

Paying for
care

Non-residential care services:
**Home care, Day Opportunities, Adult
Placement Schemes, Housing Support
Services in Central Bedfordshire**

Find us online



www.centralbedfordshire.gov.uk/payingforadultcare

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Introduction

If you receive non-residential care services such as home care, day opportunities, direct payments, shared lives schemes and housing support services, you are expected to contribute towards the costs. The amount you are expected to pay is decided after the council has completed a financial assessment. You are not automatically entitled to financial help until this financial assessment is completed.

Non-residential care services are chargeable from the date you start to receive the care. You, or the person dealing with your finances on your behalf, will be invoiced from the date the service starts.

We aim to complete the Financial Assessment and notify you or your contribution within 6 weeks. However, there are occasions when we are waiting for information to complete the assessment. In these circumstances, if the first invoice is for a period greater than 4 weeks, you may be given a longer period to pay this.

Central Bedfordshire Council's charges for home care and other non-residential care services are based on guidance produced by the Department for Health. These charges are reviewed every year.

This leaflet aims to help answer some of the questions you may have. For more information, please visit the council's website at www.centralbedfordshire.gov.uk/health-social-care

You do not have to complete this financial assessment process or tell us anything about your finances. However, if you do not complete the financial assessment form, or do not complete all sections correctly, we will assess you as having to pay the full cost of services provided.

How will I be financially assessed?

When your care plan is being discussed, your social worker will give you a form to complete that asks questions about your financial information. If you require help with completing the form, an appointment can be arranged for a Community Finance Adviser to help you over the telephone to complete the form. The adviser will discuss any extra benefits you may have or be entitled to and help you to complete the financial assessment form. You can have someone with you when we visit – a carer, relative or friend for example.

We will need to see written proof of your income, savings, and capital along with details of your expenditure. You will need to provide this proof with your assessment form when you return it to us.

The kind of evidence you need to provide would include:

- Bank/building society statements
- Share certificates
- Pay advice slips
- Benefit letters
- Utility bills
- Receipts – if you have a disability, as many receipts as possible that show the things you must pay for because of your disability.

How much will I have to pay?

How much you might have to pay will depend on the services you need.

If we have assessed you as needing care or support and you have more than £23,250 (2025/26) in capital or savings, **you will not qualify for assistance with funding.**

Capital or savings includes cash, investments, current accounts and savings accounts with a bank or building society, Post Office Accounts, Premium Bonds, Income Bonds, National Savings Certificates, Stocks and Shares, ISAs and property (other than the property you live in).

If you are married, in a civil partnership or living together as a couple and savings are in joint names we would normally assess you as having 50% share in those savings.

If you have between £14,250 and £23,250 in savings, a sliding scale operates whereby we will include an income of £1 per week for each £250 you have above the lower figure. This will be added to your weekly income when we work out how much you will have to pay.

If you are having a non-residential service we add the following together:

- Your total weekly income from pensions, benefits, etc.
- A weekly 'tariff charge' of £1 for each £250 (or part of) on capital and savings between £14,250 and £23,250 (2025/26)

We then take away allowances for the following:

- Minimum Income Guarantee – this is the basic amount of income set by the government that is excluded from the financial assessment calculation.
- Property-related household expenses, such as rent, mortgage and council tax

- Disability related expenditure – these are costs you may incur because of your age, disability or medical condition. We will ask you for receipts as proof of your spend.

The final figure will be your 'disposable' income. The disposable income is your assessed contribution towards the cost of your care, the amount we ask you to contribute will never be more than the full cost of your service.

