

# The new care and support system

You may need **care and support** if you have a condition such as dementia, or other problems that affect your quality of life or ability to carry out daily activities.

If you have a care and support need, you should contact your local authority, which can provide...

...an **assessment of the care and support you need**, what services are right for you and whether you are eligible for state support.

...**info & advice** on the services available to help you stay well.

...**reablement, rehabilitation & other free services**.

...advice on local services and how much they cost.

Every year your local authority will **review your care needs** and your financial situation. From April 2016 they also **keep a record of how much eligible care you have needed** in total.

**You pay what you can afford towards the cost of your care** but from April 2015 you will be able to defer the payment of residential care fees so that you don't have to sell your home in your lifetime to pay for care.

**Your local authority helps with costs you can't afford** if you have less than £23k of wealth. From April 2016, if you have less than £118k you could receive some financial help with residential care costs.

You will still be responsible for some care-related expenses...

If you are in residential care, you will pay a contribution towards your **general living expenses**, just like you would if you were living in your own home. This contribution is expected to be around £12k a year in 2016.

You are responsible for the cost of any **additional services** that you choose to have beyond what the local authority would provide, such as having a second bedroom in a care home, or help with lower level care needs.

**Care costs after April 2016 are capped at £72k, which is the limit on what you will have to spend on eligible care over your lifetime.** Once you have reached the cap your local authority will pay the reasonable costs to meet your eligible care needs for the rest of your life. If you receive financial support then you could spend less than this amount.