

# **Paying for your Care in a Belong Village Information Sheet 2011/12**

The financial side of paying for your care is quite complex and subject to change. We realise that this can be quite daunting and so we will do everything we can to help you every step of the way.

This guide aims to answer some of your questions and set out important facts clearly, providing an insight into the issues to be considered before seeking professional advice and guidance.

## **Where do I start?**

For all customers, we arrange an appointment for a financial assessment with a customer support advisor or member of the village management team. This is a discussion to look at your circumstances and the funding options available to you, based on your support needs and financial position.

## **How does Belong charge?**

Belong charges its customers on a weekly basis, according to your assessed needs for support and the accommodation provided.

Some of our customers need more specialist care and are supported by a qualified nurse with higher staffing levels. The difference in service for higher dependency care will be reflected in your fees. However, this difference is generally aligned with the nursing care element of £108 per week that is provided by the Primary Care Trust, following a nurse assessment and is not means tested.

There may be circumstances where more intensive 1-1 support is required on settling in or when assessed needs have changed and this will be agreed as part of the assessment process and in partnership with the customer, the PCT and local authority.

## **Will I have to pay for my care from my own money?**

If you have capital or assets above the Government threshold of £23,250 then you will normally have to pay for your own care.

### *What is taken into account?*

- Net worth of any property owned (exemptions apply)
- Money in the bank / building society
- Stocks / shares, ISAs etc
- Right to receive money from trust

### *What is not taken into account?*

- Personal possessions
- Surrender value of any life insurance or endowment policy
- The capital value of an occupational pension fund, trust fund or annuity in which a person has a life interest

However, even if you have assets above the Government threshold, you may still be eligible for benefits or funding sources that are not means-tested, such as NHS Continuing Healthcare funding (see further details below), the nursing care element or attendance allowance. These can contribute to the weekly cost of your care.

### **What benefits are available to older people?**

State benefits for which you may be eligible include pension credit (savings or guaranteed) or attendance allowance, which is a non-means tested, tax-free benefit, for people aged 65 or over who are physically or mentally disabled.

### **How can I access local authority funding?**

You will need to approach social services who will decide if you are eligible for local authority funding. If your capital is above the government threshold of £23,250, you are not entitled to financial assistance from the local authority.

If your capital is below the government threshold of £14,250, you will receive local authority funding. If your capital is between £14,250 and £23,250 then you will pay a contribution, which is based on actual income plus any assumed income from savings. A contribution rate of £1 per £250, between the lower and higher limits (Scotland and Wales vary) will apply.

In any case, the local authority will not normally pay the full room fee to Belong. Therefore a contribution would be required to make up the difference between the local authority rate and the room rate. Legally, this contribution must be paid by a third party, i.e. **not** the person assessed to move into the village. However, the contribution can be shared between any number of family members / other third parties.

### **What happens if I have a house to sell?**

We may be able to offer our deferred payment scheme. The scheme enables you to move into a Belong village whilst the sale of your house is progressing. You would need to pay an agreed amount towards your care; the remainder would be paid upon completion of your house sale. The deferred payment scheme is an interest free loan. However, interest may be charged after six months. Belong pays its own solicitor fees, so you would only have to pay for your own.

### **NHS Funded Nursing Care (FNC)**

If you have been assessed as requiring registered nursing care that is not provided directly by the Primary Care Trust, you will receive NHS funding to cover the cost of providing a registered nurse at Belong. This element of funding is not means tested and will be paid directly to Belong and will be offset against your weekly nursing care fees.

### **NHS Continuing Healthcare (CHC)**

NHS Continuing Healthcare is the name given to a package of services which is arranged and funded by the NHS for people outside hospital with ongoing health needs. You can get continuing healthcare in any setting, including your own home or in a care home. NHS continuing healthcare is free to you and is not means tested. If your overall care needs show that your primary need is a health one, you should qualify for continuing healthcare.

