

Adult Social Care



Reading
Borough Council
Working better with you

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Things you should know about paying for care

Adult Social Care Services are NOT FREE

You must pay for:

- care and support services provided to help you at home and in the community
- care home costs

These charges apply from the date your services start.

BUT you may be entitled to help with your care costs

How much help you get depends on:

- your financial situation and
- the actual cost of the services you need (these are identified by a care and support assessment using national eligibility criteria)

We offer a Financial Assessment (a means test) to work out how much you could afford to pay each week towards this care.

Your financial assessment looks at savings, income and expenses

We count:

- Your savings, investments & capital - but we don't count the value of your home while you or your partner are still living there as your main and only home.
- Your weekly income from pensions and benefits (including disability benefits) - but not including earnings from paid work or the mobility part of disability benefits

We make allowances for certain expenses.

We use this information to work out your Assessed Maximum Weekly Charge – this is the most you could be asked to pay for your eligible care services

What you pay depends on the weekly cost of your care

If the weekly cost of your care services is less than your Assessed Maximum Weekly Charge you will need to pay the full cost of your care.

If the weekly cost of your care services is more than your Assessed Maximum Weekly Charge we may be able to help you with your care costs.

If you have savings and capital over the Upper Capital Limit (£23,250)

You won't be eligible for financial support from the Council. However:

- If you need to sell your home to pay care home fees you may be eligible for our Deferred Payment Scheme (a bit like a secured loan) so you can delay the sale.
- You can ask us to arrange and manage your community care and support arrangements for you – but there is an additional charge for this service.
- You may be eligible for tax-free disability benefits to help with your care costs (Attendance Allowance or Personal Independence Payment - see [www.gov.uk/ financial-help-disabled/disability-and-sickness-benefits](http://www.gov.uk/financial-help-disabled/disability-and-sickness-benefits))

We recommend you seek independent financial advice:

- see www.reading.gov.uk/FinancialInfoAndAdviceForCare for information about finding financial information and advice
- visit www.moneyhelper.org.uk - a government-backed organisation providing impartial information and advice on a wide range of money matters – or phone them on 0800 138 7777
- The Society of Later Life Advisers (SOLLA) is a not-for-profit organisation that helps people and families find trusted financial advisers with specialist knowledge of later life matters (for older people) – see www.societyoflaterlifeadvisers.co.uk

If you refuse or fail to complete a financial assessment

You won't get any help with your care costs.

However, you can change your mind and ask for a financial assessment at any time.

If someone looks after your money (your Financial Representative)

Please tell your social care worker.

We will ask you for the name, address and phone number of your financial representative as they will need to be involved in your financial assessment.

More Information

Although this factsheet offers some key facts, the rules around paying for care are far more complex.

For more details about paying for care and our financial assessment and charging policy visit www.reading.gov.uk/carecharges.