



Department
of Health &
Social Care

Paying for your care

What do you think about how
the new rules will work?



easy
read

Contents

	Page
Introduction	3
Care and support	5
The new rules	7
What counts towards the cap?	12
Showing how much you have spent	19
Top ups	22
Asking the council to arrange your care and support	25
Care account	27
Getting ready for the new rules	30
Thank you	31
For more information	32



In this easy read document, difficult words are in **bold**. We explain what these words mean in the sentence after they have been used.



Some words are [blue and underlined](#). These are links which will go to another website which has more information.

Introduction



The government's Department of Health and Social Care has made some new rules about paying for your care and support.



The new rules start from October 2023.



This document will tell you about the new rules and what local councils will have to do to make them work.



Before we make our final decisions, we want to know what you think.



We want to know:

- if you understand the new rules
- what you think about how the new rules will work



We want to hear from:

- people who use care and support services



- carers



- people who work in care and support services



- people who run care and support services



We will look at what people say and then write the final rules and guidance.



Please tell us what you think by answering the questions.

Care and support



Care and support is the help you need with your daily living.



Care and support helps people live as independently as possible.



It can include:

- washing



- dressing



- eating



- getting out and about



- seeing friends and family



These rules on what you pay apply to the care and support that has been agreed with your local council.



These rules do not apply to any care you get from the NHS. NHS healthcare is free.

The new rules



Agreeing what care and support you need

A social worker will meet with you to work out what care and support you need.



They will also ask about how much you can afford to pay towards the cost of your care and support.



Paying for care and support

You must pay what you can afford towards the cost of your care and support.



To work out how much you can afford to pay towards the cost of your care and support, the social worker will look at:

- how much money you have - like the money you have in your bank account



- how much money you have coming in



- any things that you own. This does not include things you need for your daily living



- how much your home is worth if you own it but do not live in it at the moment



At the moment if you have things worth more than £23,250, you have to pay for all the cost of your care and support.



If you have less than this, you can get help to pay.



The new rules

From October 2023:

- the council may help you pay for your care if your things are worth less than £100,000
- you will be able to keep any things that are worth £20,000 or less
- if you have things worth more than £100,000, you have to pay for all the cost of your care and support. This could include the price of your home if you own it but do not live in it at the moment
- you will not have to pay more than £86,000 altogether towards the cost of your care and support - this does not include the cost of things you need to live.
The government will pay the rest





The cap

This amount of £86,000 is called a cap.



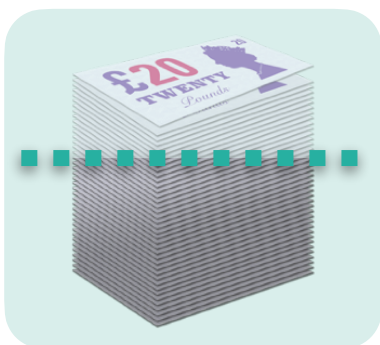
You won't have to pay more than the cap.



The amount of the cap may change in future years.



But we will be fair to people who have already paid money towards the cost of their care.



If you have already paid half of the £86,000, and we increase the amount to £100,000, we will say that you have already paid half of £100,000.



Question 1: Do you agree or disagree that the new rules are easy to understand?

Strongly agree

Agree

Neither agree nor disagree

Disagree

Strongly disagree



Question 2: Please explain why you ticked that box.

What counts towards the cap?



Assessment

A social worker will meet with you to work out whether you need any care or support.



This will be based on rules set out in the **Care Act**.

The **Care Act** is the law about care and support.



If you need any care and support that you have a **right** to under this law, you will be offered either:

- a personal budget, or
- an independent personal budget



Rights are things you are allowed to have and do by law. For example, you have the right to get married and the right to vote.



Personal budget

A **personal budget** is the money that you use to pay for your care and support.



A personal budget is for people who:

- have some or all their care and support paid by the local council, or
- have asked the local council to arrange their care for them



Your local council will work with you to write a plan for your care and support.



Your local council will tell you:

- how much it will cost for all the care and support the council agrees you need
- how much you will pay
- how much the council will pay



It is only the amount that you pay that will count towards the cap.



Independent personal budget

If you are arranging and paying for your own care you will be given an independent personal budget.



This is a letter which says what your care and support would cost if the council paid for it.



You will pay the cost of this care and support up to the cap.



When you reach the cap the council will start to pay the cost of your care and support.



Some people may pay for more support than the amount agreed with their council.

Any extra money that you pay will not count towards the cap.



Costs that count towards the cap

The Care Act says what care and support you have a right to.



The cost of this is what counts towards the cap.



