

# Arranging & Paying for Care

a SERVE factsheet

March 2020

also available: Care Funding FAQs

Navigating the social care system can be a daunting task, particularly if you're doing it for the first time. The key thing to remember is that you have the right to choose your care and to feel in control.

## How do I arrange care?

### 1) Arrange your care directly with the provider:

If you plan to pay privately for your care, you can contact a care provider (such as SERVE) directly and discuss your needs with them. They will be able to draw up a clear, professional *care plan*, which is a record of what you would like care staff to do at each visit, and of what is important to you.

You can then agree your start date with the care provider and arrange to pay them directly.

### 2) Contact your local Council for an assessment:

You are legally entitled to an assessment from your local Council (often referred to as the Local Authority, social services, or adult social care). They will assess your care needs and your financial situation. If you would like to know if you are eligible for funding, then contact the Council to arrange this assessment.

In Northamptonshire, you can call 0300 126 1000 or email [adultcarenc@northamptonshire.gov.uk](mailto:adultcarenc@northamptonshire.gov.uk).

In Bedfordshire you can contact 01234 267422 or [customerservices@bedford.gov.uk](mailto:customerservices@bedford.gov.uk).



Remember – You're legally entitled to choose the care that's right for you

## How do I pay for care?

This is usually in one of three ways:

- 1) Private funding** – you pay for the whole cost of your care package, either by choice or because you are assessed as not being eligible for financial support. At the time of writing if you have more than £23,250 in savings or other assets, you will likely have to pay the full cost of your care. The value of your home is not included in the £23,250.
- 2) Topping up** – Following your financial assessment, you may be eligible for some funding, but not enough to cover the full cost of care. (Any savings or other assets between £14,250 and £23,250 are assumed to produce an income for you). The upshot is that you will receive some money towards care, but will have to top up the rest yourself.
- 3) Fully funded** – Depending on your financial assessment, it may be that you are eligible to have the Council pay the full cost of your care.

There are also other options, one of the most common being NHS funding. If an ongoing care package is due to health needs, the package may be fully funded by the NHS. This is also known as Continuing Care, Continuing Healthcare, and NHS CHC. Whoever funds your care, you have the right to be involved in the decision-making process.

## It's Your Choice

Once you have been assessed as needing care, the Council may agree to fund all or part of your care. The Council may well have a contract with a care provider, but it is important to know that **you** have a choice as to who you want to provide your care. This is a legal right from the Care Act 2014.

Your social worker/assessor should discuss a **direct payment** with you when they assess your care needs. A direct payment is where you have the funding for your care paid directly to you, in order that you may arrange your own care to best suit you. As long as it meets the needs identified during your assessment, you are free to choose your own care provider.

If you have any concerns about anything to do with your care needs, please feel free to contact SERVE. As a charity we have been supporting people to live independently since 1981. Our care team has a great deal of experience managing privately funded, part-funded and fully-funded care packages.



[www.serve.org.uk](http://www.serve.org.uk) | 01933 315 555 | [care@serve.org.uk](mailto:care@serve.org.uk)