



Gloucestershire
COUNTY COUNCIL



Paying for adult social care

2025



Easy
Read

Easy Read



This is an Easy Read version of some information. It may not include all of the information but it will tell you about the important parts.



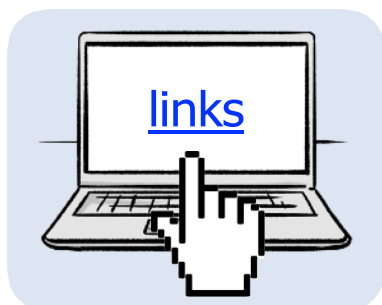
This Easy Read booklet uses easier words and pictures. Some people may still want help to read it.



Some words are in **bold** - this means the writing is thicker and darker. These are important words in the booklet.



Sometimes if a bold word is hard to understand, we will explain what it means.



[Blue and underlined](#) words show links to websites and email addresses. You can click on these links on a computer.

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About this booklet

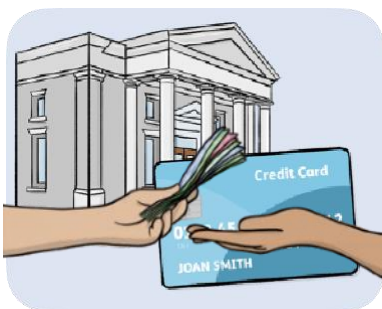


This booklet is from Gloucestershire County Council.

It will tell you about:



- How we work out how much you need to pay for your care.



- How to pay for your care.

It will give you information about paying for care:



- In your own home.



- In a care home.

Before you start paying



Before you start to pay for care you should ask for advice from a **financial advisor**.

A **financial advisor** is someone whose job is to help people with their money.

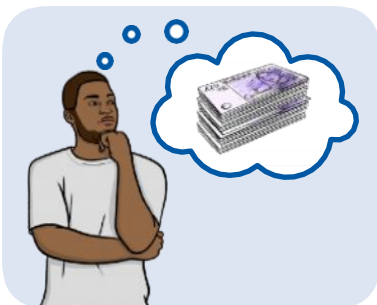


You should also think about giving someone **Lasting Power of Attorney**, called LPA.

Someone with **Lasting Power of Attorney** will:



- Make decisions for you about your health, or



- Help you make decisions about your money.



You can find out more about LPAs on the Government website here:

www.gov.uk/power-of-attorney



If you need advice, you can call the Care Advice Line on: 01452 22 22 00.

About paying for care



If you get care from us, you will probably have to pay some money for it.

To find out how much you need to pay, we will look at:



- The care you need.



- How much your care will cost.



- How much money you have.



You will have to tell us about the money you have and the money you get.



You can work out how much you might have to pay from our website here:

gloucestershire.mycostofcare.com/OFA



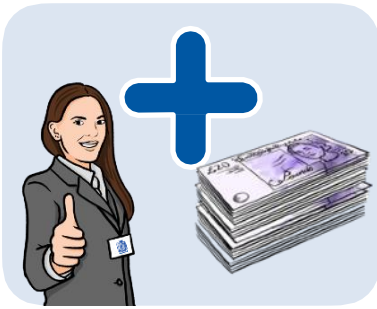
If we help you pay for your care you can:

- Ask us to organise all your care.



- Organise your own care and we will give you the money. This is called **Direct Payments**.

If we help you pay for your care you can also:



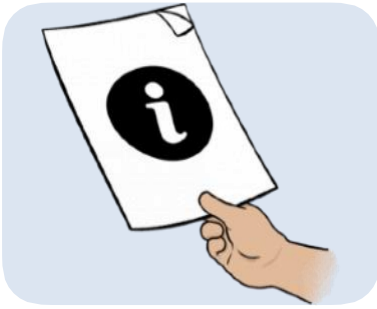
- Ask us to organise some of your care and have direct payments for some of your care.



You can find out more about direct payments on our website here:

www.gloucestershire.gov.uk/direct-payments

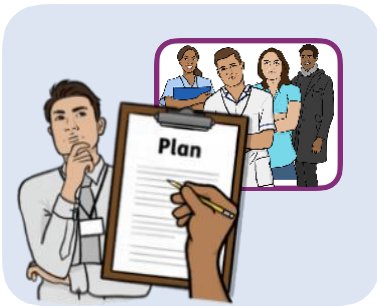
There are some services that you do not have to pay for, like:



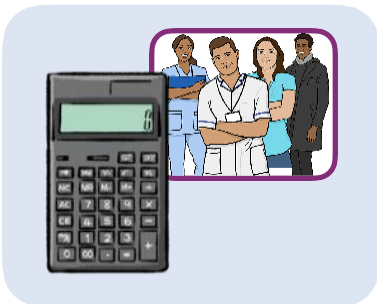
- Information and advice about your care.



