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Bath & North East  
Somerset Council

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# How we work out if you should pay towards your care and support

Easy read version of:

**Care and Support Charging  
and Financial Assessment  
Framework**



# Contents

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## **3** Introduction



## **4** Our Principles



## **6** Services that are free



## **7** Services that we charge for



## **8** Working out how much you have to pay



## **14** Choosing your care and support



## **15** Direct Payments



## **16** If you are not happy



## **19** For more information

# Introduction



Bath and North East Somerset Council provides care and support services. But these services cost money.



We may ask people to pay towards these services if they can afford it.



This document explains:

- The amount we would ask people to pay towards their care and support services
- How we work out if people can afford it



# Our principles



Our principles are the important things we think about in all the work we do.



When we work out how much we should ask people to pay for their care and support services we will:

- Make sure people don't pay more than they should by law



- Be fair to everyone



- Make it easy for people to understand what they have to pay



- Think about people's wellbeing



- Make sure people feel included and understand that they have a choice



- Make sure we are supporting carers and thinking about their needs



- Make sure services are right for each individual person



- Make sure our decisions are right for the council



# Services that are free



We need to work out what kind of care and support people need.

We do not charge for:

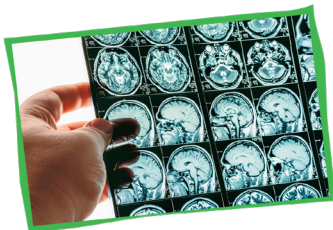


- Helping people to be independent again if they have been unwell and need some support to get back to the way you use to be.

If this is needed we will provide it free subject to assessed need.



- Equipment and changes to people's home to help them be independent - up to £1000



- Care for people with a brain disorder called Creutzfeldt-Jakob Disease



- Care for people receiving certain types of care for their mental health condition



- Certain payments to carers who are looking after an adult

# Services we will charge for



We will charge for:

- Residential Care. This is where people go and live in a residential care home



- Short breaks in a care home. This is where people go and have a short break at a residential care home



- Temporary stays in a care home. This is where you need to go and stay in a care home for a very short period of time



- Care and support in your own home. This is where you get care and support so you can live independently in your own home

# Working out how much you have to pay



If you need some care or support from the council, a social worker will meet with you to work out what you need. This is called an assessment.



Once the assessment is carried out, the Council will then arrange for a Care Finance Officer to meet with you to work out how much you can afford to pay towards your care.



They will ask you about how much money you have coming in. This includes money you have coming from benefits.



They will help you find someone who can help make sure you are getting all the benefits that you should get.





They will also ask you how much money you have in savings. This might include the value of things that you own - like your house, land and money that you have in other places.



You can have someone to help you at these meetings.



They will then write to you to explain how much you have to pay towards the cost of your care.

## How we work out how much you have to pay



We work out how much you have to pay by:

- Firstly looking at how much money you have coming in
- We take off some of the costs of your housing
- We might also take off anything you have to pay because of your disability
- We take off the amount the government thinks you need to live on



Anything that is left must be used to pay towards the cost of your care and support.

## Your Savings



If you have savings, a building, land or money in another place, you must use some of this to pay towards the cost of your care and support.



We don't include the value of your house if your partner still lives in it, or any family member aged over 60.



If your savings are **less than £14,250**, we won't ask you to use any of this money to pay towards the cost of your care and support.



If your savings are **between £14,251 and £23,249**, we will ask you to use some of this money to pay towards the cost of your care and support.



If your savings are **over £23,250** we will ask you to pay all the cost of your care and support using this money.

## Hiding money you already have



You must not try to hide any money that you already have so that can get your care and support for free.



This includes the value of things you own like houses, land or money in other places.



Ways of hiding your money could include:

- Moving your money to a family member or friend



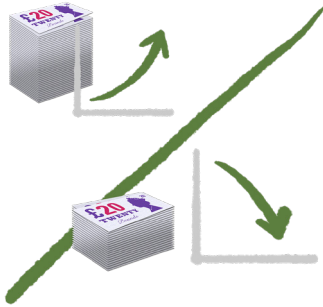
- Putting your house in another person's name



- Opening a private account to keep your money in



If we find out that you have hidden money on purpose, we will ask you to pay back the money for any services you have had for free.



You must tell the council if there are any changes to how much money you have.

## Yearly Review



We will look at what you can afford again each year.



# Choosing your care and support



You can choose to have care or support which is more expensive. For example, living in a care home.



If you decide to choose a more expensive service, you will have to pay the extra yourself.



Other people can pay the extra for you if they want.

# Direct payments



In many cases the council will arrange your care and support.

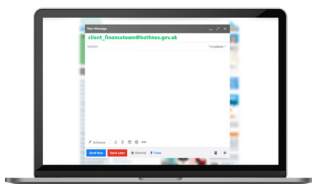
But you can have more choice and control over your care and support with a direct payment.



With a direct payment, the council gives you money to pay for the care and support that you need.



Telephone: **0300 247 0203**



You can find out more by:

Email: **DirectPaymentAdvisors@virgincare.co.uk**



Post:  
**Client Finance Team**  
Lewis House  
Manvers Street  
Bath  
BA1 1JG

## If you are not happy



If you disagree with how much we want you to pay, you should contact the Care Finance Officer as soon as possible.



We will go through the information to check that the assessment is correct.



If you still do not agree, you can make a complaint by:

Telephone: **01225 394041**



Email: **complaints\_cypandadults@bathnes.gov.uk**



Post:

**Complaints Team**

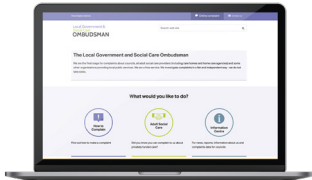
Bath and North East Somerset Council  
Freepost SWB10433  
Bath  
BA1 1BF



You don't have to put a stamp on the envelope.



If you are not happy with how we deal with the complaint you can contact the Local Government and Social Care Ombudsman.



Website: [www.lgo.org.uk](http://www.lgo.org.uk)



Post:

**The Local Government Ombudsman**  
PO Box 4771  
Coventry  
CV4 0EH



Telephone: **0300 061 0614**



If you need someone to help you to make a complaint you can ask the Complaints Procedure Advocacy (CPA) at the Care Forum:



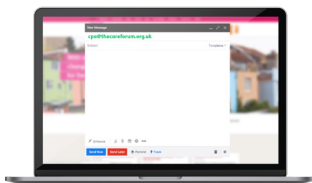
Post:

**CPA**

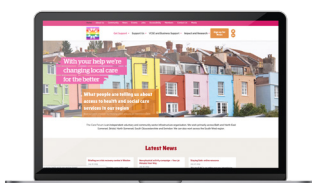
The Care Forum  
The Vassall Centre  
Gill Avenue  
Fishponds  
Bristol  
BS16 2QQ



Telephone: **0117 965 4444**



Email: **[cpa@thecareforum.org.uk](mailto:cpa@thecareforum.org.uk)**



Web: **The Care Forum**



## For more information



If you need more information please contact us by:

Telephone: **01225 396487**



Email: **client\_finance@bathnes.gov.uk**



Post:

**Client Finance Team**

Lewis House  
Manvers Street  
Bath  
BA1 1JG