Paying for care

Unlike the NHS, social care services are not free. How much you pay for your care depends on your income and savings.

We will work with you to understand your financial circumstances by carrying out a financial assessment of your income and savings to decide whether the council will make a contribution towards the cost of your care.

The value of your property will usually be taken into account if you go into a care home. If you own a second property the value of this property will be included within your financial assessment.

Independent, safe and well
How much will you pay?

Here’s how the Financial Assessment for social care will look at your income and savings, and how this will affect what you pay for care.

<table>
<thead>
<tr>
<th>Your capital</th>
<th>What you have to pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you have over £23,250</td>
<td>You must pay the full cost of your care</td>
</tr>
<tr>
<td>If you have between £14,250 and £23,250</td>
<td>You may have to pay for your care. The council may make a contribution towards the cost</td>
</tr>
<tr>
<td>If you have less than £14,250</td>
<td>This amount will not be included in your financial assessment. The council will pay for your care, however you may still need to make a financial contribution which will be based on your income</td>
</tr>
</tbody>
</table>

If you are assessed as needing to pay for your care and support you will need to start putting money aside for when you receive invoices from the council.

Some types of income, such as money from certain disability benefits and pensions, and certain types of capital, may not be counted in the Financial Assessment. This will be explained further at your Financial Assessment.

If you’re eligible for financial assistance to pay for care and support, the council can arrange services for you. Alternatively you can choose to receive Direct Payments and arrange the services yourself.

For more information call
0345 045 5202 (Cambridgeshire)
01733 747474 (Peterborough)