
Information Toolkit

1 Introduction

On behalf of the South West Association of Directors of Social Services (ADASS) South West, the Institute of Public Care (IPC) is supporting local authorities across the region to implement new information and advice arrangements as part of the implementation of the Care Act 2014 and the 'local offer' in the Children and Families Act 2014.

As part of this support the region has asked IPC to co-produce a template design for an information toolkit. This toolkit is designed to help councils review and adapt the front end of their website(s) so that they better comply with the Care Act and help the public understand the local care and support system. The aim is that councils' websites will help visitors to know whether they are:

- likely to be eligible for care and support; and if so
- whether they might need to pay for services; and, based on the answers to these questions
- find out what they need to do next / who to contact.

This toolkit has been scoped with Andrew Osborn of Wiltshire Council, Rachel Silcock of Plymouth Council and IPC, and tested out with a small group of potential visitors. It sets out a template design for a series of webpages.

2 How to use this toolkit

This toolkit can be utilised as the basis to review and develop the front end of your website. It is adaptable for local use in that all or some of its content may be used. Alternatively, it may be used as a checklist to ensure relevant existing local website content is compliant with Care Act requirements.

2.1 Format

The toolkit is provided as a template in a Word document. The information given in this document can be adapted for insertion into council web pages, regardless of the underlying technologies used locally.

The document shows a series of suggested web pages, including content and links to further content/help. It also shows how each page links together, dependent on the choices available at each page. Councils will be free to 'pick and choose' from the suggested pages/content.

2.2 Place in the customer journey

The toolkit's place in the customer journey is positioned at the very start, and assumes no prior knowledge of care and support nor local arrangements. It is not intended to replicate or replace a self-assessment, but instead provides routes to early signposting and to understanding the local care and support system.

2.3 Audience for the intended webpages

The suggested webpages which comprise the toolkit are principally intended for:

- The local adult population, in particular:
 - People wanting to plan for their future care and support needs, including how they might plan to meet the cost of future care needs.
 - People who may develop care and support needs.
 - People who have not presented to local authorities for assessment but are likely to be in need of care and support.
 - Adults who are subject to adult safeguarding concerns.
 - Families, carers, and prospective carers, of the above.
- Staff who provide information and advice about care and support as part of their jobs, particularly those who work outside of statutory social services, for example those who work in health/commissioned voluntary sector services.

2.4 Location

For the purposes of this toolkit, the term 'council' has been used throughout to describe the local authority. Where the specific name of the council is needed, the term '**Southwest council**' has been included in the text. Councils will need to ensure that this term is replaced with the name of their own council.

2.5 Links - colour coding

The template contains different types of links – these are colour coded as follows:

Blue hyperlinks – these links go to other places within the toolkit itself.

Green links – areas where you will need to put in local information, links to documents or pages on the council website.

Links to suggested external webpages are provided in the usual blue underlined format e.g. <http://ipc.org.uk>

3 Sources

Sources used in compiling the structure and wording of the toolkit include the following:

Age UK: www.ageuk.org.uk

Care Act Guidance: <https://www.gov.uk/government/publications/care-act-2014-statutory-guidance-for-implementation>

Department of Health: <https://www.gov.uk/government/publications/care-and-support-whats-changing/care-and-support-whats-changing>
<https://www.gov.uk/government/publications/care-act-2014-part-1-factsheets/care-act-factsheets--2#factsheet-5-charging-and-financial-assessments>

Elderly Accommodation Counsel (EAC): <http://www.housingcare.org/jargon-extra-care-housing.aspx>

The Money Advice Service:

https://www.moneyadviceservice.org.uk/en?ft_keyword=money%20advice%20service&ft_section=e&gclid=Cj0KEQjw_9OoBRChj9vMo5CHrdUBEiQAJ6YRPSkCsbdbEYFSMjMOhv-JRan1vDENdd1o2qRGfio2WoUaAjwW8P8HAQ

NHS Choices: <http://www.nhs.uk/Pages/HomePage.aspx>

Rethink mental illness: <http://www.rethink.org/>

Skills for Care - Care Act training materials:

<http://www.skillsforcare.org.uk/Standards/Care-Act/Learning-and-development/Learning-and-development.aspx>

Social Care Institute for Excellence (SCIE) <http://www.scie.org.uk/>

Which? Elderly Care <http://www.which.co.uk/elderly-care>

Information Toolkit

4 Site map

Home page

[Find out about how your local care and support system works](#)

[More details about NHS services](#)

[More details about Southwest Council social care services](#)

[More details about services from local providers of care and support](#)

[How do I get care and support?](#)

[How do I start?](#)

[Four steps to getting care and support](#)

[Step 1: Get your needs assessed](#)

[Step 2: Find out if you are entitled to care and support services from Southwest Council](#)

[Step 3: Get a care and support plan](#)

[Step 4: Find out if you need to pay for services](#)

[Plan for your future care and support](#)

[Do I have to pay for care and support services?](#)

[Which types of services cost money?](#)

[How much will I be asked to pay?](#)

[What will we ask you about?](#)

[‘Light touch’ financial assessments](#)

[How will we make the decision?](#)

[For care at home \(or a short break in a care home\)](#)

[For a permanent or long term care in a care home or nursing home](#)

