

A Guide to Charges for Care at Home – 2012

On the 1st January 2012 the Council's new Fairer Contributions Policy was introduced. This Policy replaced the previous Fairer Charging Policy covering the charging arrangements for adult non-residential care and addresses the introduction of personal budgets. You can read the full policy on the Council Website. Search for '*Fairer Contributions Policy.*'

Blackpool Social Services helps people to stay as active and independent as possible in their own homes. If you qualify for help from social services, you may be able to get a 'Personal Budget.' We will work out how much you will need to pay or contribute toward your care and support. If your income or savings change, the amount you are asked to pay may change.

So what is a Personal Budget?

A Personal Budget is an amount of money you may be able to get from social services to pay for the care or support you need. It is made up of money from Blackpool Council and the amount that you are financially assessed as able to pay toward your support. You can have it paid to you, or to someone who can look after it for you, or Social Services can do this.

Your Social Care Assessment

Someone from Social Services will contact you to discuss the support you need. They will ask you about what you can do for yourself and what kind of help you need. We will give you information about support that is available locally. If you qualify for help from us, we will work out how much your care is likely to cost over the year – this is your 'Personal Budget'.

There is no charge for an assessment of your needs or any advice that you receive from us.

Your Care and Support at Home

Following a social care assessment each qualifying person will be invited to create their own Support Plan. This will say what is important to you and how you plan to use your Personal Budget. Anyone can help you do this, or we will help you if you prefer.

- You can choose to buy care services, or spend your budget on other things which will meet your agreed needs.
- You can choose whether to use your 'Personal budget' to organise your care and support yourself or, you can ask social services to do this for you.

Social Services will have to agree your Support Plan and we will regularly talk to you to see how things are working. You will have to show that you have used the money properly to meet your needs in your agreed plan.

Your Financial Assessment

We will offer you a financial assessment to work out your Net Disposable Income—basically, this is the amount of money you are assessed as able to pay, which takes in to account your qualifying income and outgoings. This means that each week you will need to pay either; what we assess you are able to pay, or the cost of your care and support, whichever is the lower amount. The contribution that you pay towards the cost of care services enables us to continue to invest in new services and to help as many people as possible.

Some people pay nothing, others pay a weekly contribution, but no-one will be asked to pay more than they are assessed as able to pay.

You may be able to get financial help from social services towards the cost of care at home. Some people pay a reduced amount or don't have to pay anything at all. The financial assessment helps us take into account your ability to pay and your disability-related expenditure.

Nobody will ever pay more than the maximum weekly charge of £270 per week (£330 from April 2012) for community care services at home regardless of their income and the number of care services they receive! We will take account of your income, any savings above the lower limit of £14,250 and up to and including the upper limit of £23,250, certain household expenses and disability related expenses. If you have savings above the upper limit of £23,250 you will be expected to pay the full cost of your care up to the maximum weekly charge. The amount we ask people to pay may change if:

1. there is a change e.g. increase / decrease to the amount of their allocated personal budget OR
2. your income goes up or down. You must tell the Social Care Benefits Team Tel: 477532 if this happens as this may affect how much you need to pay.

Disregarded Income

When we work out how much you should pay, we will ignore certain types of income:

- Savings and investments totaling less than the lower capital limit (£14,250).
- Income or wages from employment
- Mobility Component Of Disability Living Allowance (DLA)
- War Pensioners Supplementary Pension
- Night Component of Attendance Allowance (AA) – unless night care provided
- Night Component of Disability Living Allowance (DLA) – unless night care provided
- £10 of War Disablement Pension and War Widows Pension
- War Widows and War Widowers Special Payments and similar payments
- One-off age related payments.
- Payments made by Local Authorities under the Adoption of Children Act 2002

Disability Related Expenditure

Disability related expenditure is anything additional that you pay out for because of your disability or illness. They must be expenses incurred due to a disability and not ordinary living expenses that would normally be payable by any person.

We will automatically ignore an estimated amount of disability related expenses when we work out how much you should pay for community care services as follows:

If you receive:

- ❑ No disability benefits – we will ignore **£5.00 per week** disability related expenses.
- ❑ Lower to middle rate Disability Living Allowance (DLA) or Attendance Allowance (AA) - we will ignore **£10.00 per week** disability related expenses.
- ❑ Higher rate Disability Living Allowance (DLA) or Attendance Allowance (AA) - we will ignore **£20.00 per week** disability related expenses.
- ❑ Supported Living - we will ignore **£25.00 per week** disability related expenses in addition to the disability related expenses relevant to your disability benefit.

