# Brokerage & Direct Payment Service

Making it easier to manage personal care budgets

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### Direct Payments & Brokerage

**Self funding.** All you need to know if you pay for your own care.



## Direct Payments Brokerage & Direct Payments What is a self-funder?

A 'self-funder' is someone who is paying for care with their own money rather than the council paying for it.

If you have more than £23,250 in savings you will not be eligible to have care funded by Buckinghamshire County Council and will need to pay for your own care. Some people may also be considered a 'self-funder' if they do not wish to be financially assessed.

Finding care for yourself or someone you love can be hard. Brokerage can help you to find out what services are available in your area, how they can meet your personal needs, and offer support to help you to fund this within your budget.

#### What is Brokerage?

Brokerage is a service that helps you to find appropriate care packages within your budget. Brokerage currently has 11 independent brokers working across Buckinghamshire – all are trained to give you impartial advice that fits with your needs. Brokers will find different options to meet your care needs, contact support services on your behalf, and discuss various options with you. Using a broker can take the stress out of planning your own care, but leaves the decision making and personal choices up to you.

#### What is a Care Assessment?

A Care Assessment is completed by the Council to determine your care needs. Everyone is entitled to an assessment, and it could help you recognise the level of support required and reduce the amount of money spent on additional care that you may not need.

We are aware that care providers sometimes charge a higher value for self-funding clients and therefore we aim to negotiate with providers to ensure the cost of the service you choose is affordable for you.

#### Is there a cost for this service?

To access the Brokerage Service, self-funders will be charged a fee of £300 (inclusive of VAT). As part of this cost you will be supported to look at other benefits or funding streams you may be entitled to which may help your money go further.

We anticipate that by using the Brokerage Service to maximise benefit entitlement, access care funding advice, and more affordable services, you will make cost savings and ensure continuity of care in the longer term.

#### How can I get help from a Broker?

If you have received an assessment from the Adult Social Care team, you can ask your Social Worker to make a referral to the Brokerage Service on your behalf.

If you do not wish to have an assessment, or if you have any questions about how a Broker can help, please contact the BCC Personalisation Team on **01296 383204**.