

Adult Social Care

A guide to support for self-funders in Coventry



● 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?

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 has care and support needs is entitled to an assessment of their needs under the law. 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 eligible 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.

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 more than the upper capital limit. Therefore, you will be required to pay for services in full, also known as self-funding.

However, once your savings reach £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 will depend on the request being made.

If your request is to meet needs by care and support (not 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 £246.60 to Coventry City Council for putting the arrangements in place and an annual fee of £134.50 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 to which you are entitled.**

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 cannot 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 every four weeks. Coventry City Council can receive payments by:

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

If Coventry City Council have made any payment errors, 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/independentfinancialadvice**



Contact Adult Social Care Direct

Call **024 7683 3003**

or email **ascdirect@coventry.gov.uk**

or visit **www.coventry.gov.uk/health-social-care**

Speech impairment, deaf or hard of hearing?

You can call using Next Generation Text (also known as Text Relay and TypeTalk): **18001 024 7683 3003**

If you require this information in another language or format, please email **ascdirect@coventry.gov.uk**

Jeśli potrzebujesz zawartych informacji w innym języku lub formacie, prosimy o wiadomość e-mail na adres **ascdirect@coventry.gov.uk**

ਜੇਕਰ ਤੁਹਾਨੂੰ ਇਹ ਜਾਣਕਾਰੀ ਕਿਸੇ ਹੋਰ ਭਾਸ਼ਾ ਜਾਂ ਫਾਰਮੈਟ ਵਿੱਚ ਚਾਹੀਦੀ ਹੈ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ **ascdirect@coventry.gov.uk** 'ਤੇ ਈਮੇਲ ਕਰੋ

اگر آپ کو یہ معلومات کسی دوسری زبان یا فارمیٹ میں درکار ہوں تو براؤن مہربانی **ascdirect@coventry.gov.uk** پر ای میل کریں۔

إذا اردت الحصول على هذه المعلومات بلغة أو تنسيق آخر، يرجى إرسال بريد إلكتروني إلى: **ascdirect@coventry.gov.uk**

Dacă aveți nevoie de aceste informații într-o altă limbă sau format, vă rugăm trimiteți email la: **ascdirect@coventry.gov.uk**

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