

Charging for care and support...



...in the home, community
or day care

Contents

Charging for care and support at home	3
Which services have charges?	3
What is free?	4
What is a financial assessment?	4
How much will it cost?	6
What if I have financial assets above the upper capital limit?	6
What if my savings or investments are held jointly?	6
What happens if I do not wish to tell you about my finances?	7
What if I think I am being charged too much or don't agree?	7
What happens if my circumstances change?	7
When will I start to be charged?	8
How do I pay?	8
Direct payments	8
For all other care and support services	9
Can I get financial advice on how to pay for my care?	10
For more information	11
If you have a complaint	11
Additional useful contacts	12

Charging for care and support at home

Everyone who is assessed for care and support services will be asked to complete a financial assessment to enable us to work out how much they should contribute towards the cost of their care. The financial assessment ensures that charges for council services are fair and consistent and follow Department of Health guidelines to work out how much individuals should be charged for the care and support services we provide.

We charge on a full cost recovery basis, which means we will charge you what it costs the council to provide the service, unless your financial assessment shows that you can't afford to pay the full cost.

If an individual prefers not to provide their financial information, they will be treated as a 'full charge payer' and will be charged the full cost of the service.

Which services have charges?

All care and support services, apart from the free services listed on page 4.

If you are asked to pay towards a care and support service, we will complete the financial assessment with you. This looks at your income, benefits, savings and some expenditure and works out how much you should pay.

What is free?

- Your assessment of needs, often called a care assessment or carers assessment and your financial assessment.
- Community equipment/aids and minor adaptations (those costing £1,000 or less) to support daily living which are recommended by an occupational therapist, such as bath aids or grab rails
- The loan, delivery and installation of telecare equipment. We only charge for administration and monitoring after the first six weeks
- Intermediate care (rehabilitation / reablement services) up to a maximum of six weeks
- Any service or part of a service which the NHS legally has to provide
- Some services for carers
- After care services or support provided under Section 117 of the Mental Health Act 1983

What is a financial assessment?

After your social worker or care assessor has agreed with you on how best to meet your needs, a member of staff from the council's welfare and financial assessment team will arrange an appointment to visit you at home or somewhere convenient for you. They will talk to you about your finances and work out what you will have to pay towards the cost of your care. It will also be an opportunity to make sure you are getting all the benefits you are entitled to. If you wish to have a friend or relative present, please feel free to do so.

A welfare and financial assessment officer will ask you about your income, capital and expenditure. They will also provide details on where to access independent financial advice about paying for your care. We have provided some information on the following pages, but more detail is available on our website at www.herefordshire.gov.uk/social-care-support/paying-care/2

You will need to provide information and evidence about the following:

- Details of any benefits you receive
- Details of bank / building society accounts, premium bonds etc
- Details of any capital you may have, such as shares, ISAs, investments, land / property
- Details of rent / mortgage payments, council tax
- or other housing costs
- Details of any pensions
- Details of income
- Any extra expenses because of your illness or disability

If you have capital, sometimes known as savings and investments, we will ignore some of its value when we work out how much income you get from it (this is known as the lower capital limit). To find out more about the lower and upper capital limits, please read the information supplied with this leaflet or ask your welfare and financial assessment officer.



How much will it cost?

If you have savings or investments worth less than the upper capital limit of £23,250, we will calculate how much you will need to contribute towards your care, based on your savings, income and some of your expenditure. This is called your maximum assessed charge.

If you have savings or investments, excluding the value of the home you live in, above the upper capital limit, you will not be entitled to financial support from the council to pay towards your care costs.

What happens if I have financial assets above the upper capital limit?

If you are not entitled to financial support from the council but have eligible care needs, the council can arrange your care for you. This is a chargeable service which covers the council's costs of finding a care provider and negotiating a rate on your behalf; the provider will charge you directly for the services you receive.

