

# Paying for Adult Care - an overview

This factsheet has been produced in conjunction with the Adult Care Charging Policy 2020 and we advise you read [the full policy](#). It gives you advice and information about the financial assessment process in Lincolnshire. On the last page there is a simple flowchart which shows the process in four steps.

Following a care needs assessment, if you have eligible social care needs, you will have a financial assessment. This will determine how much you will be charged and how much the council will contribute to the cost of the care.

Our [charging policy](#) covers how this works in Lincolnshire and follows the regulations laid out by the Care Act 2014. We are committed to ensuring that everyone is treated fairly with an overarching principle that people should only pay what they can afford.

## How will I be financially assessed?

Following your care needs assessment, you will be asked to fill out an online form or you can request a paper form if you prefer. This will ask for details of your income and expenditure, so our financial assessment team can work out how much assistance you will get from the council to pay for your community care.

Your social care worker will explain and support you during this process

## How much will I need to pay?

We work in line with the Care Act that says we should not charge more than people can afford to pay towards their care. Depending on the amount of income, savings or assets you have, you may have to contribute towards some or all of your social care and support.

You will be assessed as needing either non-residential (community) or residential care.

Both types of support may require a contribution (towards some or all of your social care and support) based on how much you are financially assessed as being able to pay. However, if you are self-funding your care, please refer to the Self-funders factsheet.

## What information will I need to give?

As part of your financial assessment you will be asked about any savings, investments or assets you own or part own.

You will also need to provide information about all money you are provided with regularly. The form will prompt you for these types of income, but you should make sure you include every income type. This will help us to advise you about which benefits you are entitled to.

### **Will my expenses be taken into account?**

Your expenditure will be treated differently during the financial assessment depending on the type of care you are receiving, for example, community care, temporary residential care or permanent residential care. This is to reflect your living circumstances and potential financial obligations and associated cost of living.

### **Deprivation of Assets**

Whilst people have a right to spend their money in a way they choose, people with foreseeable eligible care needs have a responsibility to preserve their capital to pay towards their care. Deprivation of assets means you have intentionally decreased your overall assets, by putting them outside of the reach of the council to avoid or decrease the amount that you may be asked to pay towards any care or support charges. Lincolnshire County Council can, when assessing your eligibility for assistance, look for evidence of deliberate, or intentional, deprivation of assets; this could be for example gifting money, transferring property or other assets.

Any gifting including that under the Inland Revenue Inheritance tax thresholds could be deemed as a deliberate deprivation of assets in order to achieve local authority financial eligibility prematurely.

Should the council conclude that you have deprived yourself of assets in such a way as to avoid or reduce your charges, the council is entitled to treat you as still possessing that asset and it will be included in your assessment as "notional capital". This could mean that you will not be able to access state support. You can also deprive yourself of income, and, if you do so, this too will be included in your assessment as "notional income"

You can find out further information about deprivation of assets in the [Adult Care Charging Policy](#). Ask your assessor for a copy or visit the Council website: [www.lincolnshire.gov.uk/assessments-finances/financial-assessments](http://www.lincolnshire.gov.uk/assessments-finances/financial-assessments)

You can also find out further information and some examples of common ways in which you may be considered to be depriving yourself of assets in the [Care and Support Statutory Guidance](#) in Chapter 8 (Charging and Financial Assessments) and Annex E (Deprivation of assets).

## Providing information to us

You will need to provide all information to support your financial assessment application within 28 days of the form being provided to you. If you are late providing this or the information you send is incorrect, you may be charged in full for your care.

As well as the details on the form we will ask for proof of income and expenditure – this will include:

- all income (e.g. wages, pensions, benefit awards)
- all current accounts, savings and investments
- any property owned in the last 2 years
- legal status of your representative(s) – if you have one
- housing costs (e.g. rent or mortgage statement, council tax, utility bills, insurance)

## Help to manage your finances

If you need help completing a financial assessment you can nominate someone to represent or assist you during the process. There is a section on the form for this. Where you don't have the capacity to deal with your financial assessment, we will deal with Lasting Power of Attorney for property and financial affairs, an Enduring Power of Attorney, a financial deputy or a Department for Work and Pensions Appointeeship letter.

## Independent advice

Paying for care can be complex, particularly if you are funding your own care. The council cannot provide individual financial advice directly, but we do recommend that you consider seeking independent financial advice as early as possible. We will assist you to understand how to access independent financial advice. We recommend that you check that any financial advisor you choose to use is registered with the Financial Conduct Authority (FCA).

You may also wish to take legal advice from a solicitor to assist you with any proposed arrangements. Should you wish to do so, the following link might be helpful: [solicitors.lawsociety.org.uk/](https://solicitors.lawsociety.org.uk/)

## Other factsheets available & Contacts

Charging for Residential Care  
Deferred Payments  
Charging for Community Care  
Direct Payments  
Self Funders

If you need to contact us:

Team	Contact details
Adult Care and Community Wellbeing Customer Service Centre	Phone: 01522 782155 Email:customer_services@lincolnshire.gov.uk Website: www.lincolnshire.gov.uk
Adult Care Finance Team	Non-residential services phone: 01522 552634 Residential/Nursing services phone: 01522 555255 Email: Fin_Assessments@lincolnshire.gov.uk

Lincolnshire County Council, in accordance with current legislation, wants to treat everyone fairly.

Although we do not translate things as a matter of course, there are times when the language barrier prevents people from accessing a service. In such cases it may be appropriate to provide an interpreter or written translation. Further information can be found at Lincolnshire County Council's [website](#).

In line with the Accessible Information Standard, where a customer needs this document in a different format, for example, large print, braille or easy read, they should contact us on 01522 782060.

## The financial assessment process – step by step

Step 1

### Application & evidence

You will be asked to submit a financial assessment online or on a paper form, which will ask about your savings, investments and assets, income and expenditure. You may nominate another person to represent or assist you during this process.

If you have savings or assets, of more than £23,250 or prefer not to give the information required, you will pay the full cost of your care.

Step 2

### The calculation

We will carry out an assessment of your financial circumstances, in accordance with the regulations, to determine the weekly charge you can afford.

This takes into account your income and any capital, savings, investments or assets, and your expenses, and allows for the weekly national, minimum income guarantee (MIG) if your care is in the community and personal expenditure allowance (PEA) if you are in a care home.

Step 3

### Notification of charges

This will then be compared to your Personal Budget which is the full cost of your care package, and you will be notified of the weekly amount you are required to pay.

Step 4

### Payment

Community care - The start date for charging will be the same as the start date of the Care and Support Services. Charges will be collected by LCC on a four weekly basis, unless you have opted for Direct Payments.

Residential care - charging will start on the first day of care and your charge will be collected by the home on our behalf.