



BARCHESTER

*Celebrating life*

# Paying to Live in a Care Home

Helpful information and what to consider  
on your journey to finding the right care home.



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## Introduction

**There are many things to consider when making a decision to move yourself or a family member into a care home, including understanding the type of care needed, whether you or your family member will be happy there and also how to pay for your life in the care home.**

We understand that sometimes it's difficult to know where to start and the thought of paying for care can seem daunting. We've designed this guide to try and answer some of the questions you may have along your journey when choosing a care home.

**The following pages are aimed at helping you to understand more about:**

# How your fees are determined

**There are a number of determining factors regarding how much you will pay to live in the care home, and different rules apply depending on which part of the UK you live in – including how much income and capital you have (such as savings or property ownership), and the type of care required.**

When paying to live in a care home, you are paying not just for care and the day-to-day costs of living in a care home, but the life-enriching experience that comes with this – including the wide ranging activities and nutritionally balanced tasty

food, all delivered by our highly trained teams, with well-appointed facilities that support this.

More detail is set out within the **contract**, which we strongly recommend you read in order to ensure you have a clear understanding of its terms and conditions before agreeing to move into the home. You can find out more about this on **page 23**.

You may also wish to take **independent legal advice** before entering into the contract as we appreciate that entering into this is a big decision.



There are a number of useful independent guides to help you to understand the current guidance for the country in which you live, what might be available to you and who can support you. Some of the links to those independent guides are set out below, but this is not exhaustive:

[Age UK: Paying for care](#)

[Which: Paying for a care home](#)



# How your fees are determined

The fees you pay are reflective of the costs of your care, the day-to-day running of the care home and the enriching life experience that comes with residing in a well-appointed Barchester care home.



## Your care requirements

Consideration will need to be given as to whether ongoing nursing care is required, whether dementia care is needed and whether other support, such as assistance with mobility or personal care, is also required.

All such factors will have an impact on how much you will pay. For example, if you have high care needs you are likely to pay more than someone who is largely independent.



## Quality of care and facilities

Barchester care homes offer a wide range of activities and outings, tailored to residents' likes, preferences and abilities, and similarly our trained chefs are there to ensure that the quality and choice of food is of a high standard and supports residents' nutritional requirements.

Barchester staff are highly trained and are there to support your individual care needs and understand your preferences day to day.

Many Barchester care homes are well-appointed and purpose-built with comfortable lounges and cafés which can be used by your friends and family to spend time with you, spacious accommodation and tasteful decoration with en-suite bedrooms, as well as well-maintained attractive gardens and Wi-Fi.



Well-appointed facilities designed with residents' well-being in mind



Delivering a personalised approach to care

# Understanding your fees

**When you visit a care home you will be given an average Weekly Fee rate in order for you to understand broadly what the costs of living in the care home might be, enabling you to compare the rates with other care homes so that you can make the choice which is right for you.**

A factor determining what your individual Weekly Fee will be, is a **pre-admission assessment** that will take place in advance of admission by a member of staff. The purpose of this is to fully understand the level of care and support that you require, and to ensure that your needs can be met by the care home.

This will ordinarily take place at your home or in the hospital in which you are staying prior to admission, but can sometimes be done over the phone or a virtual meeting, depending on the circumstances.

**While fees are calculated on a weekly basis, they are paid monthly. You can find more information on this on [page 21](#).**



It is important to note that should your care needs change while living at the home, which is often the case, it may be necessary to uplift your Weekly Fee to reflect any increase in care needs.

# What's included in the Weekly Fee?

Delivering great care and supporting residents to live as fulfilled a life as possible is of the utmost priority to the teams at Barchester. In order to deliver this, the Weekly Fee covers:

- the cost of staffing the home on a 24-hour basis
- your routine care needs
- accommodation
- facilities
- lounge and communal areas
- your room (including routine cleaning maintenance and redecoration from time-to-time as necessary)
- the provision of utility services including heat, light and water
- meals including snacks and drinks
- maintenance and upkeep of the home's grounds and gardens
- fixtures and fittings
- bedding, towels, laundry services (excluding dry cleaning)
- liaison with relevant external agencies such as medical practitioners and district nurses
- assistance with personal care
- activities (including any routine trips out of the home)
- access to Wi-Fi
- annual testing of residents' personal electrical equipment
- ongoing care reviews.

