

# Paying for care – Self-Funders

- Your questions answered
- Where to get further information



## Introduction

This leaflet tells you about what self-funding means and what will happen when your money runs out.

## What is a self-funder?

The council will complete a needs assessment to establish the extent of your needs and then consider if you are eligible for care and support. If you are eligible for care and support but have sufficient means available to pay for the full cost of your care and support, you will be considered a 'self-funder.' As a self-funder you can arrange your care and support with a provider of your choice and pay the provider directly.

If your needs are to be met through non-residential services and you ask the council to arrange for this for you, there is a fee for this. See Rates and Charges leaflet;

[Rates and charges](#)

## How do I know if I am eligible for care and support?

The council must carry out a care and support assessment which will identify your unmet needs.

If you qualify for help, the council has a legal duty to provide or arrange the services you need.

## How do I know if I qualify for means tested support funding assistance)?

Generally if you have access to savings over £23,250, you will not qualify for support and will be classed as a self-funder.

## What should I do to help make my savings last?

You should consult an independent financial adviser who can give you professional independent advice on financial matters. The adviser can talk to you about your money and the financial products and services they think can help you get more for your cash. For example, an independent financial adviser can:

- recommend ways to protect your money
- reduce your risk of running out of money
- help protect your capital, such as your savings
- review your assets, such as your property and personal goods, to see if you can boost your income
- make sure you are receiving all of the benefits to which you are entitled.

You should get advice from an independent financial adviser who is an expert in long-term care funding advice. Your independent financial adviser must also be controlled, or regulated, by the Financial Conduct Authority.

## When can I apply for means tested support?

Once your savings reach £23,250, you can ask the council to review the funding arrangements. You should submit a request for funding assistance by calling Customer Services, Adult Social Care on 0121 303 1234 or emailing **CSAdultSocialCare@birmingham.gov.uk**. The Council will allocate a Social Worker who will contact you regarding this. The Council will backdate funding assistance to the date you made the application however, it may not be at the rate that you are currently paying.

## Will the council pay the same amount for my care and support that I have paid as a self-funder?

Not necessarily. Following your care and support assessment, you will be notified of your personal budget. This is the total amount that we have agreed can be spent on your social care and support needs.

The personal budget may be less than the amount that you have been paying for your care and support. However, we will provide you with at least one care provider who can deliver your care and support needs within your budget.

If you wish to remain with your chosen care provider, you will need to find someone to pay the shortfall

from their own resources, this is known as a top up. Further information is available in our leaflet 'Paying for Care – Choice of Home and Top-up Payments' which you can find on **[birmingham.gov.uk/helppayingforcare](http://birmingham.gov.uk/helppayingforcare)**

You need to consider that if you can't make up the shortfall in some way, you might have to move to a cheaper care provider or care home that sits within your personal budget. However, please be assured that the council will work with you to ensure that your care and support needs are met.

## Once the council agrees to assist me with the cost of my care and support, will I still have to pay anything?

You will have a personalised financial assessment to work out how much you can afford to pay towards the cost of the care and support agreed by the council. For more details you should refer to our information leaflet 'Your care and support – how much will you have to pay?' You can find this on [help paying for care](#)

If you would like an estimate of how much your contribution is likely to be when your assets fall below £23,250 please visit [help paying for care my care and support - how much will I have to pay](#)

## Where can I get more information?

The fastest way you can get information and advice about adult social care, how to care for yourself by looking at your needs, how you can meet them, and to find the services you need online, you should visit [birmingham.gov.uk/adultsocialcare](https://www.birmingham.gov.uk/adultsocialcare)

You can also contact your social worker, or, if you do not have one, contact Customer Services, Adult Social Care on 0121 303 1234 or email [CSAdultSocialCare@birmingham.gov.uk](mailto:CSAdultSocialCare@birmingham.gov.uk)  
Text phone **0121 303 6230**

For lots of financial information visit: [birmingham.gov.uk/helpayingforcare](https://www.birmingham.gov.uk/helpayingforcare)



## Further information:

You can also get information from the following organisations:

### Citizens Advice

[citizensadvice.org.uk](https://www.citizensadvice.org.uk)

Telephone: **0344 477 1010**

### Money Advice Service

[moneyadviceservice.org.uk](https://www.moneyadviceservice.org.uk)

Freephone: **0800 138 7777**

### Age UK

[ageuk.org.uk](https://www.ageuk.org.uk)

All locations have contact telephone numbers which can be found on line or via directory.

## Other Leaflets in this series:

- Deferred Payments
- How much will you have to pay?
- Direct Payments
- Choice of Home and Top-up Payments
- Rates and Charges