

Care Home Charges Fact Sheet 3

Care Home 3rd Party Top-Ups



Phone: 01702 215008

Email: council@southend.gov.uk

Write: Financial Assessment Team, Department for People, Adult Services, PO Box 6, Civic Centre, Victoria Avenue, Southend-on-Sea, Essex SS2 6ER

Who is this fact sheet for?

This information is important if you or a friend or relative will be moving into a care home setting and Southend Borough Council are contributing to the cost of your care.

You may be looking at which care home you would like to choose. A social care assessor will have undertaken an assessment according to the Care Act 2014 and prepared a 'personal budget' that will cover the cost of meeting your eligible care and support needs.

For older people and adults with non-complex needs the Council has set a 'contracted rate' for an older persons care home placement in Southend. The contract rate is equal to a 'personal budget' for older people and adults with non-complex needs. It is set at a rate that the Council considers that a care home can be purchased locally in Southend.

What is a 3rd party top-up?

The Council will meet the eligible needs of the person requiring care in a care home. A social care assessor will have undertaken a care planning process and prepared a 'personal budget' for you that will cover the cost of meeting your eligible care and support needs. The amount in your personal budget must be sufficient to meet your assessed eligible needs and ensure that you have at least one choice of setting that is affordable within that amount

However, you might wish to choose accommodation that costs more than the amount in your personal budget. If you do a then an additional payment will need to be made to pay the difference between the care home's fees and your personal budget. This type of additional payment is called a 3rd party top-up payment.

This top-up payment is in addition to both the assessed financial contribution required to be paid by the person receiving the care and to the amount the Council will be contributing towards the care.

Who can make a top up payment?

The Care Act (2014) defines the rules about who can pay a top-up and in most circumstances you are not allowed to pay it yourself if you are the person receiving care. The main exception to this is if the placement is permanent and there is a property being taken into account within the financial assessment.

This fact sheet covers top-up payments made by someone else. A top-up payment may be made by a friend or relative of the person who receives the care or, in some cases, by a charity. The person making the top-up payments is often called the third party as they are not the Council and they are not the service user.

What does a person agreeing to 3rd party top-up payee need to consider?

The person agreeing to pay the top-up payment will need to sign a 3rd party contract for the placement to be agreed. They will then be liable for the top-up payment for the duration of the contract; therefore it is important that anyone considering making a 3rd Party top-up payment carefully considers the likely duration, potential cost and financial impact to themselves.

Who is the 3rd party top-up paid to?

The Council will arrange the placement and payment of the care home. The Council will invoice the resident to pay their financially assessed contribution (see Care Home Charges Fact Sheet 1) and the 3rd party to pay their top-up payment. Care home contributions and 3rd party top-ups can both be paid by Direct Debit.

What happens if the 3rd party can no longer afford the top-up?

If a 3rd party advises the Council that they can no longer afford to pay the 3rd party top-up a social care assessor will be allocated to consider whether the cost can be re-negotiated with the care home provider. If the care home provider will not negotiate then the resident will have to move to a less expensive room in the same care home or an alternative care home that can meet their needs at the Councils 'contracted rate'.

Will the amount of the 3rd party top-up remain the same for the duration of the contract?

If there are changes to the cost of the care home or the Council's contracted rate then the 3rd party top-up will change accordingly.

Example:-

Cost of chosen care home placement per week = £600

Maximum Southend Council will agree to pay per week = £475

Residents Assessed contribution	£150wk
Southend Borough Council contribution	£325wk
3 rd party top-up	<u>£125wk</u>
Total	£600wk

(figures shown are for illustration purposes only)

If you have any query regarding 3rd party top-ups please contact your social care assessor or you can telephone the Council's Finance Team for advice on: 01702 215008 (ext 4312; 4629 or 4636)