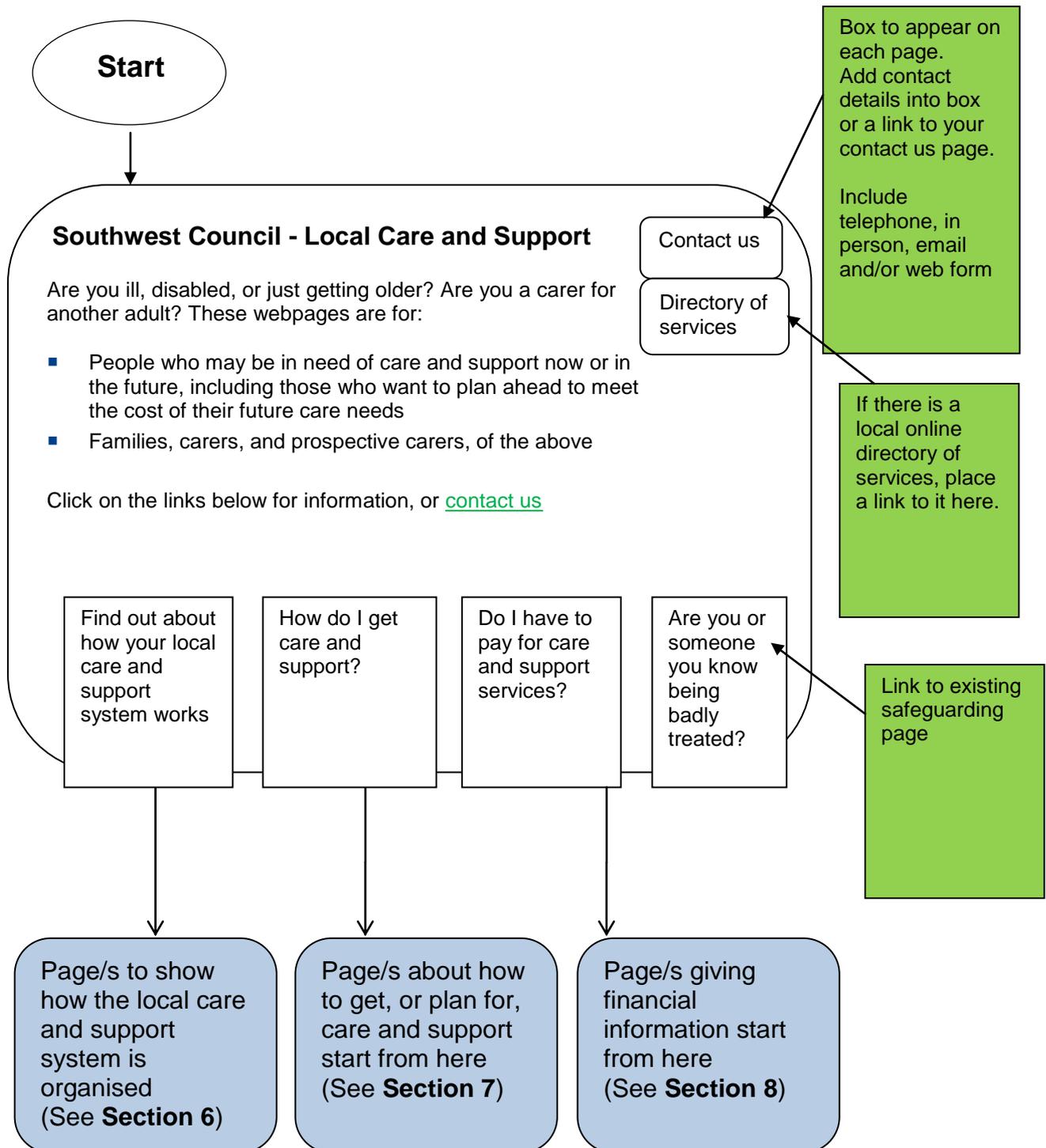
[What happens at the end of the financial assessment?](#)

[What happens next?](#)

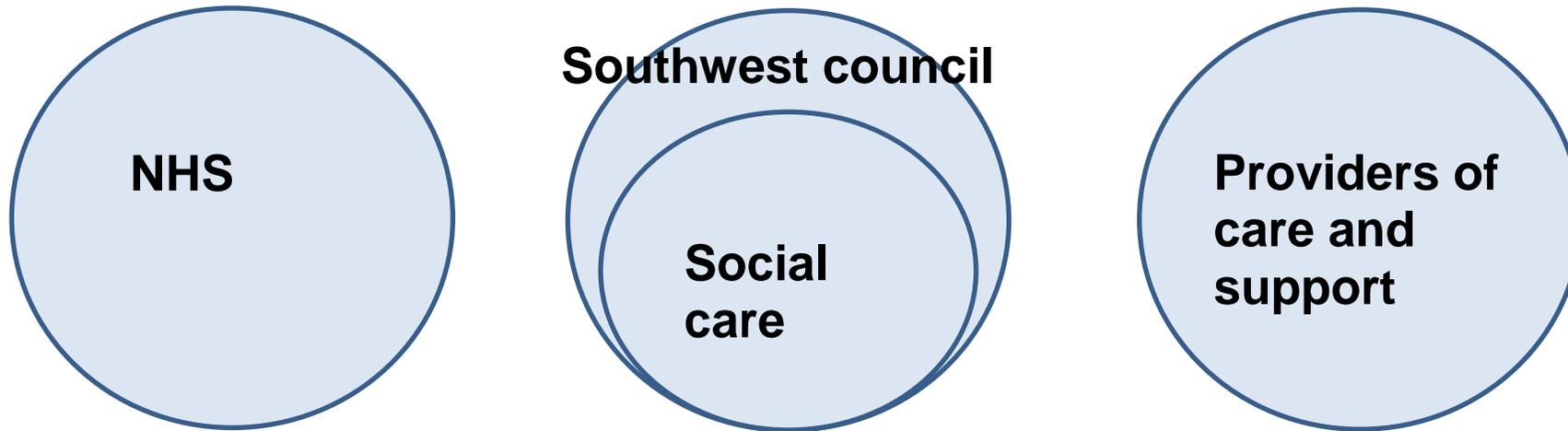
[What to do if you don't agree with Southwest Council's decision](#)

[Glossary](#)

5 Home page



6 How your local care and support system works [Link from home page]



The **NHS** [[Link to local NHS home page](#)] provides most of your local health services. Besides GPs, district nurses, ambulances, A&E departments, walk-in centres, and hospitals, the NHS also provides some [care and support](#) services such as occupational therapists (OTs) or podiatry. NHS services are free of charge.

[More details about NHS services](#)

Social Care [[Link to social care home page](#)] is a department within Southwest Council. If you have a '[care and support](#) need' we will assess your needs, and help you to find [care and support](#). If relevant, we will provide you with things like hand rails or other [adaptations](#) to your home, or arrange for you to have a place in a [day centre](#) etc.

[More details about Southwest Council social care services](#)

Many [care and support](#) services are provided by national companies and local businesses (including charities) e.g. [personal assistants](#), [residential care homes](#), [nursing homes](#), [homecare](#) services etc. You may have to pay for these services.

[More details about services from local providers of care and support](#)

Your (or your friend or relative's) [care and support](#) may be supplied by a combination of these organisations working together, depending on your particular needs. Both the NHS and Southwest Council pay providers to supply services for people needing [care and support](#).

