

Paying for Adult Care – *Draft Factsheet*

The purpose of this factsheet is to give you advice and information about the financial assessment process in Lincolnshire. On the last page there is a simple flowchart which shows the process in four steps.

Following a care needs assessment, if you have eligible social care needs, you will have a financial assessment. This will determine how much you will be charged and how much the council will contribute to the cost of the care.

Our [charging policy](#) covers how this works in Lincolnshire and follows the regulations laid out by the Care Act 2014. We are committed to ensuring that everyone is treated fairly with an overarching principle is that people should only pay what they can afford.

How much will I need to pay?

Our financial assessment team will look at how much your identified care needs cost to provide, and evaluate your finances in more detail to work out if you qualify for financial assistance. Depending on the amount of income, savings or assets you have, you may have to contribute towards some or all of your social care and support.

You will be assessed as needing either **non-residential (community)** or **residential care**. Both types of support will require a contribution (towards some or all of your social care and support) based on how much you are financially assessed as being able to pay.

What information will I need to give?

As part of your financial assessment you will be asked about any savings, investments or assets you own or part own.

You will also need to provide information about all money you have coming in regularly. The form will prompt you for these types of income, but you should make sure you include every income type. This will help us to advise you about which benefits you're entitled to.

Will my expenses be taken into account?

Your expenditure will be treated differently during the financial assessment depending on the type of care you are receiving, for example, community care, temporary care or permanent residential care.

Providing information to us

You will need to provide all information to support your financial assessment application within 28 days of the link or form being provided to you. If you are late to or provide incorrect information you may be charged in full for your care.

As well as the details on the form we will ask for proof of income and expenditure – this will include ;

- all income (e.g. wages, pensions, benefit awards)
- all current accounts, savings and investments
- any property owned in the last 2 years
- legal status of your representative(s) – if you have one
- housing costs (e.g. rent or mortgage statement, council tax, utility bills, insurance)

Help to manage your finances

If you need help completing a financial assessment you can nominate someone to represent or assist you during the process. There is a section on the form for this. Where you don't have the capacity to deal with your financial assessment, we will deal with Lasting Power of Attorney for property and financial affairs, an Enduring Power of Attorney, a financial deputy or a Department for Work and Pensions Appointeeship letter.

More information & Contacts

Further information about charging and general information about all adult social care services, in the form of booklets and leaflets, are available from Adult Care and Community Wellbeing and from libraries and other outlets across Lincolnshire.

If you need to contact us;

Team	Contact details
Adult Care and Community Wellbeing Customer Service Centre	Phone: 01522 782155 Email: customer_services@lincolnshire.gov.uk Website: http://www.lincolnshire.gov.uk/
Adult Care Finance Team	Non-residential services phone: 01522 552634 Residential/Nursing services phone: 01522 555255 Email: Fin_Assessments@lincolnshire.gov.uk

The financial assessment process – Step by Step

Step 1

Application & Evidence

You will be asked to submit a financial assessment online or on a paper form, which will ask about your savings, investments and assets, income and expenditure. You may nominate another person to represent or assist you during this process.

If you have savings or assets, of more than £23,250 or prefer not to give the information required, you will pay the full cost of your care.

Step 2

The Calculation

We will carry out an assessment of your financial circumstances, in accordance with the regulations, to determine the weekly charge you can afford.

This takes into account your income and any capital, savings, investments or assets, and your expenses, and allows for the weekly national, minimum income guarantee (MIG) if your care is in the community and personal expenditure allowance (PEA) if you are in a care home.

Step 3

Notification of Charges

This will then be compared to your Personal Budget which is the full cost of your care package, and you will be notified of the weekly amount you are required to pay.

Step 4

Payments

Community care – if you have not received care from us in the last 12 months, the first 14 days from the start of care will be free; charges will be collected on a four weekly basis, unless you have opted for Direct Payments.

Residential care – Charging will start on the first day of care and your charge will be collected by the home on our behalf.