



Paying for your own care (‘self-funding’)

Introduction

Paying for your own care is known as ‘self-funding’. You can ask the Council for a financial assessment to check if you qualify for any help with paying care costs.

Eligibility

You will not be entitled to financial help if:

- you have savings worth more than £23,250 (this amount is the current ‘capital threshold’ and may change); or
- you choose not to have a financial assessment

Please contact us on 01202 633902 or email sshelpdesk@bcpcouncil.gov.uk if you are moving to a care home and you own your own property, as there are a number of criteria regarding this.

How to arrange your care as a self-funder

The Council can carry out an assessment of your care needs to check what care you might need and tasks that you need help with. To request an assessment please contact us. The helpdesk will also be able to offer you advice about arranging your care. You can also [complete an initial self-assessment online](#).

If you would prefer to contact care homes or care agencies without first having an assessment of your care needs, you may wish to look at the Care Choices Directory which is a guide to choosing and paying for care. Please contact the Helpdesk for paper copies or access the directory online at:

www.carechoices.co.uk/publication/dorset-care-services-directory/

How your needs may be met

Your needs could be met in a variety of ways, including:

- by accessing a day opportunity;
- with help from a paid home carer each day to help you wash and dress;
- with residential care where staff help with everyday tasks such as getting dressed and supplying all your meals;
- with nursing care where registered nurses are on duty at all times.

Free help and benefits you may be able to claim

You may be able to get some free help regardless of your income or if you are paying for your care. This can include:

- equipment or home adaptations that each cost less than £1,000;
- NHS care, such as NHS Continuing HealthCare, NHS-funded nursing care;
- reablement care after you have been discharged from hospital, which is a free short-term service while you work towards reablement goals.

More details are available on the NHS website:

www.nhs.uk/conditions/social-care-and-support-guide/money-work-and-benefits/
www.nhs.uk/conditions/social-care-and-support-guide/care-services-equipment-and-care-homes/care-and-support-you-can-get-for-free/

To find out which benefits you may be able to claim go to www.gov.uk/benefits-calculators.

Re-assessment

Contact the Council about 3 months before you think your savings will drop to below £23,250 and ask for your finances to be re-assessed.

Other information that may be relevant

- 12-week property disregard – factsheet
- The Financial Assessment – factsheet
- Deferred Payment Agreement – factsheet
- Welfare benefits – factsheet
- What to do if you pay for your own care and your money is running out - factsheet
- ‘My life my care’ website – www.mylifemycare.com

To request or download a copy of this factsheet:

Tel. 01202 633902 / email sshelpdesk@bcpcouncil.gov.uk
or download at www.poole.gov.uk/adultsocialcarefactsheets



We can give you help to read or understand this information:



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