

## Additional Cost in relation to a Care Home Placement

### Fact Sheet 26

(April 2020)

The first thing to say is that financial charging is complicated and therefore if you have any queries please speak to the social work staff member dealing with you, or our Financial Assessment Team, whose contact details are at the bottom of this factsheet.

You only need to read this Factsheet if you or loved one is considering going into a private care home i.e. a care home not owned by the council, and Carmarthenshire County Council is contracting for that placement.

### What we have to do

If you or your loved one are assessed by the local authority as needing a care home placement then the authority has an obligation to:

- Offer a choice of two suitable care home placements, which have availability to meet the assessed needs;
- To arrange for you to go to the care home of your choice, even if that is not one of the two suitable care home placements identified by the local authority, provided that the care home can meet your needs and will enter into a contract with the local authority. Please note that an Additional Cost may be due from you<sup>1</sup>, or a third party if the care home you choose is not one of the homes identified by the local authority.

If you do not own a property, or do not want to enter into a deferred payment agreement, or there is no else who is willing or able to pay the Additional Cost then you can still choose to arrange the care home placement yourself, without involving the local authority.

### What is a standard rate for care home placements?

It is important to be aware that not all care homes charge the same rate for a care home placement. Every year Carmarthenshire County Council meets with representatives from the care homes in Carmarthenshire to agree a standard rate for local authority arranged care home placements. There are four different standard rates depending on the type of care a person needs. A number of care homes will accept the council's standard contract rate, whereas others will want to charge more. If the care home is not in Carmarthenshire, Carmarthenshire County Council will pay the care home the standard contract rate which is applicable to that area.

<sup>1</sup>Only where there is a deferred payment agreement in place. For more information about deferred payments contact the Financial Assessment Team.



## How much will I have to pay if I go to one of the two care home placements offered by Carmarthenshire County Council?

If Carmarthenshire County Council cannot offer you a placement at two care homes at its standard rate, then whichever one you choose out of the two homes offered, you will only be charged up to the applicable standard rate for the type of care you need. However, the actual amount that you will contribute to the cost of the care home will be determined by a financial assessment. What this means is that you should never pay more than you can afford, so not everyone has to pay the full cost of the care home placement. To make sure that you do not pay more than you can afford we will undertake a financial assessment of your circumstances.

## What if I want to go to a care home which is more expensive than the two offered to me by Carmarthenshire County Council?

If you want to go to a different care home to the two, we have offered you, then you can go anywhere in Wales, England, Northern Ireland or Scotland. However, if the care home that you have chosen charges more than that area's standard rate, then an **additional cost** applies. **It is important to note that if there is an additional cost, usually someone other than yourself will have to pay this. This amount is on top of what you are financially assessed to contribute towards the cost of your care home placement.**

## How does this work in practice?

If Carmarthenshire County Council is contracting for your care home placement and it is more expensive than the two offered and more expensive than the standard rate, Carmarthenshire County Council will contract with the care home for the entire cost of the placement, including the additional cost amount. **However, you will need to identify someone who willing and able to pay the additional cost referred to above.** That person needs to understand that they will be obliged to pay that additional cost for as long as you are in the care home. As result, Carmarthenshire County Council will want to see evidence that this person can afford to pay the additional cost. They will also be required to sign a legally binding contract with the council confirming that they will pay this amount. **The person you identify, or any of your family should never be asked by the care home to pay the additional cost directly to them.**

**It is also important to note that care homes regularly change their care home fees and thus the council's standard rate can change. If this rate changes it may mean that the additional cost increases and therefore the person paying this amount needs to be aware of this.**

## What happens if the person paying the additional cost is no longer able to pay?

We will initially look to pursue the debt due from the person, through our debt management process, which could ultimately result in court action. In addition, if the additional cost is not being paid the council will look at making alternative cheaper arrangements, which could include you having to move to a cheaper care home.



For more information on social care services log onto:  
[www.carmarthenshire.gov.wales/socialcare](http://www.carmarthenshire.gov.wales/socialcare)

## Need more information?

For more detailed information please see the Council's Factsheet:

Factsheet 2: Moving to a care home

This can be found at the following link: <https://www.carmarthenshire.gov.wales/factsheets>

Or contact our Financial Assessment Team on:

☎ 01267 228769 / 01267 228943

✉ SCHfinancialassess@carmarthenshire.gov.uk

**If you would like the leaflet in large print, Braille or on  
audio please**

**☎ 01267 228703**



For more information on social care services log onto:  
[www.carmarthenshire.gov.wales/socialcare](http://www.carmarthenshire.gov.wales/socialcare)