Here at Southwest Council we have the following joint teams with the NHS:

- **Major Hospital Integrated Team.** Based in Major Hospital, this team helps you to prepare if you are about to leave hospital. It arranges, for example, for the right care and support to be in place when you arrive home.
- **Rural Community Team, Smalltown.** This team helps you if you have care and support needs but still live at home. It ensures that the right services from the right providers are put in place to help you.

For information on how to access [care and support](#) services, see [‘How do I get care and support?’](#)

6.1 More details about NHS services

The NHS provides these [care and support](#) services in the Southwest Council area:

- **Occupational therapists (OTs).** An occupational therapist provides support when your health prevents you from doing things such as dressing or getting to the shops. An OT works with you to identify your strengths and difficulties, helping you to work out practical solutions. By helping you to try different techniques, or use new equipment, an OT can help you to maintain, regain or improve your independence.
- **[Intermediate care.](#)** This term covers a range of health services that can be offered free of charge for up to six weeks to prevent you going in to hospital or a care home, or to help you be ready to be discharged from hospital, and to promote faster recovery from illness. This term also covers some social care services – see [Reablement](#) below.
- **[NHS continuing care/continuing healthcare.](#)** If you require ongoing and intensive care outside of hospital, this may be arranged and paid for in full by the NHS. However, you will need to be assessed to confirm that you qualify. You will find more information about [NHS continuing care here](#).
- **NHS funded nursing care.** If you live in a nursing home, or care home registered to provide nursing care, but you don't qualify for NHS continuing care, you may still be able to receive free care from a registered nurse. Once you have been medically assessed to confirm that you are eligible, nursing care will be funded directly by the NHS.

- **Podiatry** (also known as **chiropody**). [Foot care](#) is important, especially if you are older and might lose mobility if problems develop. If foot problems are already restricting your mobility, the NHS can provide podiatry to you free of charge.
- **Telehealth**. Equipment which can monitor your health in your own home, for example to measure your blood pressure, blood glucose levels or your weight. This can reduce the number of visits to your GP and unplanned visits to the hospital that you need to make.

6.2 More details about Southwest Council social care services

Southwest Council provides these [care and support](#) services:

- **Information and [advice](#)**. Information and [advice](#) about what [care and support](#) is available, what types of [care and support](#) might be best for you and [how to get care and support](#). We can also help you with finding [independent financial advice](#) if you need to pay for services. Our directory of local services can be found here [[link to service directory](#)].
- **[Assessments of need](#)**. An [assessment](#) establishes what [care and support](#) you need taking into account your circumstances, and to see if you qualify for [care and support](#) from Southwest Council. Find out more in [how to get care and support](#).
- **[Care and support planning](#)**. If you qualify for [care and support](#) from Southwest Council (see [Assessments of need](#) above), Southwest Council will then prepare a [care and support plan](#) with you, describing your needs, circumstances and goals. We will give you information about the choices and options available and help you make informed decisions about your [care and support](#). We will also carry out a [financial assessment](#) to see [if you have to pay for services](#). Find out more in [how to get care and support](#).
- **[Reviews of plans](#)**. If you have a [care and support plan](#) (see above), Southwest Council will regularly review your plan, to ensure that your needs continue to be met.
- **[Independent advocacy](#)**. If you are unable to fully understand information, or express your needs and wishes (due to a learning or physical disability or mental health problem) and have no one to help you, an advocate (independent of the NHS or social care) acts on your behalf to make sure you get the information, [advice](#), and [care and support](#) you need.
- **[Reablement](#)**. Reablement helps you adapt to living independently again, for example after a stay in hospital. Over a period of weeks, it helps you regain your ability to carry out daily tasks, and to get out and about.
- **Community equipment**. A range of practical items for example: devices to help you open jars, higher seats, grab rails, stair lifts.
- **[Adaptations to the home](#)**. Changes that can make living at home easier and/or safer, e.g. putting in a shower to replace the bath, external ramps and steps, parking bays, wider doorways to allow space for wheelchairs or walking frames.

-
- **Day centres**. A day centre is a place you can go to on a regular basis to meet with other people e.g. for meals, companionship, outings and talks.
 - **Extra care housing**. Extra care housing provides an alternative to living in a care home, typically for frailer older people. Self contained flats can be rented, owned or part owned/part rented, and homecare is provided.
 - **Sheltered housing**. Sheltered housing consists of flats which can be either rented or purchased. Typically there is a communal social area, an alarm system and a warden.
 - **Homeshare**. For people who need a small amount of help at home, someone who needs somewhere to live can move in to provide help and companionship. For more information see: <http://www.sharedlivesplus.org.uk/intro-to-homeshare>.
 - **Supported living**. Enables people with learning disabilities or mental health problems to live independently (instead of in a care home or with family), sometimes in homes shared with two or three others. Care workers provide support and sometimes live on-site.
 - **Telecare**. A range of electronic devices, for example a personal alarm button which you can wear, lights which come on automatically if you get up in the night, sensors which detect if you've had a fall.

For information on how to access [care and support](#) services, see '[How do I get care and support?](#)'

6.3 More details about services from local providers of care and support

Local providers provide these [care and support](#) services in the Southwest Council area:

- **Personal assistants**. You can directly employ someone to provide you with [care and support](#).
- **Residential care homes**. A place to live, with your own room and with staff on hand to help you. A care home might be small with only a few residents or much larger, based in a large communal setting.
- **Nursing homes**. Nursing homes are similar to care homes but can provide more specialist health care.
- **Personal care**. Help and support for your personal needs, such as: help with dressing, eating, washing and going to the toilet, getting in or out of bed, taking medication, and communicating, as well as [advice](#), encouragement and emotional and psychological support.
- **Homecare services**. This includes a range of help in your home such as: [personal care](#), cooking or preparing meals, cleaning, laundry, and companionship.

-
- **Short breaks** (also called **respite care**). If you're a [carer](#), you may be able to get a break from caring, such as overnight support, to allow you to get some sleep, and time away from the person you're caring for.
 - **Shared lives**. Shared lives schemes (sometimes called 'adult placement schemes') are designed to support you if you have learning disabilities, mental health problems, or other support needs. [Shared lives](#) provide a home for you with an approved carer.
 - **Meals on wheels**. A service that delivers hot meals to your home. Alternatives include ready made frozen meals which can be heated up at home.
 - **Independent financial advice**. Financial advice independent of the NHS or the Council, to help you make best use of your finances to pay for your [care and support](#) whether now or in the future.
 - **Community transport**. Transport for people who are unable to use public transport, e.g. due to disability or age.

