



Your guide to

Covering the cost of your care

We understand that this can be a difficult time for you and your family and we, the Council, want to make sure you have all the information available to support you.

This leaflet will provide you with the following information:

- Covering the cost of your care
- Care you receive from the Council will need to be paid for
- Completing a Financial Assessment - Unless you have completed a Financial Assessment, you will need to cover the full cost of your care
- How a Financial Assessment is completed
- How to access and use the online calculator to work out your contributions
- What happens after you complete the online calculator
- Where to go for more information
- Frequently asked questions and answers



How a Financial Assessment can help you

We want to ensure that you have a clear understanding of the financial aspect of social care services. Unlike healthcare, social care services do involve costs.

It is important to note that you will have to pay towards your care. You will need to complete a Financial Assessment so we can calculate how much you will have to pay.

Until the assessment is completed, it will be assumed that you will pay for the full cost of your care starting from the day it begins. That's why it's important to complete the Financial Assessment as soon as possible.

This assessment helps us to understand your financial situation and ensures that you are not asked to pay more than you can afford.

By completing the Financial Assessment as soon as possible, we can work together to find a fair and affordable solution for your care needs.

Our team is here to assist you throughout this process, ensuring that you receive the care services you require while considering your financial circumstances.



How a Financial Assessment is completed

Step one

A care package is agreed, based on what is needed to support you to keep your independence for as long as possible.

Step three

Your Financial Assessment is then completed by a member of the Care Contribution Assessment Team once you have filled in the online contribution calculator.

They will write to you or send an email to advise you of the result of the Financial Assessment, telling you the amount you will need to contribute.

Step five

If there are any changes in your finances - for example a benefit is awarded you can let us know, by contacting the Care Contribution Assessment Team.

Step two

You can use our online contribution calculator that works out how much you are able to pay towards your care. There are two versions of the calculator - one for non-residential care, which is care provided in your own home and by the community, and one for residential care which is for when you are moving into a care home.

Step four

The easiest and safest way to pay for your care is by monthly Direct Debit. You can set up a Direct Debit online or over the phone. Paying by Direct Debit will ensure you do not miss a payment which will mean you will owe the Council money.

Contribution Assessment Team
Phone: 01905 765761
Email: ccaadmin@worcestershires.gov.uk

How to complete the online contribution calculator

How to complete the online contribution calculator - The easiest way to work out, in confidence and in your own time, how much you are able to contribute to your care.

The online contribution calculator will not ask for any of your personal information such as your name and address, until you are ready to “submit” or send the form to the Council.

The information entered is not stored online.

All you need to do is enter details of your benefits, pensions, earnings, savings, assets, and costs. The calculator will then estimate the amount that you might have to pay each week towards the care you receive.

You can access the online contribution calculator in a number of ways which are

listed below where you can find more information to help guide you along:

If you do not have access to the internet then you can contact us on **01905 765761** and a member of the team will support you to complete the online calculator.



Once complete, your info will be sent to the Care Contribution Assessment Team to start your Financial Assessment.

Click on this [link](#) or type in: **Worcestershire.mycostofcare.com/OFA**



You can scan the QR code on a mobile device with a camera

We understand that you may have more questions about Financial Assessment and we are here to support you.

If your question has not been answered by the information on the back of this leaflet, or by the first page of the online contribution calculator, then please call **01905 765761**.

If you would like more information on the Council's policy on paying for your care and The Care Act Statutory Guidance, then check the links below:

Paying for your care

[www.worcestershire.gov.uk/
paying-care-and-support/
calculating-your-care-costs-
financial-assessment](http://www.worcestershire.gov.uk/paying-care-and-support/calculating-your-care-costs-financial-assessment)

Care and support statutory guidance

[www.gov.uk/government/
publications/care-act-
statutory-guidance/care-and-
support-statutory-guidance](http://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance)

How your contribution is calculated

You will be asked to provide the following information:

- Details of state benefits and private income
- Details of savings, investments and capital
- Details of land and property you may own
- Details of household expenditure, for example certain bills

The Care Contribution Assessment team will check your records with the Department for Work and Pensions (DWP) to ensure you are receiving all the benefits you are entitled to and advise if there are any benefits you could claim. We will also be able to check any earnings, pensions, or annuities that you receive.

Where to go for more information

What if I do not want to disclose my financial details?

If you do not wish to complete the Financial Assessment you will have to pay the full cost of your care.

Will you need to know how much I have in my savings?

Yes, if you have capital over £23,250, you will have to pay the full cost of care. We consider capital to include such things as savings, investments, and bonds.

Will the house I live in affect how much I am asked to pay?

If you own the house that you currently live in, the value of it will be disregarded whilst you live there. If you move into a care home the value of your home may be taken into consideration. For more information on this, please ask your social worker for a copy of the 'Property Information Pack'.

What happens after the assessment?

We will write to you or send an email to advise you of the result of the Financial Assessment, telling you the amount you have been assessed to contribute. The preferred method of payment, and the easiest method to pay your contribution is to set up a Direct Debit and this can be set up easily via the Council website.



If you have chosen to receive your personal budget as a Direct Payment you will have to pay your assessed contribution into your direct payment account.



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county council

At Worcestershire County Council, we are committed to serving our community and delivering high-quality services to meet your needs. Whether you require assistance with social care, education, transportation, or any other aspect of County Council services, we are here to support you.

If you have any questions, need further information, or would like to provide feedback, please do not hesitate to get in touch with our dedicated team. We value your input and strive to continuously improve our services.

Email: ccaadmin@worcestershire.gov.uk

Phone: **01905 765761**

Website: worcestershire.gov.uk

Privacy Notice: Worcestershire County Council is under a duty to protect the public funds it administers, and to this end may use the information you have provided for the prevention and detection of fraud. It may also share this information with other bodies responsible for auditing or administering public funds for these purposes. For further information about how WCC uses your personal data, including your rights as a data subject, please see our Privacy Notice on our website: worcestershire.gov.uk/privacy