Information NOW
Information for people in Newcastle upon Tyne

# Financial Assessments with Adult Social Care

You may need to pay towards your **Adult Social Care services**. This can include home care, day care or residential care services.

People who have had a **Needs assessment** are usually offered a Financial Assessment. This helps to find out how much money you will pay for care and support services.

## What is a Financial Assessment?

A Financial Assessment works out how much you may pay towards your adult social care and support. This is also known as a means test.

**Adult Social CarePoint at Newcastle City Council** will look at how much money you have. This helps them decide how much money you pay for your care and support services.

It is free to have a Financial Assessment.

## What is eligibility?

**The Care Act sets out the criteria** to decide if you can receive support or money from Adult Social Care at Newcastle City Council.

It's described as having 'eligible care needs' or that you are 'eligible' for support if you meet this criteria. This is decided when you have a **Needs Assessment.**

You can have a Financial Assessment, if you have eligible care needs.

## What happens during a Financial assessment?

A Financial Assessment Officer carries out the assessment over the phone. They will ask you for information about your finances.

You will need to provide details of your:

- **Income:** This is money you have coming in, such as benefits and pensions.
- **Spending:** This is the amount you spend on council tax, rent, and mortgage.
- **Capital:** This is the amount of savings that you have or the value of your property.

People with income or capital assets over £23,250 are expected to pay towards the cost of their care and support. You may need to pay for the full cost of your care.

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## Do I have to have a Financial Assessment?

You can choose not to have a Financial Assessment. This means you will pay the full cost of the services you receive.

**Read more about care costs and paying for care.**

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## How to apply for a Financial Assessment

Contact **Adult Social CarePoint at Newcastle City Council**. Before you can have a Financial Assessment you will need to speak to them about your care and support needs. They will offer you a **Needs Assessment** first.

**Read more about the Adult Social Care process in Newcastle.**

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## After a Financial Assessment

Adult Social Care at Newcastle City Council will decide if you are eligible for funding towards your care and support. They will send you a letter with more information.

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## If you are eligible for help

You will be told how much money you can get from the Council, to help pay for your Adult Social Care services. You may still need to pay towards your care and support costs. You will get a letter from the Council. This will explain either:

- **The most you could pay each week towards your care and support costs at home or in your community** (non-residential services). This is your assessable income.
- **What you need to pay towards your care home placement** (residential services). This is your assessed contribution.

Your financial assessment will be reviewed each year.

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### Your care and support plan

After your Assessment and it's decided that you are eligible for support, Adult Social Care will work with you to:

- **create your personal care and support plan.** This plan will set out how your support needs may be met and what services you are eligible for from the Council. You can be involved in creating your plan

- **give you a Personal Budget that will be used to pay for your care and support.** You can manage your own money or Adult Social Care can do this for you.

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## If you are not eligible for help

Adult Social Care at Newcastle City Council will decide if you are eligible for funding towards your care and support. They will send you a letter with more information.

You can still get information and advice from **Adult Social CarePoint at Newcastle City Council**. They can put you in touch with local services who can help.

You can arrange and pay for your own care and support. This is known as self funding.

The information from your Needs and Financial Assessments is still useful. Other organisations will be able to use this information when they talk to you about your needs. You can get help to plan and buy your own care:

**Disability North** offer independent living advice and support. They can help you to employ a personal assistant, manage your personal budget and direct payments.

**EAC HousingCare** is a free housing and care advice service. They help older people make choices about their housing and care options. They have a free telephone and give online information and advice.

**PayingForCare** is a national information and advice service. They can help you understand how much you may need to pay towards your care. They have an online 'care cost calculator' tool. This can help to explain residential care costs, Adult Social Care costs and the Care Cap. Use their website to find specialist care fees advisers. You can get personal financial advice, support and information.

**Legal & General** have a information and advice service that can help you to find and fund your care.

**NHS** has more information on paying for your own social care (self-funding)

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## Paying for care

**How much you pay towards your care and support** is different for each person. It depends on your circumstances and finances. Read more on InformationNOW about

- care costs
- what happens if you own your own property
- residential care costs
- top up fees

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## Deferred Payment Scheme

You may be able to use the value of a property you own to pay for your care home and support costs. The deferred payment scheme can be used to pay for residential care services only.

Find further information on the **Care Act 2014**.

Read more about deferred payments on InformationNOW.

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## Carers Assessments

A carer gives unpaid care and support to someone who can't manage without their help. This could be a family member, friend, partner or neighbour. Carers can get help and support from Adult Social Care.

**Carers assessment** is how you can find out what support is available to you from Adult Social Care. This is a conversation about your needs as a carer. To help reduce the impact of caring on your work, life and wellbeing.

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## Moving from Children's to Adult Social Care

Children's Social Care supports families with children and young people under the age of 18. They work with families to make sure that children and young people are safe, healthy, and have the support they need to grow up happy and well. When you reach the age of 18, Social Care services are usually provided by Adult Social Care.

You will start the move to Adult Social Care between the age of 16 and 18. This is known as the transition from Children's to Adult Services. There is not a set age to move to Adults Social Care. Everybody is different. It will happen at the time that is right for you. To help plan your move to Adult Social Care you will be offered a Transition Assessment, also known as a Needs Assessment.

Read more about moving from Children's to Adult Social Care on InformationNOW

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## Other useful information

Other organisations explain financial assessments

**NHS**

**Age UK England**

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# Useful Organisations

## Adult Social CarePoint at Newcastle City Council

**Email:** ASCP@newcastle.gov.uk

**Website:** http://www.newcastle.gov.uk/AdultSocialCare

**Telephone:** 0191 278 7878

**Address:** Adult Social CarePoint Newcastle City Council, NE4 9LU

### EAC HousingCare

**Email:** hoop@eac.org.uk

**Website:** https://housingcare.org/

**Address:** Suite A, SE1 7JW

### PayingForCare

**Email:** enquiries@payingforcare.org

**Website:** www.payingforcare.org

**Address:** Regent House, RH1 1QT

### Disability North

**Email:** reception@disabilitynorth.org.uk

**Website:** www.disabilitynorth.org.uk

**Telephone:** 0191 2840480

**Address:** The Dene Centre, NE3 1PH

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## Related Articles

Home care

Home adaptations, equipment and aids

Needs Assessment with Adult Social Care

How to make a complaint about Adult Social Care services

Carer's Allowance

Direct Payments from Adult Social Care

Personal budgets for care and support

Paying for Adult Social Care

How to pay for adaptations to your home

Carers Wellbeing Fund

Carers assessments with Adult Social Care

Introduction to Adult Social Care

Moving from Childrens to Adult Social Care