Southwest Council's [directory of local care and support services is here](#) [Link to local directory of services].

For information on how to access [care and support](#) services, see ['How do I get care and support?'](#)

7 How do I get care and support? [Link from home page]

This part of the website will explain:

- what [care and support](#) you can expect from **Southwest Council**, including
- [getting your needs assessed](#), and
- [the decision-making process](#)

It will also help you [plan for your future care and support](#).

7.1 How do I start?

If you, a relative or friend needs [care and support](#), it can come from several places. You might get help from family, friends and neighbours. Or it might be supplied by the NHS. [Care and support](#) might also be provided or organised by Southwest Council.

First, have a think about the following questions. Your answers will help to show whether you (or the person you're concerned about) are entitled to receive [care and support](#) services from Southwest Council.

- **Are you aged 18 or over?** If **NO**, contact Children's social care [[Link to contact information for Children's services](#)]
- If **YES**, **Are you ill, disabled, or just getting older and needing some help?** And/or **Do you care for someone over 18 who is ill or disabled or needs some help?** If **YES**, then
- **Are your current circumstances having a big impact on your [wellbeing](#)?** Take a look at the list below to help you rate your own (or your relative or friend's) [wellbeing](#):

<p>'Wellbeing' means a positive state of living. It is applied to the following areas of life.</p>	<p>Ask yourself these questions to see if your wellbeing is affected by the situation you're in today.</p>
<p>1. Personal dignity (including being treated with respect)</p>	<p>Do the people that you see on a day-to-day basis treat you with respect? If you are receiving care, does your carer worker keep you informed about what is happening? Are they thoughtful and caring? Do they meet your needs? If someone helps you with your personal care (such as washing, going to the toilet, getting dressed or undressed, or eating meals) do you feel OK about how this is done and who does it? Do you have a sense of worth? Do you feel valued?</p>
<p>2. Physical, mental and emotional health</p>	<p>Are you able to take a bath or a shower, use the toilet, and get dressed or undressed without help? Are you able to prepare and eat food? Can you make meals for yourself? Are you able to take some exercise? Are your relationships with other people OK? Do any activities cause you pain, distress or anxiety?</p>

	<p>If you are a carer, are your caring duties affecting your physical, mental or emotional health? Link to Council Carer's page</p>
<p>3. Protection from abuse and neglect</p>	<p>Are you being badly treated by someone else? For example, are you afraid of someone in your life? It could be a family member, a friend, a neighbour or a carer. Link to Council safeguarding page</p>
<p>4. Control over your day-to-day life, including any care and support provided and the way it is provided</p>	<p>Are you able to look after your home? For example can you do things like washing-up, the laundry, and the cleaning? Do you have problems with getting out and about locally, for example to the shops, the doctors, or the park? If you need to use public transport, are you able to? If you receive care at the moment, do you have choice about that care? Do you have a say in who provides it, what care it is, and when the care is provided?</p>
<p>5. Taking part in work, or education, training or recreation</p>	<p>If you haven't retired yet, are you able to go to work? Are you able to take on training or be in education? Are you able to go out and take part in activities for pleasure?</p>
<p>6. Social and economic health</p>	<p>Do you feel that you are actively engaged in life? Do you feel involved in your community? Do you belong to local groups or take part in local activities? Do you have enough money to live on? Do you have money worries? The Citizen's Advice Bureau website has information about debt and money: http://www.adviceguide.org.uk/england/debt_e.htm</p>
<p>7. Domestic, family and personal relationships</p>	<p>What are your relationships like with the people you live with? Are you able to keep in touch with your family and friends? Can you keep in touch in ways that you'd like - by telephone, or in person? If you want to make new friends, are you able to do so? If you have children under 18, are you able to care for them OK?</p>

8. Suitable living accommodation	Are there problems with your home ? Do you have heating? Is it damp? Are there repairs that aren't getting sorted out? The Citizen's Advice Bureau website has information about getting repairs sorted out: http://www.adviceguide.org.uk/england/housing_e.htm Can you move around your home safely ? Can you get in and out of bed ? Can you manage the stairs ?
9. Contribution to society	Are you able to volunteer if you wanted to? If you haven't retired yet, are you able to work ?

Thinking about your answers to those [wellbeing](#) questions:

- If you think your circumstances are having a **big impact** on your [wellbeing](#), or if you're not sure, see our [four steps to getting care and support](#) for what to do or **contact us**.
- If you think that your circumstances are **not having a big impact** on your [wellbeing](#) at the moment but you think that they **might in the future**, have a look at [plan for your future care and support](#).
- If you would like information on what support might be available to you where you live, such as a support group, or [advice](#) on how to prevent your circumstances getting worse **contact us**

7.2 Four steps to getting care and support



7.2.1 Step 1: Get your needs assessed

The first step is to get your needs assessed. Southwest Council will help you to do this and will produce a written document called an [‘assessment’](#) or sometimes a [‘needs assessment’](#) or a [‘carer’s assessment’](#). It’s free and will help you work out what [care and support](#) is best for you. There are two ways to get an [assessment](#):

- You can **have Southwest Council do this for you** [Link to relevant council contact information]
- Or, you can **rate your own needs** yourself in a [‘self-assessment’](#). [Link to council supported self-assessment request page]. You can assess your own [care and support](#) needs, or help someone else complete an [assessment](#). This asks you to set out, in your own words, what your circumstances are and the [care and support](#) that you think you may need.

7.2.2 Step 2: Find out if you are entitled to care and support services from Southwest Council

After completing the [assessment](#), Southwest Council will determine whether your needs meet the [national eligibility criteria](#). Our [eligibility policy can be found here](#). A key part of this will include looking at the impact your needs are having on your [wellbeing](#) (see table above). Southwest council will give you a written record of the eligibility decision and the reasons for it. Whether your needs are eligible or not, we will give you information on what support might be available to you where you live, such as a support group, and [advice](#) on how to prevent your circumstances getting worse.

7.2.3 Step 3: Get a care and support plan

If you have eligible [care and support](#) needs, the next step will be for Southwest Council to prepare a [care and support plan](#) with you, or a support plan if you are a [carer](#). We might also carry out a [financial assessment](#) to [find out if you have to pay for services](#). The plan describes what [eligible needs](#) you have and which needs Southwest Council will meet, taking into consideration any needs that are being met by a [carer](#), for instance. It will include your goals for your health and [wellbeing](#).

