

Care and Support: Cap on Care Costs

What is the cap on care costs?

At the moment there is no limit to what care and support can cost, and this means that people with very high care needs may have to pay expensive bills. But care and support is changing for the better, and from April 2016 there will be a new form of protection from unlimited costs. This protection is called the 'cap on care costs.'

It means that no-one will have to pay more than £72,000 towards the costs of their eligible care and support needs in their lifetime, and many people will pay much less. This applies to people funding their own care and support, as well as those helped by the council.

Alongside the cap on care costs, extended financial support should ensure that more people are eligible for help with care and support costs. The council will assess your finances and we may be able to offer extra help if you cannot afford to pay. But most people will still have to contribute something towards the cost of their care and support.

Why is the cap on care costs being introduced?

Most people currently pay something towards their care and support costs, and will continue to do so.

The cap on care costs will protect those who may need many hours of care a day from unlimited care bills. It will also help people to plan for future care costs.

How will I benefit?

From April 2016, you will be able to register with the council to keep track of how much your care and support costs. We should still be able to help you even if you are only paying part of your care and support costs, or paying everything yourself.

If you get help from the council with your care and support costs already, we will start to count how much is being spent on your care straight away. If the amount the care element of the cost of meeting your eligible needs reaches £72,000, we will step in and pay for the rest of your eligible care costs.

If you pay for all of your care and support costs yourself, you can still benefit from the cap on care costs. You can contact the council to register and we will assess you to decide if you have eligible needs. If you do have eligible needs, we will calculate how much it will cost to meet those needs. This amount will be counted towards your cap. If the amount counted towards your cap reaches £72,000, we will step in and pay for the rest of the care costs that go towards meeting your eligible needs.

To benefit from the cap on care costs you will need to register with us so that we can begin to keep track of how you are progressing towards the cap. This will need to be discussed and agreed.

What is excluded from the cap on care costs?

If you choose to spend more on care and support than the council would normally pay, for example moving to a more expensive care home, those extra amounts you spend will not count towards your cap on care costs.

If you live in a care home, you will also have to pay something towards the costs of food, energy bills and accommodation, just as you would if you were living in your own home. These are known as 'daily living costs' and an amount for this will be set nationally. There are also some types of service that are not covered by the cap on care costs, for example the cost of a cleaner or gardener that you employ privately.