The Care Act frequently asked questions

Delay to April 2016 legislation

I've heard that the cap on care costs won't be coming in next year, is this true?
Yes. The cap on care costs was due to be introduced in April 2016, but has now been delayed to April 2020.

Why?
The Government has said that this has been a difficult decision but that it has listened to concerns about the timetable for implementation and calls for more funding for care and support. It has said that the delay will allow time to be taken to ensure that everyone is ready to introduce the new system and to look at what more can be done to support people with the costs of care. The Government has said it remains fully committed to introducing a cap on social care costs and helping people manage the costs of their social care.

Does this mean I will now have to pay for all of my care?
Everyone's situation is different both in terms of their financial situation and the type and cost of care they may need. Most people currently pay something towards their care and support costs, and will continue to do so. We can advise you on how much you may have to contribute towards the cost of your care. We may also help you find out if there are any additional benefits or financial support you may be entitled to.

Will I have to sell my home to pay for care?
For those who do have to pay the full amount for their own care there is now a national scheme called deferred payment agreements which means that you should not have to sell your home within your lifetime to pay for your care. We can provide you with more information about this.

I am a ‘working age adult’, how does this affect me?
The funding reforms, including the proposals for the cap on care costs for working age adults, will be implemented in April 2020.
I have requested a care assessment, but haven’t yet had one. Will this still happen?
Yes you are entitled to an assessment of your care needs regardless of your financial circumstances. If you are a carer you are also entitled to an assessment of your needs. The delay in the cap on care costs does not affect your entitlement to an assessment.

I think I will have to pay for the full costs of my care, will I have to wait until April 2020 to get my care costs account started?
Yes, once we know the exact implementation timetable, you will receive details about how and when to start your care account. In the meantime we may be able to provide you with information and advice about things like choosing a care provider.

I was told that there would be changes to the means test in April 2016. Has this also been delayed?
Yes, a means test is where a person's finances and assets are looked at to decide how much they will be asked to contribute towards their care. At the moment, if you have capital and savings above £23,250 you will fund all of your social care.