To make sure that the planning process takes into account your wishes and feelings we will involve you throughout the process. We will give you information about the choices and options available and help you make informed decisions about your [care and support](#). If you, or the person you care for, would have [substantial difficulty](#) being involved with the planning process - or lack the [mental capacity](#) to make decisions about your care (e.g. because of advanced dementia or a brain injury) - Southwest Council will support you or family members or friends to be involved or will appoint an [independent advocate](#) to help you.

You will have a [personal budget](#) as part of your plan that identifies the cost of your [care and support](#), the amount that Southwest Council will pay towards it and the amount which you will pay. You can request a [direct payment](#) [[Link to relevant information about direct payments](#)] for the money that Southwest Council pays so that you are in charge of your [care and support](#).

The content of the plan will be agreed with you, and any other people that you wish to be involved, and Southwest Council will regularly review your plan, to ensure that your needs continue to be met.

7.2.4 Step 4: Find out if you have to pay for services

If your [care and support](#) services are charged for and not free, Southwest Council will carry out a [financial assessment](#) – sometimes referred to as a means test – to establish how much, if anything, you should pay towards the cost of your care. See [‘Do I have to pay for services?’](#)

7.3 Plan for your future care and support [Link from How do I get care and support?]

If you *don't* have [care and support](#) needs at the moment, but you'd like [to plan ahead](#) for when you might have them in the future, you could think about the following.

<p>Is my home suitable?</p>	<p>Would your home be suitable if you had care and support needs?</p> <p>For example, if you had difficulty moving around, think about access into the property, steps and stairs. Is there is a downstairs bathroom?</p> <p>Are you near to local shops, doctor's surgery, and/or do you have access to public transport?</p> <p>If you don't think your home would be suitable (or adaptable), if it's possible, it may be easier to move before care needs arise.</p>
<p>How can I stay living independently in my own home for longer?</p>	<p>Having a cleaner and/or gardener, or getting someone to do the shopping, laundry, small repairs or maintenance could help you stay independent.</p> <p>See our directory of local services.</p> <p>Find a trader you can trust with advice from the Citizen's Advice Bureau.</p>
<p>What options do I have for care and support services?</p>	<p>Residential care is not the only option and there are many services which can be provided to help you remain at home, even if your needs are significant. Homecare services can provide help with essential tasks such as food preparation, dressing, washing, going to the toilet, or taking medication.</p> <p>Age UK offers information about the care options available to you. Their website will tell you more about care at home, help after leaving hospital, finding the right care, personal budgets etc.</p>

	<p>‘Find me good care’ gives detailed advice and information about the care options available to people with a range of needs. The website also provides details of councils, plus information about a range of organisations which may be able to help with particular needs.</p>
<p>I need to plan ahead for my future care and support services. Will I have to pay? Where can I get advice?</p>	<ul style="list-style-type: none"> • Find out if you have to pay for your care and support • If you think you will have to pay, planning ahead is a vital next step in making sure you get the care and support you need. We strongly advise that you obtain independent financial advice – more information on this is provided here [Link to Council independent financial advice page] • The Money Advice Service offers advice on self-funding your long-term care. • The BBC has created a care calculator which can help you to understand the level of support you might be entitled to and the cost of care over your lifetime. • NHS Choices offers advice on funding options available to people looking for care and support. • The Society of Later Life Advisers is a not-for-profit organisation established to offer advice to the growing group of people who need financial support into retirement. The society offers a directory of accredited advisers in local areas. • Paying for Care is an information portal for people seeking advice and guidance on the cost of care for older people. The website includes advice for people seeking to pay for their own care.
<p>I need care and support now. How can I get it?</p>	<p>To get started click here for more information.</p>

8 Do I have to pay for care and support services? [Link from home page]

This section covers the following:

- Which types of services cost money?
- How much will I be asked to pay?
- What will we ask you about?
- [‘Light touch’ financial assessments](#)
- How will we make the decision?
 - For care at home
 - For a permanent or long term care in a care home or nursing home
- What happens at the end of the financial assessment?
- What happens next?
- What to do if you don’t agree with Southwest Council’s decision

8.1 Which types of services cost money?

[Care and support](#) is not a free service like the NHS. Some [care and support](#) services are provided free of charge, but you may need to pay for other types of services, depending on how much money you have. The table below shows which types of services are free and which you may have to pay for:

Care and support services provided
free of charge



NHS services:

- occupational therapists
- NHS funded nursing care
- NHS continuing health care
- podiatry (chiropody) if your condition is affecting your mobility
- telehealth

Southwest Council Social care:

- [assessments of need](#)
- [care and support plans](#)
- reviews of plans
- [independent advocacy](#)

Care and support services for which
you may need to pay



- homecare (sometimes called domiciliary care)
- personal care e.g. help with washing, dressing, getting up/going to bed
- residential care homes
- nursing care homes
- day centres
- [adaptations](#) costing £1000 or more
- community transport
- personal assistants
- [supported living](#)
- [Shared Lives](#) arrangements. For information about these see: <http://www.sharedlivesplus.org.uk/about-us/shared-lives-about>
- telecare

Care and support services for which
you will need to pay



- meals on wheels
- extra care housing
- sheltered housing
- [independent financial advice](#)
- podiatry (chiropody) service – if your condition is not affecting your mobility
<http://www.nhs.uk/Livewell/foothelth/Pages/Foot-problems-podiatrist.aspx>

Information and [advice](#) from Southwest Council about [care and support](#) services.

[Intermediate care](#) (including [reablement](#)) for up to 6 weeks.

Aids, and minor [adaptations](#), costing less than £1,000.

[Care and support](#) if you have **Creutzfeldt-Jacob disease (CJD)**.

[Care and support](#) if **your care needs emerged before you were 18 years old**.

