

Adult Social Care

A guide to support for self-funders in Coventry

I pay for my own care and support what help is available to me?



Coventry City Council

Many people who use care and support services will pay for all the costs. **This is known as being a 'self-funder'.**

This leaflet tells you about what self-funding means, what support is available to you from Coventry City Council and what will happen if your finances are above or fall below the capital threshold limit.

What is a self-funder?

Anyone who appears to have care and support needs is entitled to an assessment of their needs. Coventry City Council will complete an assessment to establish the extent of your needs and then consider if you are eligible for care and support. You will be considered a "self-funder" if you are required to pay or are already paying the full cost of your care and support arrangements.

How do I know if I qualify for means tested support?

The council will complete a financial assessment to work out if you should pay for any care and support you need. This assessment will calculate your potential contribution to care costs using information regarding your income, savings and other capital. A benefits check can also be completed upon request to ensure you are receiving any benefits you may be eligible for.

Regardless of whether you are living at home or within a care home, when completing a financial assessment the local authority will apply the upper capital limit of £23,250 and the lower capital limit of £14,250 as set out by the government. If you are a self-funder then the financial assessment will conclude that you have in excess of the upper capital limit. Therefore, you will be required to pay for services in full, also known as 'self-funding'.

However once your savings are near to £23,250, you can contact the council to review the funding arrangements.

Self-funders and Local Authority responsibilities

If your capital is above the financial limit, your entitlement to local authority support in meeting your needs may be dependent on the request being made.

If your request is to meet needs by care and support other than a request of a care home. Then the local authority has a duty to meet your needs even if your resources are above the capital limit and you are not entitled to financial support.

You will be charged the total cost of the care package to meet your needs plus a one off charge of £220 to Coventry City Council for putting the arrangements in place.

Following on from this, you will be charged an annual fee of £120 for as long as Coventry City Council arranges this support and your capital limit remains above £23,250.

If you are asking Coventry City Council to meet your needs within a care home placement. Then we may choose to use our discretionary powers but we are not under any duty to do so.

What other support is available to me as a self-funder?

As a self-funder Coventry City Council will still support you in various ways. This could include access to information advice and guidance, equipment and assessment of a carers needs.

Coventry City Council has a safeguarding responsibility for any person who has presenting eligible care and support needs and where there are concerns raised. Coventry City Council will follow the appropriate process and steps to ensure you are safe regardless of your financial circumstance.

For further information about the support available to you please visit www.coventry.gov.uk/healthandsocialcare or call Adult Social Care Customer Service on **024 7683 3003**.

What should I do to help make my savings last?

You should consult an independent financial adviser who can give you professional independent advice on financial matters. The adviser can talk to you about your money and the financial products and services they think can help you get more for your cash. For example, an independent financial adviser can.

- recommend ways to protect your money
- reduce your risk of running out of money
- help protect your capital, such as your savings
- review your assets, such as your property and personal goods, to see if you can boost your income
- make sure you are receiving all the benefits that you are entitled to

Will the council pay the same amount for my care and support that I have paid as a self-funder?

Not necessarily. Following your care and support assessment, you will be notified of your personal budget. This is the total amount that we have agreed can be spent on your social care and support needs. The personal budget may be less than the amount that you have been paying for your care and support. However, we will provide you with at least one care provider who can deliver your care and support needs within your budget. If you wish to remain with your chosen care provider, you will need to find someone to pay the shortfall, this is known as a top up. You need to consider that if you can't make up the shortfall in some way, you might have to move to a less expensive care provider or care home that sits within your personal budget. However, please be assured that the council will work with you to ensure that your care and support needs are met.



How do I pay for my care?

If you are self-funding and you have requested Coventry City Council to arrange this care and support. You will be sent an invoice via post showing the balance owed every four weeks. You will be informed of your balance and any amendments to your weekly charge for example if your savings have fallen below the capital threshold limit (£23,250).

Coventry City Council can receive payments via:

- a) Direct Debit
- b) Automated telephone: Tel **024 7678 7778**
- c) Via the internet: **www.coventry.gov.uk/payonline**
- d) Payment machines available at Broadgate House, Coventry City Centre

If any payment errors have been made by Coventry City Council then we will ensure you received a full and immediate refund of the amount paid. Equally if you receive a refund you are not entitled to then this must be paid back.



Where can I get more information?

For further information about the types of support and services that Coventry City Council provides, please go to **www.coventry.gov.uk/healthandsocialcare**

For further information about independent financial advice, please go to **www.coventry.gov.uk/info/75/money_and_legal_matters/2452/getting_independent_financial_advice**