Disability Related Expenditure

When disability related benefits are included in the financial assessment, disability related expenditure may be taken into consideration. Examples of these may be:

- payment for any community alarm system
- costs of any privately arranged care services required, including respite care
- costs of any specialist items needed to meet the person's disability needs, for example:
 - Day or night care which is not being arranged by the local authority
 - specialist washing powders or laundry
 - additional costs of special dietary needs due to illness or disability (you may be asked for permission to approach your GP in cases of doubt)
 - special clothing or footwear, for example, where this needs to be specially made; or additional wear and tear to clothing and footwear caused by disability
 - additional costs of bedding, for example, because of incontinence
 - any heating costs, or metered costs of water, above the average levels for the area and housing type

- occasioned by age, medical condition or disability
- reasonable costs of basic garden maintenance, cleaning, or domestic help, if necessitated by the individual's disability and not met by social services
- purchase, maintenance, and repair of disability-related equipment, including equipment or transport needed to enter or remain in work; this may include IT costs, where necessitated by the disability; reasonable hire costs of equipment may be included, if due to waiting for supply of equipment from the local council
- personal assistance costs, including any household or other necessary costs arising for the person
- internet access for example for blind and partially sighted people
- other transport costs necessitated by illness or disability, including costs of transport to day centres, over and above the mobility component of DLA or PIP, if in payment and available for these costs. In some cases, it may be reasonable for a council not to take account of claimed transport costs – if, for example, a suitable, cheaper form of transport, e.g. council-provided transport to day centres is available, but has not been used
- in other cases, it may be reasonable for a council not to allow for items where a reasonable alternative is available at lesser cost. For example, not to allow for the private purchase cost of continence pads, where these are available from the NHS

How much will I have to pay for respite /temporary care in a care home?

If you are having a respite / temporary stay in a care home, we complete a different type of financial assessment. You are not automatically entitled to financial help until this financial assessment is completed.

Everyone is expected to pay towards the cost of their care and the local authority will pay the remainder of the cost up to our financial limit. Based on the information you give us, we will be able to tell you how much you will have to pay towards care.

What happens if I am married or in a civil partnership?

If you are married, in a civil partnership or living together as a couple, we will only assess your financial resources. However, there are times when one person is receiving a benefit on behalf of both members of the couple and we will need to ask for the details.

If both of you receive care, we will assess your finances individually to work out how much you will each have to contribute towards the cost of your own care.

In some circumstances it is beneficial to ask to be financially assessed as a couple.

What changes do I need to tell you about?

You should tell us as soon as possible about any changes to your financial circumstances, as these may affect your contribution. For example when your savings go up or down or you receive extra benefits. We will recalculate the amount you contribute each year in line with increases in state benefits and allowances. Please contact our **Customer Finance Team on 0300 300 8303**.

What happens if I give money or property away?

If you deliberately deprive yourself of capital or assets to reduce your contribution, then we will assess the amount you have to pay as though you still have it. If you are then unable to pay your contribution, we have the power to recover the balance from the people to whom the capital or asset was transferred.

What if I do not agree with the amount I have been assessed to pay?

We try to ensure that we include all relevant income and outgoings and will send you a breakdown of how we worked out the charge. If you feel that the figures we have used are incorrect, or you have forgotten to tell us something, please let us know straight away. Please contact our **Customer Finance Team on 0300 300 8303**.

Who do I contact for more information on the financial assessment?

To arrange a financial assessment, or to discuss a financial assessment which has been completed, contact the **Customer Finance Team at Central Bedfordshire Council, Priory House, Monks Walk, Chicksands, Shefford SG17 5TQ or telephone 0300 300 8303.**

How can I pay my assessed contribution?

You will be advised in writing of the amount you have been assessed to pay. If you receive a direct payment, you will be invoiced separately for your contribution towards your care.

If you receive a home care/day care service and the council is paying the provider direct, we send you an invoice every four weeks for the charge you must pay.