After care/support for patients detained under the **Mental Health Act 1983**. Further information can be found here:

<http://www.rethink.org/living-with-mental-illness/mental-health-laws/section-117-aftercare>

[Homeshare](#) arrangements – see <http://www.sharedlivesplus.org.uk/intro-to-homeshare>

- [short breaks](#)

Full details of Southwest Council's charging policy can be found here.
[LINK to local charging policy]

8.2 How much will I be asked to pay?

The amount you may be asked to pay will depend on:

- your **needs**, based on your [assessment](#)
- the **type of care and support required** to meet those needs
- **how much money you have**

Whatever your financial situation, it's still worth going ahead and contacting Southwest Council - see '[How do I get care and support?](#)'

8.3 What will we ask you about?

Southwest Council will carry out a [financial assessment](#) – sometimes referred to as a means test – to establish how much, if anything, you should pay towards the cost of your care. In a [financial assessment](#), we will ask you about:

Capital, including money in or from the following:

- bank and savings accounts
- stocks and shares
- property or land that you own, excluding your main home that you live in
- rental income from other properties (after tax)

We'll need to know if these are yours or shared with someone else, as only your share is taken into account.

Income, including benefits to which you are entitled even if you have not claimed them:

- Attendance Allowance, including Constant Attendance Allowance and Exceptionally Severe Disablement Allowance
- Bereavement Allowance, previously known as Widow's Pension
- Carer's Allowance
- Disability Living Allowance (Care component)

-
- Employment and Support Allowance or the benefits this replaces such as Severe Disablement Allowance and Incapacity Benefit
 - Income Support
 - Industrial Injuries Disablement Benefit or equivalent benefits
 - Jobseeker's Allowance
 - Maternity Allowance
 - Pension Credit
 - Personal Independence Payment (Daily Living component)
 - State Pension
 - Universal Credit
 - Working Tax Credit
 - private pensions including occupational pensions

We won't ask you about money you earn from working – earnings are not counted towards the costs of your [care and support](#). Nor do we count the following:

- [direct payments](#)
- Guaranteed Income Payments (GIPs) made to veterans under the Armed Forces Compensation Scheme
- the mobility component of Disability Living Allowance
- the mobility component of Personal Independence Payments
- your partner's income or [capital](#)
- expenditure related to your disability, e.g. if you buy special equipment, food or clothing relating to your disability.
- part of your income which is allowed for savings (this does not apply to everyone and is dependent on your level of income)

If you are going to stay in a [care home](#) or [nursing home](#) on a permanent or long-term basis, we will also ask you about:

- whether you **rent** or **own your home**
- if you **own** your home, we also ask:

- whether the home is **jointly owned** with anyone else
- **how much** your home is worth
- **who lives with you**

8.4 Light touch financial assessments

For services where there is only a small charge, and it would not be practical to carry out a detailed [financial assessment](#), we may carry out a **light-touch assessment**. Note that if you can afford to pay the full costs of your care, you may ask us to carry out a light-touch [financial assessment](#), if you do not want to undergo the detailed process. If we're satisfied that you will continue to be able to afford the cost of your care, we may agree to this.

8.5 How will we make the decision?

Conducting a [financial assessment](#) is a complex process which is dependent on a wide range of factors. Every case is dealt with on an individual basis but here's how it works, in general.

8.5.1 [For care at home \(or a short break in a care home\)...](#)

- Southwest Council will not charge you more money than the cost of providing the service
- [Carers](#) will only be charged for the services they receive in their own right
- **some types of [capital](#) are not counted** if you are assessed as **needing care at home** – the value of your home is not counted, for example, nor the value of your possessions
- if you have **relevant [capital](#) of less than £14,250** (2015-2016) you **may not have to pay** – but this depends on your income. If you do contribute to the cost of your care from your income, you will be left with some income to live on, this amount is called the '[minimum income guarantee](#)'.
- if you have **between £14,250 and £23,250 in relevant [capital](#)** you **will have to contribute** towards the cost of your care at home – how much will depend on how much [capital](#) you have and what income you receive. If you do contribute to the cost of your care from your income, you will be left with some income to live on, this amount is called the '[minimum income guarantee](#)'.
- if you have relevant [capital](#) of **more than £23,250** you **will need to pay the full cost** of your care

8.5.2 For a permanent or long-term care in a care home or nursing home

- Southwest Council will not charge you more money than the cost of providing the service. (Except where there is a deferred payment agreement – see below)
- **some types of [capital](#) are not counted** if you are assessed as **needing long-term care in a care or nursing home** – the value of your home may be included as [capital](#), but that depends on who still lives in your home. For example, if you have a relative aged 60 or over living there, then the value of your home is not counted
- if you have [capital](#) of less than **£14,250** (2015-2016) you'll be entitled to **maximum support** – you'll have to contribute your income (including benefits) to the local authority up to the cost of the care, except some money for your personal expenses
- if you have **between £14,250 and £23,250 in [capital](#)** you'll have to **contribute towards your fees** – how much depends on how much [capital](#) and your income, and you will also need to contribute your income towards the fees (including benefits), up to the cost of the care, except some money for your personal expenses
- if you have [capital](#) of more than **£23,250** you will be asked to pay **the full cost of your care**

8.6 What happens at the end of the financial assessment?

The outcome of the [financial assessment](#) is that Southwest Council will:

- agree to **pay the full cost** of meeting your care needs, or
- agree to **pay part of the cost** and you'll need to pay the rest, or
- **ask you to pay for all of your care**

We will give you a **written record** of the [financial assessment](#) showing how it has been carried out, what the charge will be and when it will be made. [Here's what to do if you disagree with our decision.](#)

If you are asked to pay for all of your care, you are known as a '[self-funder](#)'.

8.7 What happens next?

If Southwest Council is paying some or all of the cost of your care, this may be done in different ways. See '[Get a care and support plan](#)'.

If you are paying for some or all of your care, you have various options for how you might go about this. If you own your own home and have been assessed as needing permanent or long-term care in a care or nursing home, you may want to consider a **deferred payment agreement**. This is an arrangement whereby you agree, with Southwest Council, to 'defer' or delay paying your care costs until a later date. Southwest Council will pay the care costs on your behalf and will recover the money that you owe (plus interest) when you sell your home at a later date. [Find more information about how this works here \[Link to local information about the DPA scheme\]](#).

Further options are explained in this guide:

<https://www.moneyadvice.service.org.uk/en/articles/self-funding-your-long-term-care-your-options>.

We strongly recommend that you obtain some [independent financial advice](#). More about this can be found here:

<https://www.moneyadvice.service.org.uk/en/articles/get-financial-advice-on-how-to-fund-your-long-term-care> and here [\[Link to local IFA advice\]](#).

