

YOUR GUIDE TO PAYING FOR CARE

The fee system can look complicated and daunting. This guide provides essential information on paying for care.

Please note that this is a guide only and is written for someone considering residence in an RMBI Home. Fees for an RMBI Home will be discussed and agreed prior to a resident moving into a Home.

How fees are paid

There are a number of ways to pay for care. The way you pay depends upon your financial situation and may involve an assessment by your local authority or social services. Their assessment is based on the capital limits listed below.

Capital limits

England	Upper limit £23,250	Lower limit £14,250
Wales	One capital limit £23,250	

NB: Benefit rates are applicable as at April 2012 and are reviewed annually.

Capital is defined as savings and other assets, including property and shares. Personal possessions are not counted and jointly owned assets are treated as having equal share. The value of your home is included unless it is occupied by:

- A partner
- A relative who is aged over 60 years
- A relative who is incapacitated
- A child under 16 years, whom you support
- A separated partner who is the lone parent of a child under 16 years

Paying your own care fees (self-funding)

If your capital is above the upper limit then you are required to pay the full cost of your care. If your capital is below the lower limit but you receive an income (e.g. pension, interest, dividends) that exceeds the Home's fees then you will be required to pay the full cost of the fees.

Peace of mind for your future

Although you may have entered an RMBI Home as a self-funding resident, over time your capital may be exhausted. In this circumstance the RMBI will subsidise your care, together with any local authority assistance. We will

continue to provide care at the RMBI Home of your choice, providing that the Home can continue to legally meet your assessed care needs. There are some rare occasions where people need a level or type of care not provided at certain Homes. In such cases alternative accommodation would be sourced for you.

Who qualifies for local authority assistance?

If the local authority agree that you need care in a care home then they will assess your financial situation according to the capital limits. Each local authority follows the same capital limits, however the amount they pay for care differs. This amount is usually below the RMBI fees and therefore a "top-up" is required.

Capital below the lower limit - if your capital is below the lower limit you could receive the maximum support available from the local authority. If you have a weekly income then you will be required to contribute to your fees up to the extent of your weekly income, less a personal allowance which you may retain for your own use.

Capital between the limits - if your capital is between the lower and upper limits, you will be required to make an additional weekly contribution (currently £1 for each £250 over the lower limit).

Capital above the upper limit - there is no assistance if your capital exceeds the upper limit or if your weekly income is higher than the assessed local authority rates.

This guide summarises the assistance in place as at April 2012 and the guide will be revised as changes arise.

What if the local authority won't pay for care?

If the local authority will support your fees, the funding must be confirmed to the RMBI before you take up residence in an RMBI Home. Situations occasionally arise whereby in the opinion of a local authority, applicants do not require to be in a care home.

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Although the Home Manager will assist with the application to the local authority, the final decision rests with the local authority, not the RMBI. If funding is not in place, an application must be made to the RMBI Executive for their approval to admit you.

What financial support can the RMBI offer if you can not afford the full cost of care?

The RMBI assists over 400 residents by subsidising the costs of their care. This support aims to bridge the costs of care not met by local and other public authorities. In some cases, relatives and other third parties have volunteered to top-up the RMBI's assistance.

There are increasing calls on the RMBI's support. Therefore, the RMBI Executive will review any case requiring high levels of subsidy prior to any residence being taken up.

If the local authority are paying do you have a choice of care home?

Yes, it can even be in a different county. The chosen home must be suitable and be able to meet your assessed needs.

Will the local authority pay care fees while your property is for sale?

Once you have obtained local authority funding, then the local authority may pay fees up to the amount of their assessed rate for a maximum of 12 weeks, whilst your property is for sale. The RMBI will defer the payment of the remainder of the RMBI fee for the first 12 weeks and this total amount will be repaid to the RMBI upon sale of the property.

If the property is not sold after these 12 weeks you may be able to continue with the local authority funding as above and the RMBI may continue to defer payment on the remainder of the fees. Both the local authority and the RMBI funding are to be repaid on the sale of the property.

The local authority may also be able to provide a loan for the full cost of the RMBI fees. The amount of the loan will depend on the value of the property and this will be worked out between the local authority and yourself. If the local authority won't help with funding after the 12 week period, then you may apply to the RMBI to defer payment of part of your fees until the sale of the property.

For further information about fees and funding, or for help completing applications, please speak to the Home Manager at your Home of choice.

How to contact us

Royal Masonic Benevolent Institution
60 Great Queen Street
London
WC2B 5AZ

This is subject to conditions, e.g. we reserve the right to charge interest on fees deferred as a result of protracted marketing and sale of any property. Support will be subject to an assessment of income and capital in the same way as a local authority assesses your contributions.

Does your partner's income affect your fees?

In general the financial assessment should focus solely on the applicant for care. As noted above any property jointly occupied is disregarded. However, we are aware of cases where a married partner is asked by the local authority to make a "liable relative's contribution". Should this arise this is a matter for agreement between the family and the local authority.

Is there any other help you can claim that is not means tested?

Nursing Care Contribution

If you require nursing care, then the Primary Care Trust (PCT), on a Home's request, should arrange for you to be assessed. PCT contributions are paid directly to the RMBI.

NHS Continuous Healthcare Funding

Where a person has a primary health need, which is beyond that which the Local Authority (Social Services) can lawfully provide, a person may be entitled to full funding by the NHS. This can be in any setting i.e. at home, a care or nursing home. An assessment using a 'decision support tool' of eleven areas of health need is completed in order to show total health needs and decide if a person qualifies. More details are at the Department of Health web site: http://www.dh.gov.uk/prod_consum_dh/groups/dh_digitalassets/documents/digitalasset/dh_103329.pdf This assessment is carried out before the consideration of Funded Nursing Care.

Attendance Allowance

If you need help with your personal care, attendance allowance is available if you are self-funding or you receive an NHS support. You are not entitled to Attendance Allowance if your care is paid by a local authority. This allowance is a non-means tested, non-taxable allowance paid to you at two rates:

- £51.85 for those needing care by day
- £77.45 for those needing care by day and night