The purpose of this factsheet is to give you advice and information about the financial assessment process when you have accepted care services following a care needs assessment.

Do I have to pay for my care?
You may be asked to make a contribution towards the cost of your care services. The amount you may be asked to pay will depend on your financial circumstances. Cheshire West and Chester Council operate a charging policy based on the statutory guidance on charging for care and support under the Care Act 2014 provided by the Department of Health Care and Support Statutory Guidance (CASS) published in October 2014. The Care Act came into force on 1 April 2015.

If I have savings how much do I have to pay for my care services?
If you have capital above the current capital limit you will be expected to pay the standard charge for your care services. All types of savings and any stocks or shares you hold will usually be counted as a capital. The value of the property where you live will not be counted as capital but other properties that you own might be.

How much do I have to pay if I have less than the current upper capital limit in savings?
If you have less than the current upper capital limit you will be offered a financial assessment. A Financial Assessment Officer will arrange a visit with you or your representative and they will explain how your charge is calculated.

For details of the current capital limits please contact the Corporate Assessment Centre

What happens if I have gifted or transferred capital to somebody else?
If you have disposed or transferred a capital asset such as property, money or shares in order to reduce your charge for community care service, the Council can treat you as still having the asset and charge you accordingly. The circumstances in each case are looked at individually and there is no time limit beyond which the disposal of the asset can be considered as an act of deprivation to avoid charges.

How long will I wait for financial assessment?
The Financial Assessment Officer will arrange to see you or your representative as quickly as possible following the decision that you need community care services.
What information should I have ready for the assessment?
You will need to show the Financial Assessment Officer details of your income and outgoings. It would be helpful if you could have the following information ready as this would assist us with the assessment:

- Your national insurance number
- Details of your income e.g. benefits letter, bank statements
- Details of your outgoings e.g. Council Tax bill, rent statement and utility bills. A bank statement will be sufficient if you pay these by direct debit.
- Expenditure which is related to your disability e.g. monitoring alarm/equipment

How much will I have to pay for my community care services?
You will never be charged more than you can reasonably afford to pay. Some of your income will not be counted, for example an allowance will be made to ensure you have enough money to meet your normal household expenditure and your individual housing costs. The Financial Assessment Officer will also make sure you have enough money to meet your weekly disability related expenditure.

Will I get any help towards paying for my care services?
As part of the financial assessment process the Financial Assessment Officer will offer you a welfare benefit check to ensure you are claiming all the benefits you are entitled to.

Transport costs
These services are charged for separately and are not subject to financial assessment. If you are receiving these services as part of your package of care, the charge will be shown separately on the invoice you will receive every four weeks (see below).

How do I pay for my care services?
You will receive an invoice every four weeks. This will show how much you have to pay. On the back of the invoice there is a list of payment options. The Council’s preferred method is direct debit but you can also pay online or by telephone.

Payments by cash and cheque are also accepted if the above options are not available to you.

The Financial Assessment Officer will explain methods of payment in more detail when they come to visit you.
Paying for community care
Advice and information – The financial assessment process

Factsheets available from Chester West and Chester Corporate Assessment Centre are:
- No. 1 Paying for Community Care
- No. 2 Direct Payments
- No. 3 Community Care - Owning a Property
- No. 4 Help to Manage Your Money
- No. 5 Paying for Short Term (Respite) Care
- No. 6 Paying for Residential and Nursing Care
- No. 7 Long Term Care - Owning a Property
- No. 8 Long Term Care - Making Your Own Arrangements
- No. 9 How Capital is Treated
- No. 10 Paying for Social Care Support in Residential College

Information is also available on the Chester West and Chester Council website: www.cheshirewestandchester.gov.uk

Contact us
The Gateway Team is the first point of contact to talk about help for you, a relative or a friend or for information about social care for older people, adults and children.

You can phone the Gateway Team between 8:30am - 5pm Monday to Thursday (Friday 4:30pm) on 0300 123 7034

In an emergency you can contact the out of hours Emergency Duty Team on 01244 977277

Local area contact details and opening times

Winsford
Wyvern House
The Drumber
Winsford
CW7 1AU
Tel: 0300 123 8123
Monday to Thursday 8:30am - 5pm
Friday 8:30am - 4:30pm

Ellesmere Port
Civic Way
Ellesmere Port
CH65 0BE
Tel: 0300 123 8123
Monday to Thursday 8:30am - 5pm
Friday 8:30am - 4:30pm

Cheshire West and Chester Council
General public enquiries
Tel: 0300 123 8123
Web: www.cheshirewestandchester.gov.uk

Accessing Cheshire West and Chester Council information and services
Council information is also available in Audio, Braille and Large Print formats. If you would like a copy in any of these formats or in another language, please email us at equalities@cheshirewestandchester.gov.uk
We are also able to provide a British Sign Language (BSL) interpreter to support customers with accessing Council services.

Tel: 0300 123 8 123
email: equalities@cheshirewestandchester.gov.uk
web: www.cheshirewestandchester.gov.uk