See also '[Plan for your future care and support](#)'

8.8 What to do if you don't agree with Southwest Council's decision

If you disagree with our decision not to pay for your care services, or you don't think you've been offered enough support to meet your needs, you should speak out. Find out more about how to South West Council over your care provision here:

<https://www.moneyadvice.service.org.uk/en/articles/how-to-challenge-your-local-authority-over-your-care>

9 Glossary

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

A

Adaptations

Changes and improvements made to your home to enable you to keep living there, despite decreased mobility etc.

Adult

Any person 18 years old or over.

Advice

Help given to a person to identify choices and/or provide an opinion or recommendation regarding a course of action in relation to care and support.

Advocacy

Supporting a person to understand information, express their needs and wishes, secure their rights, represent their interests and obtain the care and support they need. (See [Independent advocate](#))

Assessment

The process of working out what your needs are, an assessment looks at how you are managing everyday activities such as looking after yourself, household tasks and getting out and about. Also known as a care needs assessment. (See [Care needs assessment](#))

B

C

Capital

Financial resources, for example, in property, land, savings in bank or building society accounts, stocks and shares, premium bonds, cash.

Capital limits

A person with assets below the lower capital limit will not need to contribute to the cost of their care and support from their capital; they will only be charged from their income. For 2015/16 the lower capital limit is set at £14,250.

A person with assets above the upper capital limit will need to contribute to the cost of their care and support from their capital. For 2015/16 the upper capital limit is set at £23,250.

When you have between the lower capital limit of £14,250 and the upper capital limit of £23,250, you will need to contribute to some of the cost of your care and support from your capital. (See [Tariff income](#)).

Care and support

'Care and support' is the term used to describe the help some adults need to live as well as possible with any illness or disability they may have. It describes the mixture of practical, financial and emotional support for adults who need extra help to manage their lives and be independent – including older people, people with a disability or long-term illness, people with mental health problems, and carers. Care and support includes assessment of people's needs, provision of services and the allocation of funds to enable a person to buy their own care and support. It could include residential care, home care, personal assistants, day services, or the provision of aids and adaptations.

Care and support plan

A written plan put together after you have had an assessment. It sets out what your care and support needs are, how they will be met, and what services you will receive.

Care costs

All costs charged to you by a care provider, including any top-ups and core care costs. This includes, where appropriate, the costs associated with the provision of extra care.

Care needs assessment

(See [Assessment](#))

Care Home

Care provider

A care provider supplies services to people in need of support due to illness, disability and/or old age. Local authorities are responsible for providing social care services for those who need them and are eligible for them, but the services are often delivered by providers from other sectors. (See [Eligible needs](#) and [Providers](#))

Care worker

A person who is paid to support an adult who is ill, struggling or disabled and could not manage without this help.

Carer

A person who provides unpaid support to an adult – such as a partner, family member, friend or neighbour – who is ill, struggling or disabled and could not manage without this help.

Carer's assessment

A carer's assessment identifies support needs and outcomes that the adult wishes to achieve in their day-to-day life, whether those needs are eligible for support from the local authority, and how provision of support may assist the adult in achieving their desired outcomes. If a carer's needs or circumstances change, or a review of their care package results in a change to the package, the assessment they undergo as a result must still meet all relevant statutory duties. It is technically not a 're-

assessment', but can be adapted as necessary to be proportionate to the carer's changing needs or circumstances.

Carer's support plan

(See [Support plan](#))

Continuing healthcare

(See [NHS continuing healthcare](#))

CHC

(See [NHS continuing healthcare](#))

D

Day centres/day services

Services managed by the local council social services, NHS or voluntary or private body which those who are socially isolated can attend during the day to meet other people, have meals and take part in activities. Transport to and from the day centre may be provided.

Deferred payment agreement (DPA)

From April 2015, deferred payment agreements will be available from all councils across England. A deferred payment agreement is an arrangement with the council that will enable people to use the value of their homes to help pay care home costs. If you are eligible, the council will help to pay your care home bills on your behalf. You can delay repaying the council until you choose to sell your home, or until after your death.

Direct payment

Money that is paid to you (or someone acting for you) on a regular basis by your local council so that you can arrange your own care, instead of receiving social care services arranged by the council.

Disability

You're disabled under the Equality Act 2010 if you have a physical or mental impairment that has a 'substantial' and 'long-term' negative effect on your ability to do normal daily activities.

E

Eligible needs

When an adult's care and support needs meet the national eligibility threshold, they are categorised as eligible needs. (See [National eligibility criteria](#))

Eligibility

(See **Eligible needs**)

F

Financial assessment

An assessment of your resources which will calculate how much you will contribute towards the cost of your care and how much the local authority will. This covers both your income and capital.

Financial information and advice

A broad spectrum of services whose purpose is to help you plan, prepare and pay for your care costs.

G

H

Home care

Home care, (also referred to as domiciliary care, or in-home care), is supportive care provided in the home.

Homeshare

A scheme which matches someone who needs a small amount of help to live independently in their own home with someone who has a housing need and can provide support or companionship.

I

Income

Income includes earnings, benefits, pensions and payments from financial products. Some types of income are taken into account in determining what someone would be charged.

Independent advocate

Someone appointed by the local authority to support and represent a person who has substantial difficulty in being involved with the key care and support planning (or safeguarding) processes where no appropriate individual is able to do so. (See [advocacy](#))

Independent financial advice/adviser

Independent financial advice is unbiased and unrestricted and based on a comprehensive and fair analysis of the relevant market. It should offer the potential investor a broad range of potential products. An independent financial adviser is legally obliged to tell you, before providing advice, that they are independent, so it's important to ensure that you are given that assurance before accepting any advice. Also, anyone advising you on funding your long-term care plans must also have been assessed as competent to give that particular type of advice. For further information, consult the Financial Conduct Authority website.

Independent living

Independent personal budget

Following a financial assessment, if you have eligible needs that the council is not

under a duty to meet (either because you do not qualify for financial assistance or do not want the council to meet your needs) you can request an independent personal budget which sets out what the council would spend on meeting your eligible needs. (See [Eligible needs](#))

Intermediate care

Short-term care provided free of charge by the NHS if you no longer need to be in hospital but may need extra support while you recover. It lasts for a maximum of six weeks and can be provided in your home or in a residential setting.

