



Paying for Care and Support

Frequently Asked Questions (FAQ's)

You should read these frequently asked questions if you are a Redcar & Cleveland resident who has had a needs assessment and are eligible for support from the Council, or you manage the finances of someone who has care and support needs.

After the needs assessment, we will create a care and support plan with you. The plan will help you to choose the services that are available to meet your needs. We will then work out if you can contribute anything from your weekly income or capital towards your care services and how much that will be. This is known as a financial assessment.

Who can get care and support from Adult Care?

- You must be aged 18 years and over
- Living in the Redcar borough

And you must also meet these conditions

- You have a physical or mental impairment or illness
- Your needs affect you being able to achieve two or more specified outcomes
- Your wellbeing is affected because you cannot achieve those outcomes.

Do I have to pay for my care?

Care and support services are not free. Most people will have to pay something towards the cost of their care and support.

No-one will be charged more than they can afford to pay.

What is a financial assessment?

You will be asked to complete a financial assessment form known in Adult Care as an FA2 form.

This form will help our Financial Assessment Officers to work out how much you can pay towards the care and support services you need.

The assessment will be based around the type of care service(s) you will receive, either in your own home, in a care home (including short breaks often known as "respite"), or care in the community i.e., day centres direct payments, supported living and extra care housing.

How do you work out how much I have to pay?

You will need to complete and return the financial assessment form (FA2 form) before we can work out if you need to contribute towards your care.

The amount you pay will depend on your financial circumstances, the kind of care and support you need and how much you can afford to pay towards that care each week.

- If you have income and savings above £23,250 you will pay the full cost of your care.
- If you have savings below £23,250 the financial assessment will help us to see what you can contribute towards your care.



What information do you need?

We need to know about the money you receive (income) and the money you pay out for living expenses each week (expenditure).

Income includes pensions, allowances for example: Disability Living Allowance, Personal Independence Payments, Attendance Allowance and Employment and Support Allowance.

Expenditure includes for example: money that you spend on rent (less housing benefit received), mortgage, ground rent and Council tax (less any Council tax benefits you receive).

Do you give allowances for disability related expenditure (DRE)?

Disability related expenditure is extra money you spend because of a disability or long-term condition you have. For example, you may spend extra on laundry, cleaning expenses, costs of wheelchairs, stair lift, a special diet etc.

We will ask you to provide evidence such as receipts for those extra things you buy.

What happens after the financial assessment?

Once your financial assessment has been completed, we will write to you to let you know if you need to make a contribution, how much that will be and a statement detailing how it has been calculated.

What if I do not want to complete a financial assessment?

If you do not want us to assess you based on your finances, we will assume you are able to pay the full cost of your services without help from us.

How do I pay for my care services?

We invoice you in advance of your care, but payment will be made in arrears as shown on your payment schedule.

You will receive an invoice every 6 months for care at home and annually for residential care. This will show how much you have to pay. The Council's preferred payment is Direct Debit. You will find a full list of payment options on the reverse of your invoice which includes paying online, over the telephone and at Pay point sites.

What if I have trouble paying for my care?

Your circumstances may change at any time and if you find you cannot afford to pay the amount of your assessed contribution, please call us as soon as possible on **01642 771500** and we can give you advice. You can also contact local voluntary organisations such as the Citizens Advice Bureau or Age UK for advice.

What if I do not pay?

The Council has a debt recovery policy which will be followed if you do not pay your charges. Non-payment of invoices could in some cases result in court action.

If you cannot pay your charge because there has been a change in your circumstances, please contact us as soon as possible and we will do a further financial assessment.

You can get a copy of our debt recovery policy from our website.