

# Merthyr Tydfil County Borough Council

## **Financial Assessment and Charging**



Cyngor Bwrdeistref Sirol  
**MERTHYR TUDFUL**  
**MERTHYR TYDFIL**  
County Borough Council

## **Paying for Residential Care**

Revised April 2024

**This document gives information about the charges and the financial assessment process for residential / nursing care once you have been assessed as needing this service. Charges are calculated in line with The Welsh Governments Charging For Residential Accommodation Guidelines under the Social Services and Well-being (Wales) Act 2014.**

## **Assessing your needs**

If you are assessed as being in need of residential or nursing home care, we will find out more about your needs and look at your financial situation. This is known as a 'Financial Assessment'.

## **The Financial Assessment**

For us to be able to work out how much you will need to pay each week towards the cost of living in residential or nursing care, you will be asked to provide details of any income (such as pensions, benefits etc), savings and assets. You must provide proof of any financial information for us to complete the assessment. If there is a difference between the actual cost of care and what it is assessed that you can afford to pay – we will pay the difference. The Local Authority does, however, set a maximum level for the weekly charges it will pay to any home.

You will be entitled to keep an amount of personal allowance known as 'minimum income amount' per week – this will be issued to you by the person(s) dealing with your finances. The amount you receive is fixed by The Welsh Government each year.

If you are eligible for Pension Credit, or any other benefit, but do not currently receive it; you will be expected to apply. We can help you with this.

Your financial assessment will automatically be reviewed at least once a year, or; if your financial circumstances should change.

Once we have completed our financial assessment you will receive a statement detailing your charge.

For more information and advice regarding financial assessments or how they are calculated; please contact our 'Assessment and Charging Team' on (01685) 725000.

## **What happens to my savings/capital assets?**

If your savings / capital assets are over £50,000 then you will be asked to pay the full charge for your care. You should not give away any of your money or other assets in order to reduce the amount you have to pay; any such amounts will still be counted as yours in the financial assessment.

Whether you have arranged residential / nursing home care yourself or not and, your assets are about to fall below £50,000; if you wish to get financial assistance, you will need to contact us for an assessment. If the home where you are living is outside of the Merthyr County Borough area you will need to contact the Local Authority which your home comes under. If the fees for the home you are living in exceed the maximum amount payable by the local authority you will have to identify a third party sponsor to meet the excess amount. (Please see separate leaflet on Third Party Payments). You may need to consider this before choosing your residential / nursing accommodation.

Capital assets below £50,000 will not be taken into account for assessment purposes.

### **What if my assets are in the form of property?**

The value of your home is usually counted as savings and, will be taken into account when calculating how much you should pay for your care. There are, however; some exceptions to this rule - for example, where your partner still lives in the home.

If we do count the value of your home as savings, you may need to consider selling your home in order to meet the cost of your care. If you do not have enough money to meet the cost of your care before the property is sold; we may be able to help. In this case we will offer you a deferred payment agreement (please see separate leaflet Deferred Payment Agreement) so that any payments made on your behalf can be recovered when the property is sold or changes hands.

### **Can I appoint someone to act for me?**

Yes, you have the right to appoint a third party to act on your behalf for all or part of the assessment process. This may be a family member, friend or an independent person. Your local Citizens Advice should also be able to advise you of advocacy services in your area.

### **Can I choose my own home?**

Yes, of course. There is a formal choice procedure 'Choice Protocol' which will help you to choose which home you wish to live in. This will be explained to you by a member of staff involved in helping you arrange your care needs. You will have a choice of this authority arranging your residential care in a care home and entering into a contract with the care home, or requesting to have your care provided via a direct payment. A direct payment is where this authority will provide you with regular payments in order for you to purchase your care directly without the authority having a contract in place with the care home. This option will not be available if you have nursing care needs. (Please see our separate leaflet on Direct Payments).

It should be noted, however, that if you choose a home whose charges are more than the maximum amount we are prepared to pay, then in most cases you will have to identify a third party sponsor to meet the difference in costs – this could be, for example, a member of your family. (Please see separate leaflet on Third Party Payments).

### **What if I do not agree with the outcome of the financial assessment?**

You can ask for your assessment to be reviewed and provide any additional information that may need to be considered. If you are still not happy, we have a formal complaints procedure.

You will be provided with more information regarding the review process when you receive written notification of your charge.

### **Non Payment of Contributions**

If you are having difficulty in paying for your services or think we may be overcharging, then please contact us immediately so that your circumstances can be reviewed and any errors rectified. However, if you refuse to pay, debt recovery procedures will be applied where appropriate, which may result in additional charges being added to any outstanding debts.

If your financial circumstances are being dealt with by someone else, or someone else is receiving your benefits, then they will be responsible for paying your care charges. If they do not pay your charges then debt recovery action will be taken against them.

### **Where can I get more information?**

If you require more information on what is contained in this leaflet you can contact the Financial Assessment and Charging Team for help and advice on:

Merthyr Tydfil County Borough Council, Civic  
Centre  
Merthyr Tydfil,  
CF47 8AN

Email [FACT@merthyr.gov.uk](mailto:FACT@merthyr.gov.uk)  
Telephone 01685 725000

Alternatively you can seek independent advice from your local Citizens Advice or other voluntary organisation.