J

K

L

Lack of capacity

As defined in the Mental Capacity Act 2005 ‘...a person lacks capacity in relation to a matter if at the material time he is unable to make a decision for himself in relation to the matter because of an impairment of, or a disturbance in the functioning of, the mind or brain’.

Long-term care

A range of services and support that you may need over a long period of time.

Lower capital limit

(See [Capital limits](#))

M

Meals on wheels/meals at home

Your council or other local organisation may provide meals delivered to your home, if you're eligible.

Mental capacity

(See [Lack of capacity](#))

Mental health

A person's psychological and emotional condition or wellbeing.

Minimum income guarantee

When you contribute towards your care and support, you must still be left with a certain amount of money for yourself after the local authority has charged you. The minimum income guarantee is the minimum amount of income a person must be left with after charging in all settings except a care home. The amounts are set out in regulations and are based on income support, plus any relevant premiums plus 25%.

N

National eligibility criteria

The Care Act 2014 introduced a national eligibility threshold consisting of three criteria, all of which must be met for your needs to be eligible. The eligibility threshold is based on identifying whether your needs are due to a physical or mental impairment or illness, how much your needs affect your ability to achieve two or more specified outcomes, and whether and to what extent this impacts on your wellbeing. (See [Specified outcomes](#) and [Wellbeing](#))

Needs

A person's requirements for care and support. (See [Assessment](#) and [National eligibility criteria](#))

Needs assessment

(See [Assessment](#))

NHS continuing healthcare

A complete package of ongoing care arranged and funded solely by the NHS for those assessed as eligible.

Nursing home

A residential home which supplies nursing (medical) care as well as personal care.

O

Outcomes

In social care, an 'outcome' refers to an aim or objective you'd like to achieve or need to happen – for example, continuing to live in your own home, or being able to go out and about. You should be able to say which outcomes are the most important to you, and receive support to achieve them. (See [Specified outcomes](#))

P

Personal assistants

A personal assistant (PA) supports their employer with a wide range of tasks, helping to increase their independence and make a real difference to their quality of life.

Personal budget

Money that is allocated to you by your local authority to pay for care or support to meet your assessed needs. (See [Independent personal budget](#))

Personal care

Care of a personal nature, such as washing, going to the toilet, getting dressed or undressed, and eating meals.

Personal Expenses Allowance (PEA)

The amount of a person's own income that they must be left with after charges for care and support in a care home have been deducted.

Provider

An individual, institution, or agency that provides health, care and/or support services to people. Providers include profit-making companies and not-for-profit organisations such as charities. (See [Care providers](#) and [Not-for-profit](#))

Q

R

Reablement

A way of helping you remain independent by giving you the opportunity to relearn or regain some of the skills for daily living that may have been lost as a result of illness, accident or disability.

Residential care

Long-term care supplied to adults (or children) who stay in a **residential** setting rather than in their own **home** or family **home**. There are various **residential** care options available, depending on your individual needs.

Residential home

A residential facility supplying personal care outside the home.

Respite care

(See [Short breaks](#))

Review

S

Self-assessment

When a person identifies their own care and support needs, this is called 'self-assessment'.

Self-funder

Someone who arranges and pays for their own care and support services and does not receive financial help from the local authority.

Self-funding

Arranging and paying for one's own care and support services. (See [Self-funder](#))

Shared Lives

These schemes are one way of providing more personalised services. Schemes recruit, assess and support Shared Lives carers who offer accommodation and/or care and support to people who use services, older people, people with mental ill health and those with learning and/or physical disabilities, in their family home.

Short breaks

The provision of short-term accommodation in a facility outside the home in which a loved one may be placed. This gives temporary relief to those caring for family members, who might otherwise need permanent placement in a facility outside the home.

Significant impact on wellbeing

The meaning of 'significant impact' will change from person to person - one may find a particular need significantly affects them, while another may not. The assessor will need to discuss this with the individual and to make a professional judgement about the ways and the extent to which the person's needs are impacting on their wellbeing. (See [Wellbeing](#))

Social care

The provision of social work, personal care, protection or social support services to children or adults in need or at risk, or adults with needs arising from illness, disability, old age or poverty.

Specified outcomes

The outcomes specified in the national eligibility criteria as set out in the Care Act 2014 are as follows:

- managing and maintaining nutrition
- maintaining personal hygiene;
- managing toilet needs;
- being appropriately clothed;
- maintaining a habitable home environment;
- being able to make use of the home safely;
- developing and maintaining family or other personal relationships;
- accessing and engaging in work, training, education or volunteering;
- making use of necessary facilities or services in the local community including public transport and recreational facilities or services;
- carrying out any caring responsibilities the adult has for a child.

(See [National eligibility criteria](#))

Substantial difficulty

The Care Act defines four areas in any one of which a person might have substantial difficulty in being involved in their care and support planning, or safeguarding, processes. This includes substantial difficulty in understanding relevant information, retaining that information, using or weighing that information, and communicating the individual's views, wishes or feelings (whether by talking, using sign language or any other means).

Supported living

A concept that was developed as an alternative to institutional care for people with learning disabilities. In the supported living scenario, people with learning disabilities own or rent their home and have control over the support they get, who they live with (if anyone) and how they live their lives. Supported living assumes that all people with learning disabilities, regardless of the level or type of disability, are able to make

choices about how to live their lives even if the person does not make choices in conventional ways.

Support plan

A written document for a carer, that looks at the care you are providing and your ability and willingness to provide that care. It is the first step in finding out what services might be available to help you in your caring role.

T

Tariff income

This is also known as 'deemed income'. When you have between the lower capital limit of £14,250 and the upper capital limit of £23,250, your capital is assessed to show an assumed or tariff income, which means that for every £250 or part £250 of capital you have over the lower limit, you will be assessed as though you have an extra £1 per week of income. (see [Capital limits](#))

Telecare

Remote care of elderly and physically less able people, providing the care and reassurance needed to allow them to remain living in their own homes.

Top-up fee

Payment for additional costs of residential care over and above what the local authority will pay for so that the individual can secure the care and support of their choice.

U

Universal services

Transport, leisure, health and education and other services that should be available to everyone in a local area and are not dependent on assessment or eligibility.

Upper capital limit

(See [Capital limits](#))

V

W

Wellbeing

Being in a position where you have good physical and mental health, control over your day-to-day life, good relationships, enough money, and the opportunity to take part in the activities that interest you. (See [Significant impact on wellbeing](#))

X

Y

Z