



Paying for
Residential,
Nursing and
Dementia
care



Frequently Asked Questions

MACC Care appreciates that funding is a major factor when you are considering a care home and you are likely to have many questions. We hope that this information sheet helps answer at least some of them and will be more than happy to have a chat with you if you need more information. Our contact details can be found below.

What type of funding do you accept?

We accept residents who will be paying for their own care privately; those who are eligible for funding support from their local council and from the NHS Continuing Health Care scheme.

1. Self-Funding: Applicants with assets in excess of £23,250 (the figure set by the Government in April 2013) will be considered self-funding and pay for their care until assets reduce to this amount. There is a sliding scale between £23,250 and £14,250 worth of assets, after which care is provided free of charge.

Note that as of October 2023, the government will introduce a new £86,000 cap on the amount that anyone in England will need to spend on their personal care over their lifetime. The upper capital limit at which people become eligible to receive some financial support from their local authority will rise from the current level of £23,250 to £100,000.

2. Local Authority Social Services: If the value of assets is less than £23,250, your local council may pay some of the costs. Applicants will need to apply to their local Social Services Department for an assessment of needs. If the conclusion is that care in a care home is required, they will undertake means testing – looking at income and capital – to calculate how much you will have to contribute. Once assets reach £14,250 no contribution is required.

3. NHS Continuing Health Care Funding: Residents with primarily nursing care needs may qualify for NHS funding. If the criteria for NHS CHC are met, your care home placement will be free of charge. If you do not meet the needs of NHS CHC but do require nursing care, the NHS may pay a contribution direct to your nursing home. This is called NHS-funded nursing care (NHS FNC).

Will I need to sell my property to fund care?

Most assets – including property, savings and pension – are included in the means test. However, if the main home is still occupied by a spouse or partner who is over 60 years of age, then the asset value of it will not be taken into account in the assessment of total worth.

What is a top-up?

A top-up is a payment made by a third party, i.e., a relative or a power of attorney, to supplement the funding paid by your local Social Care & Health Department. This payment enables a resident to stay in a home where fees are greater than the standard amount agreed by Social Care & Health, and it makes up the difference.

Are there any upfront fees?

MACC Care does not charge administration or management fees. For self-funded care, residents are required to pay a deposit equal to four weeks' care pre-admission. Please speak to a member of our team for details.

Will the cost of care change?

MACC Care strives to provide exceptional care whilst keeping fees affordable and in-line with regional benchmarking. Our weekly fees are set according to the type of and level of care required. Should needs change, we will discuss any change in fees with you. Otherwise, fees increase annually to cover inflation and anticipated cost increases.

Where can I find details about care fees planning?

Families seeking to ensure 'forever-home' care for their loved one whilst safeguarding capital as much as possible may like to explore care fees planning. Information and guidance may be obtained from a number of organisations, including: GOV.UK; Age UK; Alzheimer's Society.

How can I find out more about paying for MACC Care?

Simply call **0121 271 0800** or email your enquiry to **info@maccare.com**

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