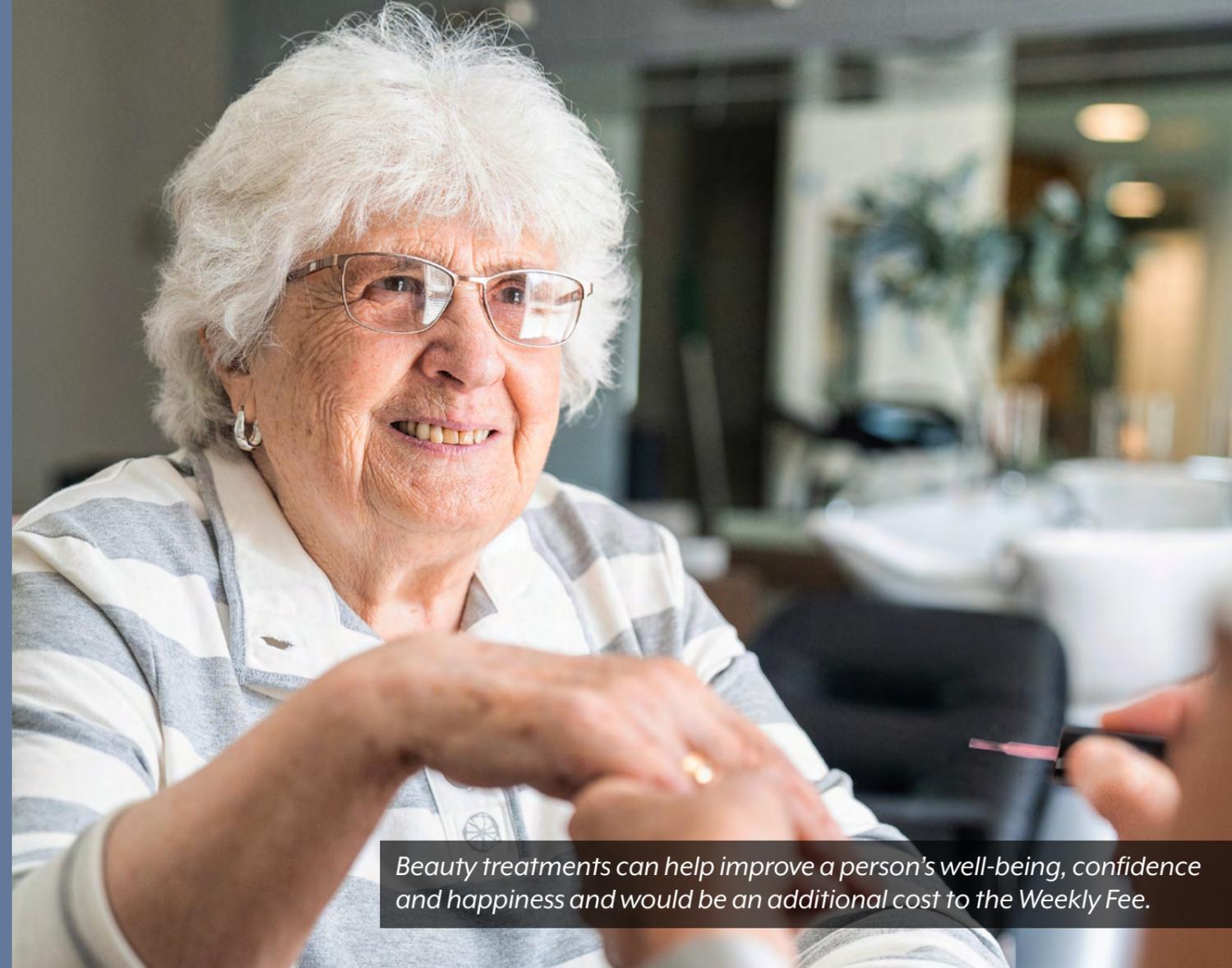


## What isn't included in the Weekly Fee?

The Weekly Fee does not cover any enhanced care needs such as one-to-one care provision or costs of staff accompanying you to medical or similar appointments, or transportation costs to those appointments. Where such accompaniment is arranged this will be charged separately at a reasonable rate.

Where one-to-one care is required, we will try to support this with our own staff. However, this may not always be possible – particularly when this is anticipated for a long period or at short notice. On those occasions, it will be likely that persons from external providers (for example, workers/agency providers) will need to be engaged to provide this care.

The provision of one-to-one care is an additional cost to the Weekly Fee and does not negate the obligation to pay the Weekly Fee or any other charges.



*Beauty treatments can help improve a person's well-being, confidence and happiness and would be an additional cost to the Weekly Fee.*

### **The Weekly Fee excludes, without limitation, the following:**

- personal newspapers
- personal flowers
- smoking or vaping materials
- personal toiletries
- hairdressing
- dental care
- manicures
- beauty treatments
- podiatry care
- special outings e.g. theatre tickets.



It is important to note that this is not an exhaustive list, but gives examples of typical additional services. We may arrange for these additional services, which will need to be paid for separately. In the event that these are paid by us on your behalf we will add these charges to your account.

# What financial support is available to me?



In some instances, it may be possible to have part of the care home fees paid for by your local authority. However, it is usually the case that the fees paid by the local authority would not cover the full Weekly Fee to live in a well-appointed Barchester care home.

