

What is a self-funder?

What you need to know about care home fees for self-funders

What is a self-funder?

Who is a self-funder?

A self-funder is someone who pays the full cost of their own care and support. This could be because:

- You have chosen not to contact adult social care for help with your care and support
- You have been assessed by adult social care and are not currently eligible for care and support
- You have been assessed by adult social care and are eligible for care and support but have savings above the self-funding threshold set by the government. If you have £23,250 or more in capital, savings or assets (excluding the value of your home) you will need to pay the full cost of your care and support. If you own a property, please see **Fact Sheet: 'What is a Deferred Payment Agreement?'**


When does the local authority make the arrangement?

If the local authority assesses your needs and identifies that you require a care home and help with funding, they have a duty to arrange suitable care. If you are a self-funder but lack mental capacity and have no one able to assist you, Buckinghamshire Council can help offer support.

NHS funding


Continuing Healthcare (CHC)

If your needs are primarily for healthcare and you live in a care home with nursing care, you may qualify for the full cost of your care under the National Framework for NHS Continuing Healthcare. For further information about this, please see **Fact Sheet: 'What is Continuing Healthcare?'** or access:

 www.nhs.uk/conditions/social-care-and-support-guide/money-work-and-benefits/nhs-continuing-healthcare/

Funded Nursing Care (FNC)

If you are not entitled to Continuing Healthcare, you may be still be eligible for Funded Nursing Care (FNC). Funded Nursing Care means that the NHS is responsible for paying a weekly contribution towards the cost of your nursing care. For further information about this, please access:

 www.nhs.uk/conditions/social-care-and-support-guide/money-work-and-benefits/nhs-funded-nursing-care/

Moving from self-funding to local authority funding

If there is a chance that you may not be able to continue funding your own care in the long-term, it is important to consider this at the start. It is advisable to have a care needs assessment to find out whether adult social care would assist you with the fees of your chosen care home if you could no longer afford it yourself.

If your capital falls below the £23,250 threshold, you may become eligible for financial support from the Buckinghamshire Council. To find out if adult social care can help, you will require a care needs assessment. We recommend you contact adult social care a few months before your capital falls below the threshold in case of any delays.

If you move to another area and go into a care home privately, the local authority in that area is responsible for you if you need local authority funding or support.

Can I stay in the care home I'm in?

If the care home you live in costs more than Buckinghamshire Council can fund, you may have to ask a third party (usually a friend or relative) to help cover the costs. This is known as a 'third party top-up'.

Use this space to write down things you need to remember to tell us

.....

How to contact us


Adult Care Services

To get more information about adult social care services you can:


-  **Go online:** buckinghamshire.gov.uk and click on 'Care for Adults'
-  **Call:** 01296 383204

Are you worried about somebody?



If you or someone you know is at risk of abuse or neglect:

-  **Call:** 0800 137915 (24 hours a day)

If you would like to give us feedback

-  **Go online:** Please complete the online form at buckinghamshire.gov.uk

If you prefer you can:

-  **Call:** 01296 387844
-  **Email:** complimentsandcomplaints@buckinghamshire.gov.uk