Payment can be made in a variety of ways:

1. **Direct Debit:** Please log onto www.centralbedfordshire.gov.uk or call **0300 300 8015** for a Direct Debit Mandate.
2. **Internet:** For internet payments please go to www.centralbedfordshire.gov.uk. Select Sundry Invoices and have your invoice number to hand.
3. **Online Banking:** If you are using online banking, please use sort code 60-01-06 and account number 45062811. Please quote either the invoice or customer number as the reference. Payments should be made to Central Bedfordshire Council
4. **Debit/Credit Card:** Payments may be made over the telephone on **0300 300 8030**. Select option 5, Invoice and quote your invoice number.
5. **Post:** To **Central Bedfordshire Council, Priory House, Monks Walk, Chicksands, Shefford SG17 5TQ**. Make cheques payable to Central Bedfordshire Council and enclose the giro slip at the bottom of the invoice. Please do not send cash.

Home care Brokerage

If you are self-funding your own care but require Central Bedfordshire to support you to arrange your care requirements with our approved domiciliary providers, then you can use our **Homecare Brokerage** service.

You are a self-funder if you have over £23,250 in capital or assets.

Once your needs have been agreed with your care manager, the request to arrange your care package will come through to the Brokerage team who have at hand all the providers to contact for you and arrange the package to best suit your needs.

To use this service there is a charge. The charge is **£143.90**, so once your care package has been arranged, payment will be requested.

Once your care package has been arranged with the provider, we will inform the provider to send invoices to you directly. You will receive invoices for the care you have received directly from the Care Provider.

You may ask the council to manage the invoicing arrangements on your behalf. Where we do this, you will be a **Full Cost customer**.

Where the council continues to manage your care package on your behalf, the council will pay the provider for your care and send you invoices every four weeks for the full cost of the care you receive based on our full cost rates (**£28.70 per hour**). We will also charge an administration fee of **£4.11 per week** (£214.30 per year) for doing this.

Please note that our full cost rates are shown at the end of this leaflet. We advise you to contact the Care Provider to see if it would be cheaper for you to self-fund your own care directly with them.

If you are a self-funding or full cost customer you should speak to the social worker before making any changes to your care package, otherwise your invoices from the Local Authority may be incorrect.

In the first instance please contact your care manager if you have any questions.

Getting help if you are responsible for the full cost of your care

Every person has different financial and personal circumstances. If you are responsible for paying the full cost of your own care we strongly recommend that you seek specialist information and advice. There are many independent financial advice organisations including those listed on page 14 of this leaflet.

Where can I get some advice?

There are many independent financial advice organisations but some that support older people are:

Society of Later Life Advisers (SOLLA) – hold a database of financial advisors who are accredited by SOLLA to provide advice – www.societyoflaterlifeadvisers.co.uk, tel. **0333 2020 454**

Money Helper – offers free and impartial advice on both state and private pensions – www.moneyhelper.org.uk

Saga – free financial advice and the option to pay for personalised financial advice. Regulated by the FCA – www.saga.co.uk/saga-money,

Tax Help for Older People – completely confidential service independent of HMRC – www.taxvol.org.uk, tel. **01308 488066**

Charge rates for non-residential services –2025/26

Capital Threshold

Upper Capital Threshold	£23,250
Lower Capital Threshold	£14,250

Full cost charges for care provided via Central Bedfordshire

Care in own home	£28.70 (per hour)
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Community Meals

*Hot meal	£ 7.10 (per meal)
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Central Bedfordshire run Day Centres

Attendance – Over 65	£45.70 (per day)
Attendance – Learning Disability	£73.50 (per day)
*Hot meal	£ 7.10 (per meal)
Transport to and from day centres	£ 2.60 (per journey)

*These services are charged at a flat rate to all customers and no means test is involved

Brokerage Fees

Set up Fee	£143.90
Annual Fee (charged monthly)	£214.30 per year/ £4.11 per week

Central Bedfordshire in contact

Find out more

For more information about this publication, further copies, or a large print copy, get in touch.

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www.centralbedfordshire.gov.uk/payingforadultcare



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customers@centralbedfordshire.gov.uk



0300 300 8303