Household Expenditure

Certain items of essential day-to-day priority expenditure will be offset against income, as long as you can produce proof of the expenditure for the assessment:

- ❑ Water Rates
- ❑ House Insurance (Buildings & Contents only)
- ❑ Mortgage
- ❑ Rent (less Housing Benefit)
- ❑ Council Tax (less Council Tax Benefit)

Fact sheet

This list is not exhaustive. Please list all household expenditure when you provide your income and expenditure information.

Other Expenses

Other expenses we may consider include: Child Support Agency payments, County Court Judgements, Court Imposed Maintenance payments.

If you think that you spend more each week on disability related expenses, or wish to tell us about any other qualifying expenses you should contact us providing supporting proof e.g. receipts so that we can reassess your financial contribution.

Couples

The financial assessment will apply to the person who gets the personal budget or care services. In some cases, this person may be one half of a couple. In these cases, we will carry out a joint financial assessment using half of the couple's allowance and half of all income, capital and expenditure. If both partners are receiving personal budgets for care at home, they will be assessed as a couple.

Where a couple are living separately (for example one person is living in full time residential care) then an individual assessment will be made. Civil partners will be treated in the same way as spouses for all assessments.

Keeping You Informed

When the assessment is complete we will send you a letter confirming:

- How much you should pay
- How the charge has been calculated
- Information about how to pay
- How to appeal if you think the amount is too high

We can also check to make sure that you are getting all the financial help and benefits that the Government says you are entitled to. The value of

your home is **NOT** used when working out how much you should pay for care services at home.

Adjustments to How Much You Pay

With effect from 16th January 2012, if a service is not delivered or received the amount you need to pay toward your care will only be adjusted if:

- the Council is informed that a person has been admitted to hospital for a period of more than 2 weeks (14 consecutive days),
OR
- a person will be absent from home for any other reason, for more than 2 weeks (14 consecutive days) at any one time.

If a service is not delivered as planned, you are advised to contact the service provider to make alternative arrangements. If the service provider cannot offer a suitable alternative and assistance is still required, then you should contact your named social worker or contact Tel: (01253) 477592 or e-mail social.servicesdirect@blackpool.gov.uk

Respite / Breaks from Caring

Following a Carers Assessment 'eligible people' and their carers will be able to choose how to use a carer support element of their agreed personal budget to access breaks from caring (often known as respite care) either at home or in residential care. Depending on the person's assessed level of need and their allocated budget, they may choose either to:

- a) Stay at home with additional respite support, to enable their carer to take a break.
 - i. People with an existing ongoing package of care that choose to stay at home with additional respite support, will continue to pay their assessed weekly contribution, but there will be no extra

charge for the additional temporary respite support provided at home.

- II. People who do not have an existing package of care and who choose to stay at home with temporary respite support will not be charged for the temporary respite support provided at home.

OR

b) Access respite support in residential care.

The weekly amount you are assessed as able to pay towards any existing ongoing care package or personal budget WILL NOT be suspended while you receive respite services.

Set charges for residential respite care will be applied at £12 per night (£13 per night from April 2012) up to a maximum of 8 weeks continuous care OR 12 separate weeks on a cumulative basis per year. This charge reflects an estimated replacement cost for daily living expenses e.g. meals. Additional residential respite care may be arranged if appropriate and there will be a financial assessment to see how much they should pay toward the additional care.

Top Up Fees

Some residential or nursing homes set their weekly charges higher than Blackpool Council is able to pay. If you choose to take your respite break in a more expensive home you will be asked to pay the difference between the council agreed rate and the actual cost of the home each week. This additional cost is known as a “top-up”.

If you agree to pay a ‘top up’ to a residential or nursing home providing your temporary break, it is very important that that you understand that you will be responsible for paying the ‘top up’ charges throughout your temporary stay in residential care.

Contact Us:

The Social Care Benefits Team

P.O. Box 50
Town Hall
Blackpool
FY1 1NF

Tel: (01253) 477477

Need Help or Advice?

You may also wish to ask a relative, friend or an advocate to support you when making decisions which affect your future and finances.

Making a complaint

You can make a complaint if you are not satisfied with the service you have received or the way you have been treated. You can do this in writing or by speaking to a member of staff.

Contact: Customer Relations Team, Progress House, Clifton Road, Blackpool FY4 4US. **Tel: (01253) 477700**

To ensure our services are accessible to all, documents prepared by Blackpool council are available in large print, Braille, on audiocassette or computer disc upon request. We can also provide help for sign language users and provide information in other languages. Please ask for details or Tel: (01253) 477477.