



# Paying Your Care Home Fees

The payment of care home fees is a complex subject and depends on many things that are unique to you. It is always advisable to gain as much information as possible in order to ensure you receive the funding help you are entitled to.

For impartial advice, please visit [www.careinfoscotland.scot](http://www.careinfoscotland.scot)

Balhousesie Care Group is a private social care provider, which means that residents must pay for their care themselves.

The amount charged each week will vary according to the location of the home you choose, the room you select and/or your individual care requirements. There is a charge for **Accommodation** and separate charges for any **Personal Care** or **Nursing Care** provision.

If you choose to have additions, such as a private telephone in your room, daily newspaper or hair salon treatments, these will also be chargeable. (However, bringing your own television into your room will not incur any additional fees.)

**Most people need to pay something from their income and capital towards the costs of their accommodation and personal or nursing care. The amount depends on individual circumstances. Your Local Authority may also contribute to your costs. >>**



Balhousesie Care Group  
sharing your care



Balhousesie Care Group



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[www.balhousesiecare.co.uk](http://www.balhousesiecare.co.uk)

## Needs Assessment

In Scotland, everyone aged over 65 is entitled to a financial assessment by their Local Authority. If requested, there is a legal requirement on the Authority to conduct the assessment and we advise all potential new residents to ask for one. It will help determine your specific care requirements and personal circumstances. Dependant on your financial situation, it can also lead to support with care costs, benefits, grants and other financial assistance.

Even if you feel you are unlikely to qualify for financial assistance, a needs assessment can help form a potential future care plan and will give you the opportunity to speak with a professional who can talk you through your options.

It is always useful to take a family member or friend with you, or if you prefer, we can join you at the assessment, as this means you can talk about what was discussed after the assessment takes place.

## Private Care

When you decide to move to a private care home you are responsible for meeting the full cost of your core **Accommodation** fee, if you have capital above £26,250. (Capital includes cash, savings and investments, land and property\*, including overseas property, and business assets).

Your **Personal Care** contribution will also be calculated based on your income (pension, investments, etc) and assets (property and savings). If the combined total of these is below a certain level, your Local Authority will make a contribution. If it agrees **Personal Care** is required 24 hours a day, then it will fund up to £171 per week towards this specific cost. This is paid directly to us. In some cases, this will cover these costs entirely, however, what is more usual is that a 'top-up payment' will be required. These are often paid by family or friends, where willing. Amounts for top-ups can vary considerably and depend on the individual home chosen.

When your capital falls below £26,250 (but remains above £16,250), the Local Authority will conduct another assessment of your needs at that point in time, and contribute towards your ongoing care costs with Balhousie Care Group.

If your capital is less than £26,250, but you have a weekly income (from any source) sufficient to cover your care home fees plus your personal expenses allowance of £24.55, then **you** will still need to pay the full cost of your care privately.

## Income Cap

If your capital is less than £16,250 (in the financial year 2015/16) then your Local Authority, if you are resident in Scotland, will pay for the total cost of your assessed care needs. You need to contribute your pension and other benefits towards the costs.

If you are an *existing resident* at a Balhousie Care Group home when your capital falls below **£16,250, (FY 2015/16)** then your Local Authority will pay the full costs of your continuing care with Balhousie from that point.

## Nursing Care

In Scotland, your Local Authority will also assess if you require **Nursing Care** in addition to **Personal Care**. If they confirm the requirement, then an additional payment of £78 per week will be paid directly to the home, towards these additional costs.

Therefore, as a resident aged over 65, if you require both **Personal Care** and **Nursing Care** then the Local Authority will fund up to a total of £249 per week towards these costs. You will pay the balance due, as long as your capital remains above £26,250, or your income is sufficient to cover the cost plus your weekly allowance.

*Local Authorities review your needs and funding annually, or when your needs change.*

PERSONAL CARE ALLOWANCES*	
Personal Care	£171
Nursing Care	£78
Total weekly Local Authority Contribution	£773.67

*\*Local Authority assessed contributions – maximum per week*

## Terms of Notice

If a resident wishes to move out of the home, our standard terms require 28 days' notice.

If a resident has a stay in hospital or goes on holiday, full fees are still payable, as the resident's bedroom is still allocated to them.

We will always be happy to provide you with a complete and unambiguous understanding of the fees that we charge, on request.

*\*In some cases your home may be counted as capital after 12 weeks, if you move into a care home.*