

Information Sheet

ADVICE & SUPPORT FOR SELF-FUNDERS

SELF FUNDERS

A self-funder is someone who arranges and funds their own social care and support. This can include care and/or support to live independently at home or in a residential care home. In addition to formal personal care, it can include help with domestic tasks such as shopping, cleaning, and gardening.

Local authorities have important statutory duties, but more than 90% of actual support is provided by a diverse range of independent organisations, ranging from big corporate firms to small businesses, the charity and voluntary sector.

More people are falling outside the social care system either because their financial means and savings are above the threshold set by government, or their care needs do not meet the national eligibility criteria.

Self-funders are entitled to the same support from the council in terms of information, advice, and assessment as other service users. The key difference is that self-funders pay for all care services they choose, to meet their needs. If people have savings of £23,250 or more, they will be considered a self-funder by the local authority.

With all of this in mind, self-funders need to understand what support is available to make the best possible decisions and to have a range of choices and options that best suit the person's need. Therefore, having a basic knowledge of what is available in the local community may go some way to support in the future.

Below are some of the most common questions asked, which we hope will go some way to help and support you. Further information can be found on our website www.wiltshirecil.org.uk/

What support can I get from Wiltshire Council?

Under the Care 2014, local authorities must carry out an assessment of anyone who appears to require care and support, regardless of their financial position. The council has a statutory duty to ensure everyone, regardless of status, receives information and advice about services that will prevent, reduce, or delay an eligible need arising.

Only after an eligibility determination will the council need to establish if you will be a self-funder or will receive support from the council. Wiltshire Council will ensure everyone, regardless of financial status receives information and advice about services that will support an individual to prevent,



reduce or delay an eligible need arising. Some services are means tested so a financial assessment will be needed to determine if you have over £23,250 in savings and are assessed as being able to pay. For those services such as domiciliary care, self-funders are then expected to pay for these themselves. Self-funders with eligible needs can ask the council to arrange care at home services on their behalf, the council will charge for this service.

Self-funders can find more information on Wiltshire Council's website

www.yourcareyoursupportwiltshire.org.uk You can search the site to find out lots of information on paying for care, how to request an assessment and more useful information. To contact Wiltshire Council phone 0300 456 0111 week days, or the out of hours duty team 0845 607 0888

How do I employ staff directly to work in my home?

You can employ your own Personal Assistant/Carer to carry out any support needs for as many or as little hours as necessary to support you in your own home. If you employ directly in this way you will need to ensure you comply with employment legislation by providing employees with a full PAYE payroll service, have full Employers Liability Insurance cover and register with HMRC (HM Revenue and Customs) as an employer.

For insurance, there are companies such as FISH Insurance (Telephone: 0344 8922 480) or Mark Bates Ltd (Telephone: 01476 514478), who can offer insurance policies specifically designed for people who employ their own personal care assistant to support them in the home or while they are out and about. Insurance policies can pay compensation costs and legal fees if an employee, or ex-employee, claims for injury caused by their work.

If you are looking to find a Personal Assistant/Carer you can advertise in local shops, use online social media sites such as Facebook, or advertise at Jobcentres free of charge. You need to be clear about what the job involves and how much you will pay before you advertise. It may also be worth contacting your own GP surgery as they may have a care co-ordinator who can help you. Self-funders can also use our free online PA Register: <https://www.wiltspa-reg.org.uk/> If you would like Wiltshire CIL to support you with advertising and recruiting staff please get in touch. We do charge for this service.

For assistance with Payroll, PAYE and registering with HMRC, self-funders can engage a payroll service provider. Wiltshire CIL do offer a payroll and pension service for employers who employ staff to assist with their own care. There is a charge for this service. There are other payroll providers such as Independent Numbers Ltd. Tel: 01249 445264 Email: office@independentnumbers.co.uk Their charges are available upon request.

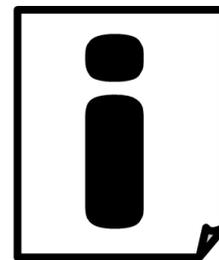
Alternative, you may find a Personal Assistant/Carer who is registered with HMRC as self-employed. Further information on self-employed status can be found on the gov.uk website <https://www.gov.uk/employment-status/selfemployed-contractor>

What benefits am I entitled to as a self-funder?

You may be eligible for any of the non-means tested benefits, such as Attendance Allowance.

Visit the NiDirect website: www.nidirect.gov.uk/information-and-services/money-tax-and-benefits/benefits-and-financial-support

You may also find the following organisations helpful:



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- Disability Rights UK - the national organisation campaigning for disabled people: <https://www.disabilityrightsuk.org/how-we-can-help/advice-and-information>
Telephone: 020 7250 8181
- Age UK Wiltshire information and advice service <https://www.ageuk.org.uk/wiltshire/our-services/information-and-advice/> Telephone: Devizes 01380 727767, or Salisbury 01722 335425
- Citizens Advice Wiltshire (CAB) <https://www.citizensadvicewiltshire.org.uk/> freephone 0800 144 8848 or email: citizensadvicewiltshire.org.uk

How can I find a Care Agency?

All domiciliary agencies providing help at home have to register with the Care Quality Commission and a list is available from them www.cqc.org.uk or from Care Choices www.carechoices.co.uk
Agencies vary in size, quality and price! Think about what is important to you and how you wish to be supported before you talk to an agency so you can choose one that is best able to help you.

Where else can I find advice and support?

Our own website contains further information for self-funders www.wiltshirecil.org.uk

Wiltshire Council: <https://www.wiltshire.gov.uk/adult-care>

Paying for care is an on-line service that provides advice and guidance on the cost of care and support. <https://www.payingforcare.org/>

NHS Choices has a guide to Care and Support. <https://www.nhs.uk/conditions/social-care-and-support-guide/introduction-to-care-and-support>

If you have any queries about the information provided or you would like further information, please contact Wiltshire Centre for Independent Living on **0300 1233 442** or admindp@wiltshirecil.org.uk.

GENERAL DISCLAIMER: This 'Information Sheet' is intended to be a guide only and is not produced by Wiltshire CIL as a legal document.
Wiltshire Centre for Independent Living

Wiltshire Centre for Independent Living 11 Couch Lane Devizes Wiltshire SN10 1EB
0300 1233 442 info@wiltshirecil.org.uk www.wiltshirecil.org.uk
Charity no. 1120611 Company no. 5480761 VAT no. 2138891705

