

Paying for Care when suffering from Severe M.E.

The first step in getting help is to ask your local authority to carry out a needs assessment. This is how they find out what sort of help and support you need and if you meet the eligibility criteria. This can relate to both you and your carer as you may both be entitled to services.

The local authority must carry out an assessment of your needs if you appear to be someone who may have a right to services. This decision must not be influenced by your financial circumstances. A representative from your local authority, such as a social worker, usually visits you to discuss your needs and to decide with you what actions should be taken.

The assessment must be suitable for your particular requirements and your needs should be written in an agreed care and support plan. You can have as much involvement in this process as you want and can even self-assess in some circumstances. You should be given a copy of your plan. If you have a carer, they may also be entitled to a needs assessment and a support plan.

A care and support plan must describe:

- outcomes you wish or need to achieve
- what your assessed needs are
- which needs your local authority will meet
- information and advice on how to prevent, reduce or delay your future needs for social care
- your personal budget figure, and
- details of any direct payments that are agreed.

Your personal budget sets out the cost to the local authority of meeting your assessed eligible needs. It tells you how much you must pay towards this following a financial assessment and the remaining amount your local authority must pay to ensure your needs are met.

Self-funders' 'right to request' service provision

If you are assessed as having eligible needs but are a self-funder due to a high income or more than £23,250 in capital following the means test, you can request to have your needs met. Your local authority must agree to your request, but can charge an arrangement fee.

Your personal budget – choice and control

A personal budget is the cost to the local authority of meeting your assessed eligible needs. These are the needs it has a legal duty to meet. As part of your care planning process, you should be given an estimated personal budget figure so you know how much money you are entitled to. A financial assessment is then carried out to find out how much you must contribute to a final personal budget figure.

You can choose to have your personal budget as:

- a direct payment (money given directly to you), if appropriate
- a budget managed by the local authority
- an individual service fund where the funds are managed by a third party such as your service provider, or
- a combination of these.

Direct payments

Direct payments are an alternative to the local authority arranging services on your behalf and holding your personal budget. The local authority is required to give you this option if you satisfy certain requirements. It can be empowering if it is right for you. You have discretion to use the money in the way that best suits you with regard to meeting the eligible needs identified in your care and support plan. You can choose to employ a carer/personal assistant yourself or use a local home-care agency if you do not want to take on the responsibility of being an employer. There may be a support group in your area to help manage direct payments. The local authority must provide appropriate advice and support to assist you if you need it. Carers can receive direct payments instead of directly arranged services.