

# Adult Social Care

## A guide to residential and nursing care funding



## ○ How do I get funding for residential or nursing care?

You will be given a needs and well-being assessment and support plan by a social worker, and if residential or nursing care is appropriate, you will then have a **financial assessment**. If you have capital (excluding property) below the set limit you can receive Council funding. You can find out the current limit by contacting the **Financial Assessments Team** on **024 7697 5429**

## ○ How much will I be asked to contribute towards my care?

How much will I be asked to contribute towards my care? You can complete an on-line provisional financial assessment of the likely weekly charge for care at [www.coventry.gov.uk/bettercare](http://www.coventry.gov.uk/bettercare)

After you have submitted the on-line financial assessment a Financial Assessments Officer will contact you to request any additional information or clarify the information submitted. The weekly charge will then be calculated anticipating the weekly income to be received by totalling:

- **Existing income, such as state pension, occupational pensions etc**
- **The amount of Income Support/Pension Credit you would receive if you went into residential or nursing care**
- **A weekly amount may also be included in the calculation based on the level of savings that you have**

You will then be notified about the actual weekly charge.

Assistance with completing the on-line financial assessment will be provided by the Financial Assessments Team if required.

Your contribution is your total weekly assessable income less a standard amount set by the Government for your weekly personal expenses.

If the assessment includes money from Income Support or Pension Credit, you will need to contact the **Department for Work and Pensions** on **08456 060 265** to either make a new claim or ask for your current claim to be reassessed. This should be done as soon as the planned admission date to residential or nursing care is known.

## ○ How much will Adult Social Care contribute towards my care?

A social worker will use the care needs assessment to calculate the maximum amount that Adult Social Care can pay towards your care; called the support level. There are different support levels depending on:

- **whether you require residential or nursing care**
- **the home that you choose**

Adult Social Care can pay the difference between your assessed contribution and the relevant support level.

## ○ How much will the NHS contribute towards my nursing care?

If you require nursing care, you will receive an assessment of your nursing care needs from the NHS, to calculate the amount which can be paid towards the overall cost of your care home.

The assessment will determine if you are entitled to Continuing Health Care funding, where the NHS will pay the full cost of the nursing care placement. If you are not entitled to Continuing Health Care funding, the NHS may pay a standard contribution towards the nursing care you require.

The standard contribution made by the NHS will be taken into account by Adult Social Care when they assess how much can be paid towards the weekly charge for your care home.



## ○ Will my funding be affected if I own a property?

Adult Social Care will make a decision as to whether your property should be included in your assessment of charge or not.

### Automatic reasons to disregard a property:

- If your partner will continue to live in the property
- If you have a relative aged 60 years or over permanently living in the property
- If you are responsible for a child under 16 years living in the property
- If you have a relative who is incapacitated and lives permanently in the property

### Discretionary disregard of a property

The Council can use a discretionary power to disregard a property in certain circumstances. To apply for this you need to submit a written application to the Financial Assessments Manager, stating why your property should not be included in the assessment.

## ○ What happens if my property is included in the financial assessment?

If a property is not to be disregarded, you or your representative will be asked to sign a form, agreeing to reimburse Adult Social Care their contribution from the net proceeds, following the sale of your property.

Disregard of first 12 weeks of permanent funding

Adult Social Care will not reclaim any of its funding for the first 12 weeks of your permanent placement, if your property is taken into account in their assessment.

## ○ How will I find out exactly what funding I will receive?

If you enter residential or nursing care, an actual assessment detailing both your contribution and that of Adult Social Care will be issued. This notification also states if your property will be taken into account.

## ○ What happens if I choose a care home which charges more than the Adult Social Care support level?

You are free to choose a care home which charges above the Adult Social Care support level, as long as a third party agrees to pay the difference between the charge and the support level from their own funds. This is called a third party top up.

Except in limited circumstances if you are eligible for a deferred payment, you would not be expected to pay your own third party contribution from your own funds (see deferred payment leaflet). Anybody who agrees to pay a third party contribution should note that contributions may increase over time.

## ○ What happens if I do not agree with the amount I am asked to contribute?

If you are unhappy with the level of your contribution, an appeal can be made in writing to the Financial Assessments Manager (see contact details at the end of this leaflet).



## ○ Who do I contact for more information about residential or nursing care funding or to appeal against a decision?

FINANCIAL ASSESSMENTS TEAM  
Coventry City Council, PO Box 15, Council House, Coventry CV1 5RR

Email: [financialassessments@coventry.gov.uk](mailto:financialassessments@coventry.gov.uk)

Call: 024 7697 5429

## ○ How do I find out more about residential or nursing care funding?

There are a range of leaflets and further information about Adult Social Services on the Council website visit [www.coventry.gov.uk](http://www.coventry.gov.uk)

## ○ Contact Adult Social Care Direct

Call **024 7683 3003**

or email [ascdirect@coventry.gov.uk](mailto:ascdirect@coventry.gov.uk)

or visit [www.coventry.gov.uk/health-social-care](http://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](mailto:ascdirect@coventry.gov.uk)

Jeśli potrzebujesz zawartych informacji w innym języku lub formacie, prosimy o wiadomość e-mail na adres [ascdirect@coventry.gov.uk](mailto:ascdirect@coventry.gov.uk)

ਜੇਕਰ ਤੁਹਾਨੂੰ ਇਹ ਜਾਣਕਾਰੀ ਕਿਸੇ ਹੋਰ ਭਾਸ਼ਾ ਜਾਂ ਫਾਰਮੈਟ ਵਿੱਚ ਚਾਹੀਦੀ ਹੈ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ

[ascdirect@coventry.gov.uk](mailto:ascdirect@coventry.gov.uk) 'ਤੇ ਈਮੇਲ ਕਰੋ

اگر آپ کو یہ معلومات کسی دوسری زبان یا فارمیٹ میں درکار ہوں تو براۓ مہربانی [ascdirect@coventry.gov.uk](mailto: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](mailto: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](mailto:ascdirect@coventry.gov.uk)

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