The primary health need is assessed by looking at all of your care needs and relating them to four key indicators:

- **Nature** – the type of condition or treatment required and its quality and quantity
- **Complexity** – symptoms that interact, making them difficult to manage or control
- **Intensity** – one or more needs which are so severe that they require regular interventions
- **Unpredictability** – unexpected changes in condition that are difficult to manage and present a risk to you or to others.

If NHS Continuing Healthcare funding is granted, an agreement will be put in place with the NHS and Belong to pay this directly to belong.

### **Supplementary Payments for CHC customers**

As the payment made by NHS Continuing Healthcare funding only covers the healthcare aspect and not the level of facilities available to customers in a Belong village, we need to put in place an agreement for customers / relatives or other third parties to make additional payments in order to make up the full room fee. This allows NHS CHC customers to enjoy the more expensive accommodation and facilities than those which the NHS would normally fund for a person in receipt of Continuing Healthcare funding.

The charges apply whether the customer is present or absent from the village and whether or not the customer takes advantage of the services and facilities available.

This payment covers:

- **Village facilities** accessible to residents, such as: the bistro, hair salon, exercise studio with classes and personal programmes, treatment rooms, IT suites, meeting rooms and a guest room
- **Bedroom size** that is larger than average
- **En suite bathrooms** fitted with wet room showers and grab rails
- **Technology** such as TV and phone points in every room, free Wifi and internet access, resident computers in every household
- **Additional ancillary staff** throughout village
- **Household kitchens:** a fully fitted kitchen shared between an average of 12 people and open for families to use
- **Family sized households** providing private lounge and dining facilities for an average of just 12 residents
- **Balconies or gardens** providing secure access to outdoor space
- **On site practice development facilitator** to ensure the highest standards of support are delivered, shared and improved upon; this is for all staff employed in the village, not just support workers

### **What happens if my needs change?**

If your care needs change, there may be implications for funding sources or other financial implications. Financial and care needs are therefore discussed and assessed if anything happens to trigger a change in circumstances.

### **How can I plan ahead to pay for my care?**

Immediate care insurance policies may be suitable if you are currently considering moving into a care home/village. It involves paying a lump sum at the time you decide you need care.

The cost is based on how long the insurer thinks you will need care for, and the level of care you will need. While the costs can seem a large amount, it will provide a fixed payment for as long as you need care, and can protect the rest of your assets.

Payments are tax-free if they are made directly to a care home/village and are portable if you decide to move.

All policies are different so we would suggest you speak with our customer support advisor for more information. To arrange an appointment, please contact your nearest village.

## Other organisations

Please find below a list of organisations that offer advice on paying for long term care and related issues, such as benefits. They are all free to approach but you should check if there are any costs involved if you decide to use their services.

### Age UK

For advice and information on a wide range of issues to make life more enjoyable and fulfilling for older people

**Freephone: 0800 169 6565** [www.ageuk.org.uk](http://www.ageuk.org.uk)

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### Care Aware

Free advice and guidance on all aspects of funding care for older people

**Helpline: 0161 707 1107** [www.careaware.co.uk](http://www.careaware.co.uk)

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### Care Asset Management

Specialist advice on paying for long-term care

**Telephone: 0870 744 7061** [www.careasset.co.uk](http://www.careasset.co.uk)

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### Department for Work and Pensions, Benefits Enquiry Line

For information on all benefits for the disabled and their carers, including Disability Living Allowance and Attendance Allowance

**Freephone: 0800 882 200** [www.dwp.gov.uk](http://www.dwp.gov.uk)

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### Directgov

Benefits advice online - get benefits advice for you, your family or for someone else

**[www.direct.gov.uk](http://www.direct.gov.uk)**

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### Paying For Care

Specialist advice on paying for long-term care

**Telephone: 0800 0845 045** [www.payingforcare.co.uk](http://www.payingforcare.co.uk)

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### PSA (Financial Services) Ltd

Offering a comprehensive financial planning service for all your investment and protection needs

**Telephone: 0116 299 3000** [www.psafinancial.co.uk](http://www.psafinancial.co.uk)

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