**The amount that the local authority would contribute depends on a number of different factors, some of which are outlined over the next few pages:**

## Local Authority Funding

If you have income and capital (such as savings or property ownership) less than the threshold amount set by Government for the part of the UK in which you live, and your need for a care home placement has been confirmed by a local authority assessment, the local authority will pay Barchester a fee on your behalf. As part of this assessment, the local authority may determine that you will also need to contribute an amount towards your care fees. This is known as a client contribution.

The amount a local authority is willing to pay towards the cost of your care (which may include a client contribution) may not be sufficient to cover the Weekly Fee to reside at a Barchester care home. If you wish to live in a care home that is more expensive than the local authority is willing to pay for your level of need, a third party top-up fee may need to be paid in order for you to be placed in the care home. This is the difference between what the care home of your choice charges and the amount the local authority will pay, and is usually paid for by way of a third party such as a family member or friend.



*The General Manager will understand that everyone's circumstances are unique and will support you through the process*

## England

### Funded Nursing Care

If your care needs are assessed and you require nursing care, your overall Weekly Fee will increase to cover these care needs. However, you may be entitled to Funded Nursing Care (FNC) which the local Integrated Care Board (ICB), which is part of the NHS, may pay for.

If this payment is agreed by your ICB, the ICB would pay Barchester directly. You would continue to pay the same amount you did previously, and, for simplicity and convenience, Barchester will increase the fee by the same amount as the FNC.

### Continuing Healthcare (CHC)

Where your condition is such that you have a primary health need, you should be assessed as eligible for NHS Continuing Healthcare (CHC). If you are eligible for CHC, the NHS (via the local ICB) pays a fee direct to the home which reflects what the ICB commissioner considers to be an appropriate fee for meeting your assessed needs.

However, the NHS will only pay towards your assessed care needs; it will not ordinarily fund a resident's (or their family's) choice to live in an attractive, comfortable and well-resourced home, such as those run by Barchester. To live in such a home over a less well-appointed home is an individual choice – one which can be recognised as a lifestyle choice. The NHS CHC funding is therefore unlikely to cover the full Weekly Fee to reside in a Barchester home, nor cover the wider services, high-quality provision and life-enriching experience which are included in our fee.

The difference between what the care home of your choice charges and the amount the ICB will pay, still remains payable by you as it is regarded as a non-refundable lifestyle choice to select to live in such a home. You can pay this lifestyle choice element yourself, or it can be paid by a third party, such as a member of your family.

**FNC** = Funded Nursing Care

**ICB** = Integrated Care Board

**CHC** = Continuing Healthcare

## Scotland

### Free Personal and Nursing Care

Personal care and nursing care are free to anyone in Scotland who has been assessed by the local authority as needing them. If the local authority determines that your needs are best met in a care home, you may qualify for one or both types of free care. The local authority will typically make a payment to the care home, and will only pay the rate for nursing care if you have been assessed as needing it and you move to a home where 24-hour nursing care is available.

Once you have been assessed as needing care in a care home, the council will set up a contract with the home. The personal and nursing care payments can only begin once this contract is in place, so if you are making your own care home arrangements, check that the council will be ready to make payments from the day you move in.



# What happens if my circumstances change?



If there's a change in your care needs, our staff will try to be as helpful as they can in assisting with progressing applications with the ICB or local authority regarding possible funding, however, it will be your responsibility to initiate or pursue any conversations with the ICB or local authority regarding possible funding for yourself or your loved one.

In circumstances where there is a proposal that a resident's funding status may change, either by the provision of CHC or local authority funding, the General Manager must be informed promptly to ensure everyone is aware of the situation and the correct funding is in place and being paid. In the case where funds are due to fully deplete, the General Manager should be informed at least 6 months beforehand.



**It is important to note that during the application stage, the resident's full Weekly Fee still remains payable.**

Applications for funding can, on occasion, take time. Occasionally, the ICB will agree to backdate funding if appropriate, but this is not always the case. While you may receive the support on a backdated basis, as above, this may not cover the costs of the full Weekly Fee.

There is often a delay between the date that funding is awarded and Barchester is in receipt of funds. Once you, your family member or person authorised to make decisions on your behalf has been made aware of the outcome by the ICB, you should inform the care home as soon as possible to ensure that the correct parties are being billed (if appropriate). As above, during such time, your Weekly Fee remains payable.

## If there's a change to your financial circumstances

If, as a result of you paying fees over time, your assets fall below the relevant national thresholds, then the local authority will ordinarily pay a level of fee, but, in that case, a third party could be required to supplement the fee (a "third party top-up") if, the local authority fee is below the rate for the care home. Such a top-up will need to be agreed with the local authority.

