



Paying for support – Direct Payments

Referral

You can refer yourself to Adult Social Care for a care needs assessment or be referred by another person such as your family.



Care Needs Assessment and Care Planning

We will assess what care you need and where possible support you and your family and carers to help you. In some circumstances we may arrange services for you.



Financial Assessment

If you have money more than an amount set by the Government, we will not be able to help with the costs. If your assets are below the threshold, we will contact you to calculate how much help you are entitled to from Bristol City Council.

Introduction

This information is for people who have been assessed as having eligible needs for Non-Residential Care and have chosen to have this provided via a Direct Payment. Social care, unlike health care, is a chargeable service. Following on from your Care Needs Assessment, which works out what support you need and how much it will cost to provide, we will offer to complete a financial assessment to work out how much of that cost Bristol City Council can cover, and how much you'll need to pay for yourself. The amount that you pay goes directly to help us with funding Adult Social Care support and services.

What happens during a financial assessment?

Following your care needs assessment, you will be asked to submit your financial information either via the Online Financial Assessment Tool or if you are unable to access this, a postal form. We will ask for details on any capital, savings, and income you have. Please ensure you provide all information requested. We will also look at your income and offer help and support if you are able to claim any additional benefits.

You will receive a copy of the financial assessment in writing.

We are under a duty to protect the public funds we administer, and we may use the information you provide for the prevention and detection of fraud. We may also share this information with other bodies responsible for auditing or administering public funds for these purposes.

Online Financial Assessment Tool

We have an **Online Financial Assessment Tool** that you can enter all your financial information into. It will give you an idea of what your contribution may be, if you submit this to us one of our officers will then complete a preliminary financial assessment and confirm the result. Any information you enter is confidential. It can be found along with guidance notes at:

<https://www.bristol.gov.uk/residents/social-care-and-health/adults-and-older-people/money-and-legal-matters-for-social-care/how-to-calculate-your-contribution-towards-your-care-costs>

Alternatively, you can go directly to the Online Financial Assessment Tool [Calculate your contribution \(mycostofcare.com\)](https://mycostofcare.com)

Capital and Savings

Your Capital	What you will have to pay
Over £23,250	You will not be entitled to any financial support, and you will be classed as being above the threshold and therefore a self-funder. Self-funders are free to make their own arrangements to meet their care needs.
Between £14,250 and £23,250	You qualify for some financial support from the council, and you will pay a contribution from your income – such as pensions – plus a ‘tariff income’ based on your capital. This ‘tariff income’ is worked out by assuming you have an extra £1 per week in income for every £250 (or part of) you have between £14,250 and £23,250 in capital.
Less than £14,250	We will provide financial support and you will still contribute from your income, but you won’t have to pay a tariff income.

Disability related expenditure (DRE)

We can make allowances for ‘Disability Related Expenses’ (DRE, which can help to reduce the amount you may have to pay for your support services. The expenses that we will allow will be those, where you have little or no choice other than to incur the additional expenditure relating to your disabilities in order to maintain independence of life. An allowance can only be considered if you claim **Attendance Allowance, Disability Living Allowance (Care Component) and PIP (Daily Living Component)**

You must be able to provide proof of expenditure and we may ask to see receipts.

Will I have to sell my home?

Your main residence will **not** be taken into consideration while you are living in the community. If you own a property, you do not live in e.g., a rental property or a holiday home, this will be taken into consideration as an asset.

What if I give away some of my money?

If someone intentionally gives away some of their savings, income or property so that money won't be included in their financial assessment, this is known as 'deprivation of assets'. Some examples of this are:

- if you make a payment to someone else (for example as a gift)
- if you transfer the title deeds of a property to someone else

If the Council thinks that you have deliberately reduced your assets to avoid paying care costs, you may be assessed as if you still had the money or property that you have given away.

What if I don't want a Financial Assessment or to disclose my full financial information?

If you decide not to have a financial assessment or disclose your full financial information you will be assessed as being able to pay for the full cost of your care and support. This is because you are asking us to provide you with financial support. So, if you don't let us know your finance we can't calculate the amount to give to you as financial support.

What if my circumstances have changed?

If your financial circumstances change at any time, you must tell us straight away. You can contact the financial assessment team - please see contact details below. Do not delay telling us about changes. If you do, you may have to pay backdated charges if you are assessed as having to pay more towards the full cost of your care and support.

What if I do not agree with the amount I am asked to pay?

If you disagree with the contribution calculation or want more details about how it was worked out, you'll need to contact our financial assessments team. We'll try to sort out the problem informally with you but if we can't then we will explain our appeals procedure.

Email: ccfstriageteam@bristol.gov.uk Telephone: 0117 903 7706

When will I need to start paying my contribution?

You will need to pay your contribution from the date your direct payment starts.

As your financial assessment may be held later than the start of your direct payment, you will need to pay any backdated weeks into your direct payment account to ensure there are sufficient funds to pay your care agency or PA, so please ensure you keep some money aside each week until your financial assessment is held.

How will my direct payment be paid to me?

Bristol City Council's method of providing Direct Payments is a Bristol Direct Payment Account 'BDPA'. This is a pre-paid card account provided by EML Payment Solutions.

How do I pay my contribution towards my direct payment?

It is recommended that you set up a regular transfer from your personal bank account to the direct payment account for this, i.e. a standing order. This can be paid weekly, or 4-weekly.

When will I receive my Direct Payment?

Payments into your Direct Payment/Bristol Direct Payment Account will be made fortnightly in advance. The payment will be the total weekly cost minus your assessed personal contribution.

What if I don't pay my contribution?

Bristol City Council assesses the care needs and the associated costs per week and the direct payment 'tops up' the difference, i.e. the personal contribution is used first to pay the cost of care.

Non-payment of your personal contributions could result in recovery action being taken. We understand that some people may have difficulties paying for their contribution. If that happens to you, we will work with you to find a solution – your wellbeing is our priority.

For a copy of the full Charging Leaflet, please contact us:

Email: ccfstriageteam@bristol.gov.uk Telephone: 0117 903 7706

Other support and information on Adult Social Care charges:

<https://socialcaretalk.org/Paying-for-social-care-older-people/overview>