- Working out what care you need.



- Planning your care.



- The council working out how much you need to pay for your care.



- Some small changes to your home or equipment to help you stay safe at home.

You also do not have to pay for:



- Care after you have been in hospital for your own safety because of your mental health.



- Up to 6 weeks of **intermediate care**.

Intermediate care is care for a short time to help you:



- Stay out of hospital.



- Get better when you come out of hospital.



- Learn to look after yourself again.



You do not have to pay for care from the NHS.

How much you have to pay



To work out how much you have to pay for your care, we will do a **financial assessment**.

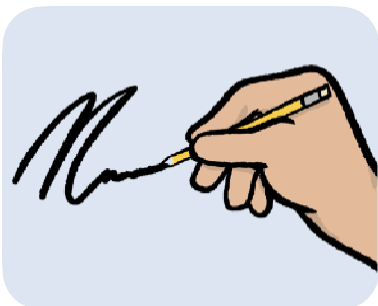


A **financial assessment** is where we look at:

- How much money you have.



- How much the things you own are worth, like your home.



We will ask you to sign a form to say that you agree to let us do a financial assessment.

How we do a financial assessment



First, we will look at the care you need and how much it will cost. This is called a **personal budget**.



Then we will do a financial assessment to work out if you need to pay for some of your care.



If you do not want to have a financial assessment, you will have to pay for all of your care.



The 5 steps to getting a financial assessment are on the next pages.

Step 1



Someone from our social care team will talk to you to decide what services would be best for you.

Step 2



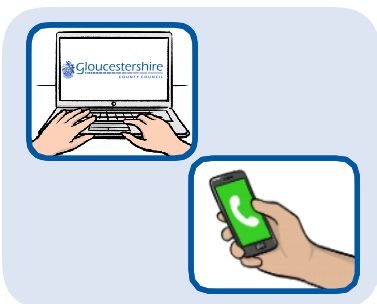
If you want to, you can work out how much you might have to pay on our website:

gloucestershire.mycostofcare.com/OFA

Step 3



Send us the information about your money.



You can send it through the link in Step 2, or we can visit or phone you.

Step 4



We will look at your information and decide how much you will need to pay.



We will write to you to tell you what we decide.

Step 5



The easiest way to pay for your care is by Direct Debit from your bank account.



But we will tell you all the different ways you can pay when we tell you how much you need to pay.

For the financial assessment, you will need to tell us about:



- Money you get from a **pension** or benefits.

A **pension** is a pot of money that you, your job and the government pay into while you are working. You can use it to live on after you retire.



- Any money you have saved.



- Things that you own that are worth money, like buildings you own.



- Money that you have to spend because you have a disability.



We also need to know about the money you spend for your home, like rent and Council Tax.

We do not look at:



- Money that belongs to anyone else who lives in your home.



- Personal items like furniture or jewellery.



- Benefits that you get to help you get around.

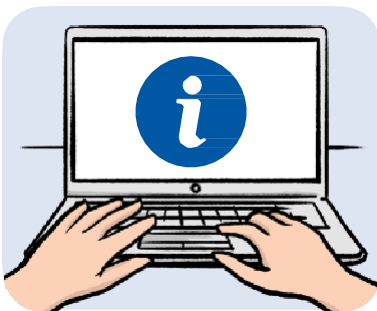


When we have finished our financial assessment, we will write to you and tell you how much you need to pay.



Remember, you can work out how much you might have to pay from our website here:

gloucestershire.mycostofcare.com/OFA



Then you can send us all your information to look at from the same website.



if you have £23,250 or less you will probably have to pay something towards the cost of your care.



If you have more than £23,250 you will usually have to pay for all of your care.

You should contact us if:



- You think we have made a mistake.



- You forgot to tell us something.



- You want us to look at your financial assessment again.



- Your money changes.

