

Guide to Funding

There are different funding options available that can help to ease the financial strain of paying for care. This guide hopes to answer some of the more frequently asked questions, however, it is advised that as every person is different, it is advisable to seek independent financial and legal advice to ensure you have all the necessary information and guidance.

Paying for long-term care

If you require long-term care, your local authority might be able to provide support. They will require Social Services to assess your care needs, as well as your income and savings. If your savings and income are low, your local authority will cover the full costs of your long-term care, or in part of your long-term care.

If you have more savings than set by the local authority
If you have savings and capital that are worth between £14,250 and £23,250, you will have to pay a charge known as 'tariff income' from your savings but the council will contribute towards the fees of the care home.

The cost of long-term care

These charges vary from one area to another and are related to the type of care that you require.

Funding eligibility for nursing care needs

If your healthcare assessment confirms that you require nursing care, you are eligible for help with funding from the NHS for the nursing aspect of your care in a home. A registered nurse at the care home will conduct a full healthcare assessment to ascertain your nursing care needs. This assessment should be carried out before you move into the care home. Nursing care needs can change over time, therefore, these will be regularly assessed once you reside at a care home. You might be entitled to full NHS funding for your care home fees if you have nursing requirements that necessitate 24-hour continuous nursing care.

Owned property

If you decide to fund your care by releasing equity from the value of your house by using a 'lifetime mortgage' or 'home revision' scheme, it is advised to seek independent financial and legal advice. You could also contact the Department for Work and Pensions to investigate whether this would affect any social security benefits you receive.

Useful contacts

LOCAL AUTHORITY HELPDESKS:

Bournemouth Care Direct

01202 454979

www.bournemouth.gov.uk/AdultSocialCare/AdultSocialCare

Borough of Poole Adult Social Care Help Desk

01202 633902

www.poole.gov.uk/health-and-social-care/help-for-adults/adult-social-care-contacts/

Dorset County Council Adult Access Team

01305 221016

Age UK

www.ageuk.org.uk/home-and-care/care-homes/

Citizens Advice Bureau

www.citizensadvice.org.uk/relationships/looking-after-people/social-care-and-support/

Alzheimer's Society

www.alzheimers.org.uk/site/scripts/documents_info.php?documentID=2710

Dorset CCG (Clinical Commissioning Group)

www.dorsetccg.nhs.uk/services/nhs-funded-nursing-care.htm