower gel.



- Clothes.

What you need to show us



When we do the financial assessment, we need to see proof of your money.

This is something to show us how much money you have.



Things like:

- Benefit letters.



- Bank account statements.



- Pension letters.

How we look at any savings you have



If you have more than 23 thousand, 250 pounds in savings, you usually have to pay for all of your care yourself.



If you have between 14 thousand, 250 pounds and 23 thousand 250 pounds in savings, you will have to pay some money towards your care and support.



If you have less than 14 thousand, 250 pounds in savings, we will look at any other money you get.



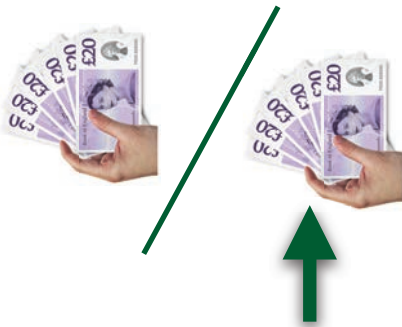
This will help us decide if you have to pay something for your care.

You will not have to pay more than you can afford.

If you have a partner



We don't need to look at your partner's money when we do the financial assessment.



If you share a bank account or any savings with your partner, we will only include half of the money.



You need to tell us if your partner gets these benefits:

- Employment Support Allowance

or

- Pension Credit.



You might need to pay less money for your care.

Giving away your savings



Some people try to give away some of their savings, land or houses.



This is so they have less savings and don't have to pay as much towards their care.



If this happens, we will still look at the savings, land and houses you gave away.



This will affect how much you have to pay for your care and support.



What happens next

We will work out how much the council will pay for your care and support in a care home.



If you need to pay towards your care, we will work out how much you can afford.



We will send you a bill every 4 weeks for the care you have had.



The bill will tell you how you can pay. Things like by phone, cheque or online.



We think the easiest way for you to pay us for your care and support is by **direct debit**.



This means we will take the money straight out of your bank account every 4 weeks.



If we change the amount you need to pay, we will tell you first.

Checking your financial assessment



We will do a financial assessment review every year. This is to make sure you are paying the right amount for your care.



If things change and it affects your money, you must tell us straightaway.



This might be things like:

- If you sell a house that you own.



- If you start getting benefits.



- If the amount of your savings change.

Choosing a care home



After the financial assessment you will get a letter called an **outcome letter**.



This letter tells you how much the council will pay for your care and how much you must pay.



The residential care home you choose might cost more money than what we have agreed to pay.



We will not pay any more than what we agreed.



Someone else might agree to pay the rest of the money for you. This might be a friend or a family member.



You cannot pay the rest with your own money.



You should talk to us first before you move in.

What happens if you need to go into hospital



If you need to stay in hospital, you will still have to pay for your place in the care home.



If your care needs have changed your care home will let us know. We will check your care home is still right for you.

If you are unhappy



We always try to give a good service. But we know sometimes things can go wrong.



If you think we are asking you to pay too much for your care, talk to us. Tell us why you think the amount is wrong.



If you are still not happy, you can ask us to think again.



Our Senior Financial Assessment Officer will look again at your financial assessment.



If you are still unhappy, you can **complain**. **Complain** means telling us why you are not happy.

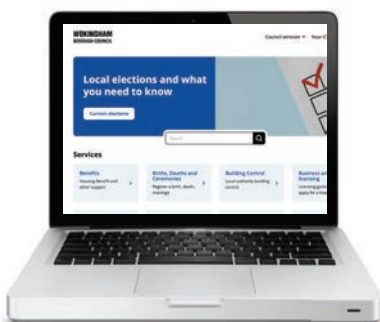
Contact us for more information about how you can complain.



Phone:
0118 974 6000



Write to us:
Corporate Customer Services Team
Shute End
Wokingham
RG40 1WN



Look online:
www.wokingham.gov.uk/contact-us/complaints

For more information

If you need help with your care needs, phone our Health and Social Care Hub.



Phone:

0300 365 1234



It is really important that you understand any decisions you need to make about your money.



If you have any questions about paying for care you can contact us.



Email:

**FinancialAssessmentTeam-
mailbox@wokingham.gov.uk**



Phone:
0118 974 6000



You will hear a recorded message.
Press number **6** to speak to someone.



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