If you move into a care home to live

If you move into a care home, you should:

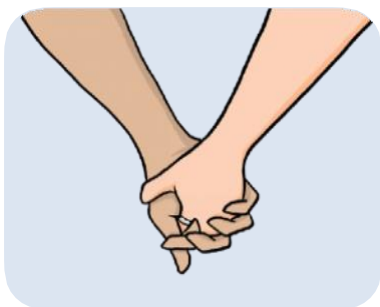


- Tell the **DWP**, if you get benefits.

The **DWP** is the Department for Work and Pensions



- Tell your local council if you get help to pay your Council Tax or rent from them.



If you have a partner they should talk to the DWP and the council about changes to their money.



You will probably have to use most of the money you get to pay for your care.



You will be able to keep money to pay for things like clothes and toiletries.

If you own your home, we will include it in your financial assessment, unless:



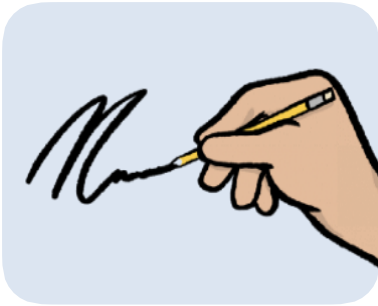
- Certain family members still live there.



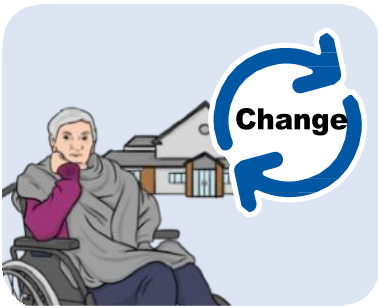
- You sell your home.



If you want to live somewhere that costs more than we will pay, someone else can pay the difference.



They will have to sign to say they agree to pay.



If they stop paying, you might have to move to a different care home.

If you need care at home

This part of the booklet is for people who need care:



- In their own home, or

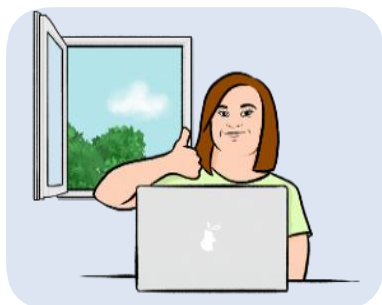


- In a home where they get help to live on their own. This is sometimes called **supported living**.

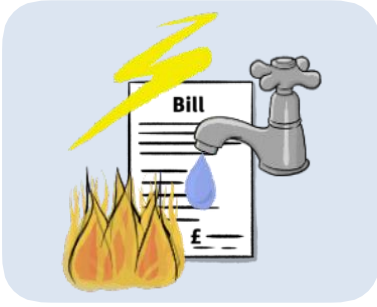
We will not include your home when we do our financial assessment if you:



- Own your home, and



- Live in your home.



When we do our financial assessment, we will make sure you have enough money to live on.



You might not need care for a short time because you are going:

- On holiday.



- Into hospital.

You should tell your care provider 2 weeks before you go that you will not need care, so that:



- They can cancel your care.



- You pay the right amount for your care.



If you go into **respite care** you must tell:

- The DWP, if you get benefits.
- Your local council, if you get help with your rent or Council Tax.



Respite care is where you go and live in somewhere like a care home for a while

How to pay for your care



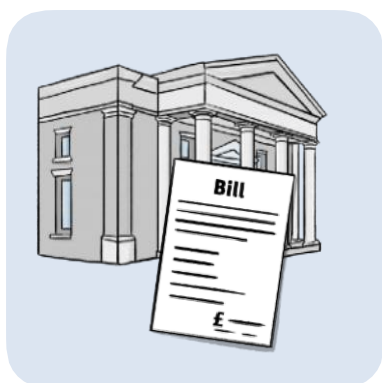
You will have to pay for your care from the day it starts.



If you move into a care home, we will pay our part of your care and send you a bill for your part.



If you have care at home we will usually send you a bill every 4 weeks.



We would like you to pay by **Direct Debit**.

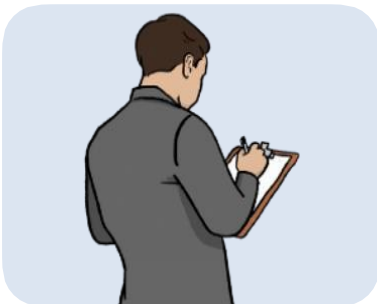
A **Direct Debit** is where you tell your bank to pay your bill without asking you each time.



We will send your bill 10 days before the payment.



You should talk to us if you are finding it difficult to pay for your care.



