



St Omer



Funding your care

This guide has been prepared to provide general advice on funding your care as you will need to know how much it will cost and any care funding you are entitled to.

All external funding is considered on a case by case basis and will depend on your personal circumstances.

It's in your best interests to find out as much as you can from your care manager or social worker, doctor or family solicitor. We also recommend seeking specialist advice before making any financial decisions.

The elements of care.

The charges for staying at St Omer are generally divided into two elements:

Personal Care – such as help with dressing, eating, bathing and mobility, provided by a carer, and

Accommodation – including food, heating and living costs. Jo Day will discuss fees with you prior to admission; however, funding from any source such as the Local Authority or NHS cannot be assumed and full payment will naturally be expected until funding is agreed.

Assessing your needs.

To determine the funding criteria, the local authority or care trust will usually perform a **clinical assessment** (which determines the type of care package that best suits your needs) and a **financial assessment** (which considers things like your income and savings and any contribution you need to make towards your care).

How funding works in England.

The first thing you'll need to find out is who pays for care and how much your contribution needs to be. The following rules apply:

- **Capital below £23,250.**

If you've been assessed as needing a care home place and your capital (income and assets, such as savings, stocks and sometimes your home) is below £23,250, you should be entitled to financial support from your local authority. Above this figure, in most cases you will be expected to pay.

- **Capital below £14,250.**

If your capital is below this figure, you'll be entitled to maximum support, but will need to contribute your income, less £23.90 per week which you can keep for living expenses.

- **Capital tariff.**

If you have capital between £14,250 and £23,250, you will also pay a capital tariff of £1 per week for each £250 or part thereof between these two amounts.

- **Topping up fees.**

These days it is inevitable that St Omer's fees will exceed the amount the local authority will pay. You may be able to top up fees through a third party, such as a family member. You are not allowed to top up the fees yourself if your capital is below £23,250.

- **Fully funded care.** If your needs are high or you have a long-term medical condition, you may be eligible for fully funded NHS continuing care. This will be decided at your assessment.

If you need further information, we recommend that you seek specialist help. For questions about day to day care provided by St Omer, Jo Day will be delighted to help.

Please ensure this information is up to date before acting upon it.

Useful Contacts

Department of Health Tel: 0800 882200 or www.direct.gov.uk

Age UK Tel: 0800 1696565 or www.ageuk.org.uk

Independent Age Tel: 0800 3196789 or www.independentage.org

SAGA Care Funding Advice Tel: 0800 0567996 or www.saga.co.uk/