These factors clarify why, if you, or someone on your behalf, fear that your assets are declining towards the threshold, we should be informed as soon as possible to enable us to guide you. In any event, the General Manager should be informed at least 6 months before funds are due to fully deplete.



# Funding your life in a care home

It is important to ensure that you have the funds required to maintain your life in one of our care homes, as moving into a care home is hopefully the beginning of a new and fulfilling chapter in your life.

We will discuss with you the financial aspects and we will ask you to provide evidence of two years' funding so that you can feel comfortable on this point.

## What if my money is tied up in property?

Often your money will be tied up in a property and therefore evidencing two years' funding can be difficult, but please speak to the General Manager in order to understand the options available to you.

The law on offering credit is restrictive. However, if you are waiting for your property to be sold in order for you to access your money that will fund your care, we may, in certain specific circumstances, be able to offer a flexible payment arrangement, whereby your payment of fees is deferred for up to a maximum of 12 months.



**Please note** that this arrangement is subject to a strict criteria and process and is not applicable for properties in Scotland and Jersey. The General Manager will be able to support you with more information on the flexible payment arrangement.

## What if I don't have evidence of two years' funding?

If you do not have evidence of two years' funding, other options may include family or friends agreeing to act as guarantor for your payments or agreeing to become the primary contracting party. In such circumstances, it is important to note that the other individual is taking on personal liability for payment of fees and will also be asked to evidence two years' funding.

In some cases, the local authority will operate a bridging scheme, known as the 'disregard period', in which they will pay the fees until the funding arrangements are finalised. You will be responsible for paying the full agreed fee level if the local authority does not pay, and you are responsible for the difference between our agreed fee and the local authority contribution.



## Further things to consider



### Will there be fee rises?

There is an **increase in fees on the 1st April each year by 5.9%** which is intended to cover inflationary and/or other regular and broadly predictable increases in the costs of providing care and other services to our residents, including the running of our care homes and the Barchester business.

Unfortunately, where costs increase by a greater level than historical and broadly predictable amounts, a level of fee increase in excess of 5.9% may be applied and where necessary there may be interim fee level increases.

Further details can be found in the [Barchester Resident Contract Terms](#)



**Please note**, the annual fee increase is in addition to any rises in costs due to increased care needs, which is also explained in greater detail in the Resident Contract Terms.

### Do I need to leave a deposit?

Upon admission to the home, we will collect a Refundable Deposit, equivalent to two weeks' Weekly Fee. Full details about how this deposit is used can be found in our [Resident Contract Terms](#)

The Refundable Deposit will be returned to you or your estate (minus any relevant deductions, as set out in the Resident Contract Terms with a breakdown of any such deductions (if applicable)) as soon as practicable and ordinarily within 28 days following termination of the placement and, in the event of death.

### How will my fees be paid?

Fees are charged on a weekly basis and will be collected per calendar month in advance by direct debit, which must be set up on admission to the care home.

An initial payment will need to be paid in advance of you moving in to the care home and paid by BACS or card payment and will be charged pro rata from your date of admission up until the collection of your first direct debit.

## End of Life

We are committed to do our best to ensure that everyone who chooses to stay with us to the end of their life should be well cared for with dignity and respect. We pride ourselves on providing an exceptional after death service, and in line with this commitment and as a result, charge the After Death Service Fee.

The After Death Service Fee is a charge that is equivalent to the Weekly Fee (for 7 days). If however (1) your room is cleared within those 7 days; and (2) we are able to place another resident in the same room within those 7 days, we shall not charge you or we shall refund to your account for any days in respect of which the new resident occupies the room.

The purpose of the After Death Service Fee is to allow your loved ones up to 7 days (subject to any restriction on entering the care home/ the resident's room for reasons of health and safety) to collect any personal belongings at their convenience and ensures that they are not forced to schedule clearing your room ahead of dealing with other matters which they may feel are more pressing.

**We also offer support to your family following a bereavement should they need it, and notify the relevant third parties on your behalf.**

## The Resident Contract Terms

For full details on our approach to the matters outlined, please see our Resident Contact Terms which are displayed on our website. **Please click here.**

It is important that you read and understand the Resident Contact Terms before agreeing to move into one of our care homes, and you may wish to take independent legal advice before you or your representative enters into the agreement.

## Data Protection

Before, during and after your residency has terminated, we will hold and process personal information about you and your loved ones. We are committed to protecting that information in accordance with applicable data protection laws, including the UK General Data Protection Regulation and the Data Protection Act 2018.

Please consult our Privacy Statements (which may be amended from time to time) which explain how and why we process you and your loved one's personal data.



They are available on our website here, and available in hard copy upon request:

**[Privacy Policy for residents](#)**

**[Privacy Statement for relatives/carers of residents/patients](#)**



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To find your nearest Barchester care home, [click here](#)