We can look again at your money and how much we are asking you to pay.



If you do not pay your bill, we will send you letters to remind you to pay.

If you still do not pay, we might ask someone else to:



- Talk to you about the money you owe



- Try and agree some way for it to be paid.



If we can not agree, we may take you to court and you may have to pay extra.

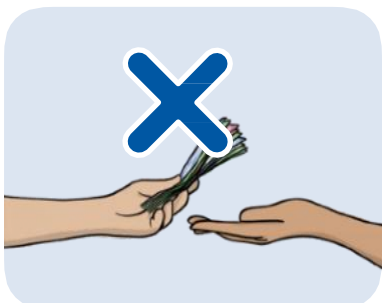
Giving away your money



We have to make sure that everyone pays a fair amount for their care.



If we think you have not told us the truth about your money, we will look at what you told us again.



Once you know you are going to have to pay for care, you should not give away any of the things you own, like your home or savings.



If you do give things away, we might still include them to work out how much you need to pay towards your care.

Paying for your own care

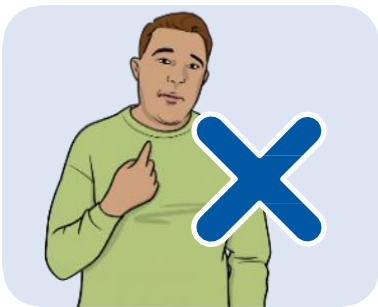


Most people who do not get money from us to pay for their care choose to organise their own care.

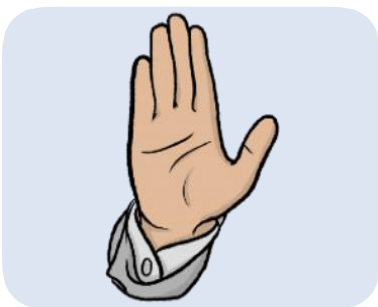


We can help you organise your care, but you will still have to pay for it and you might have to pay us to help you.

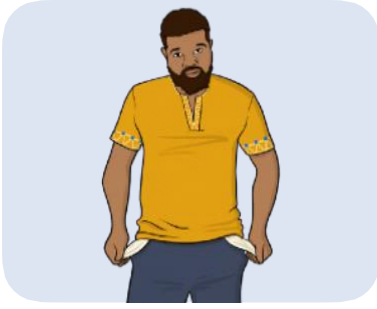
If you pay for your care and need to move into a care home, we will not help you, unless:



- You cannot make decisions for yourself, and



- You have not asked someone else to make decisions for you.



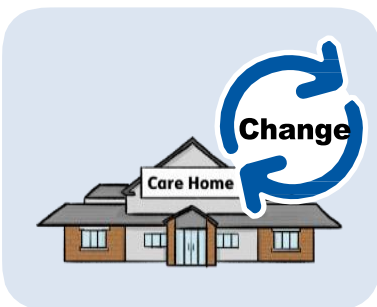
If you are paying for your care but think you will run out of money, you should contact us about 3 months before you reach £23,250.



We will do a financial assessment to see if we can help you pay for your care.



If we help you to pay for your care, you might have to change the care you get.



You might have to move to a different care home.



If you have any questions about anything in this booklet, you should talk to your social care team.

Find out more

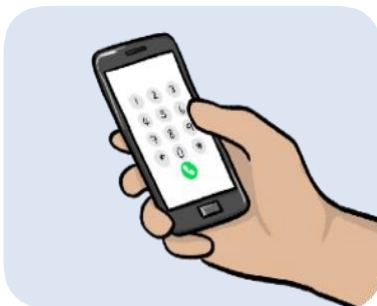


You can look at our website here:
<https://www.gloucestershire.gov.uk/health-and-social-care/adult-social-care/paying-for-adult-social-care/>

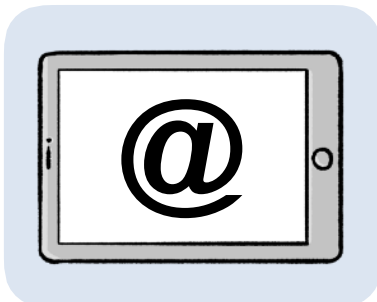
You can contact us by:



- Post:
Adult Social Care
Gloucestershire County Council
Shire Hall
Westgate Street
Gloucester GL1 2TG



- Phone: 01452 426868



- Email:
socialcare.enq@gloucestershire.gov.uk

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