Things that don't count

These things do not count towards the cap:

- the cost of care and support you get before October 2023
- any money that your council pays for your care and support
- the money you need to live every day (daily living costs)





- any extra money you pay, for example for a nicer or bigger room



- care and support that is paid for by an NHS health service



- the cost of any care and support the council has not agreed you need

Daily living costs



Daily living costs means the money you need to live. For example, paying your rent, food and bills.



The care and support that people in **residential care** get includes a certain amount for their daily living costs.



Residential care is where you live in the place that has care and support staff. You do not live independently in your own home.



The amount you pay in daily living costs does not count towards the cap.



Once you have reached the cap you will still have to pay these costs.



If you cannot afford to pay for them, the council can help you.



Question 3: Do you agree or disagree that the things that count towards the cap are easy to understand?

Strongly agree



Agree



Neither agree nor disagree



Disagree



Strongly disagree



Question 4: Please explain why you ticked that box.

Showing how much you have spent



If you pay and arrange your care for yourself, you may have to show the council how much your care and support cost.



Your local council may ask you to prove that you have paid for this care or support.



You may have to show them:

- receipts
- bank statements
- bills
- any agreements with the company that is giving you the care or support



The council will want to check that you have actually been spending money on your care and support.



Changes to how much you spend

Many people will spend a regular amount every month on their care and support.



But some people will not need care and support all the time - like if they have to go into hospital.



The council will need to know when this happens, so that they have a record of what you have paid.



The council may change the amount that counts towards the cap if there are changes to your care and support.



Question 5: Do you agree or disagree that it is easy to understand that the council can check how much you have spent on care and support?

Strongly agree

Agree

Neither agree nor disagree

Disagree

Strongly disagree



Question 6: Please explain why you ticked that box.

Top ups



A **top up** is when you or your family choose to pay extra for better **accommodation**.



Accommodation is the place where you stay. For example, a room, care home or service.



You and your social worker will agree how to best meet your care and support needs.



But if you want to pay for some better accommodation out of your own money, you can do this.



A better room

The local council may be happy to pay for you to be in a certain room in residential care.



But if you want to pay for a better room out of your own money, you can do this.



A change in the rules

In the past, most people who got money from the council to pay for their care and support were not allowed to pay for better accommodation out of their own money.



We are changing the rules so that people who get money for their care and support will be able to pay for better accommodation out of their own money.



Will the money you pay for better accommodation count towards the cap?

The money that you pay towards better accommodation will not count towards the cap. You will still have to pay it when you have paid up to £86,000 on your agreed care and support.



Question 7: Do you understand what a top up is and that it does not count towards the cap?

Yes



No



Don't know



Question 8: Please explain why you ticked that box.

Asking the council to arrange your care and support



You can ask your local council to arrange your care and support for you.



You can do this even if you are paying for it yourself.



Your local council will treat you in the same way as they treat people who are getting their care and support paid for by the council.



Question 9: Do you understand that:

- you can ask your local council to arrange your care and support for you?
- your local council will treat you in the same way as people who get their care and support paid by the council?



Yes



No



Don't know



Question 10: Please explain why you ticked that box.

Care account



A care account is a record of how much you have paid towards your care and support. It is kept by your local council.



If you move to a different area, your care account will move with you.



Your new local council will see the information about how much you paid towards care and support where you used to live.



Telling you what is in your care account

Every 6 months your local council will tell you how much you have in your care account.



They will tell you:

- the current cap
- how much your care and support costs
- how much you have paid towards the cap so far
- any costs you have paid that don't count towards the cap



This will normally be sent by email.



Your council will agree with you the best way to send the information to you.



If you are likely to reach the cap in the next 12 months your council should give you information about what will happen and what action is needed.



Your council should work with you to take over paying for your care and support.



Question 11: Do you agree or disagree that it will be easy to understand how your council will tell you what is in your care account?

Strongly agree



Agree



Neither agree nor disagree



Disagree



Strongly disagree



Question 12: Please explain why you ticked that box.

A large, empty rectangular box with a thin grey border, intended for the user to provide an explanation for their response to Question 12.

Getting ready for the new rules



The new rules start from October 2023.



Local councils will get ready for the new rules by meeting up with people who may be affected from April 2023.



A few local councils have been chosen to try out the new rules beforehand.



We are doing this so we find out if there are any problems in how the new rules work, before October 2023.

Thank you



Thank you for your answers.

Please now send us your answers back by:



- post:
ASC charging reform consultation
Department of Health and Social
Care
Third floor north
39 Victoria Street
London
SW1H 0EU



- email:
chargingreformconsultation@dhsc.gov.uk

For more information



You can look at our website here:
<https://engage.dhsc.gov.uk/social-care-reform/>



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- phone: 0300 790 4007



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