If you ask the council to arrange your care for you by entering into a contract with a care provider, you will not be charged more than the full cost of any service you receive.

What if my savings or investments are held jointly?

Jointly held savings or investments will be treated as belonging equally between the named owners. For example, if a husband and wife have a joint savings account with £30,000; each individual will be treated as owning £15,000 of those savings.

What happens if I do not wish to tell you about my finances?

If you prefer not to provide your financial information, you will be treated as being able to pay the full cost of your care and will be charged accordingly.

What if I think I am being charged too much or don't agree?

If you think your assessed charge is too much, you can ask for a review. You can ask at the time of your assessment or when you get the letter telling you about your charges. If you still believe you are paying too much, you can appeal against the decision. Please ask the officer who carried out your financial assessment about how to do this or call the office on **01432 383444** or email financialassessments@herefordshire.gov.uk and ask for an appeal form.

What happens if my circumstances change?

If your financial situation changes, you must contact us as soon as possible, so we can ensure your contribution is correct. This includes any changes to your benefits such as changing from disability living allowance to personal independence payments.

We will also review your charge every year; normally in April when the state benefits change.

If you feel that your care needs have changed, please contact the advice and referral team on **01432 260101** or email ASCAdviceandReferralTeam@herefordshire.gov.uk.

When will I start to be charged?

You will be charged from the week your service starts. If there is a long delay in getting all the information we need from you to carry out the financial assessment, we may ask you to pay a provisional charge until we can work out how much you should pay.

If you repeatedly refuse to meet with a welfare and financial assessment officer or provide the financial information required, you will be asked to pay the full cost of any service you receive from the week it started.

How do I pay?

Direct payments

If you are having a direct payment, your maximum assessed charge will usually be deducted from this before it is paid to you.

If you have a direct payment and the council arranges other care and support services with providers on your behalf, we will advise if this cost will be also be deducted from your direct payment or if we will send you a separate invoice.

For more information, please speak to the direct payment team on **01432 260060** or email directpaymentadvice@herefordshire.gov.uk

For all other care and support services

We will send you an invoice every 4 weeks, showing you the services you have received and how much you need to pay.

You can pay in the way that suits you best:

- Direct debit
- Post Office or PayPoint outlet
- Cheque
- Telephone using our 24 hour automated payment line on **0844 557 8321** (local rate)
- Online at www.herefordshire.gov.uk/pay, simply select Home/ Day Care and follow the instructions.
- BACS payment using sort code 53-50-41 and account number 10313338

If you have a query about how to pay, please call **01432 260315** or email invoices@herefordshire.gov.uk



Can I get financial advice on how to pay for my care?

There are a range of non-for-profit financial advice services available, if you wanted to talk to someone about paying for your care, including:

Society of Later Life Advisors (SOLLA) 0333 2020 454
www.societyoflaterlifeadvisors.co.uk

Age UK 0800 678 1602
www.ageuk.org.uk/information-advice/money-legal/

Money Helper 0800 011 3797
www.moneyhelper.org.uk

FirstStop Advice 0800 377 7070
www.firststopcareadvice.org.uk

Independent Age 0800 319 6789
www.independentage.org

Disability Rights UK 0207 250 8181
www.disabilityrightsuk.org

Paying For Care www.payingforcare.org

When choosing a financial advisor, please check they are qualified and accredited to give you advice. To find a regulated and independent financial advisor, please visit www.unbiased.co.uk

To find out more about these services on offer, visit www.talkcommunity.org and search where to get financial advice.

For more information

To find out more about financial assessments, please contact the welfare and financial assessment team on **01432 383444**, email financialassessment@herefordshire.gov.uk or visit www.herefordshire.gov.uk and search 'paying for care'.

Please note that as our charges will change from time to time, these are not contained within this booklet. You should be given details of our charges along with this booklet, if not please ask.

To find out what the government's limits are, please read the information supplied with this booklet or visit www.herefordshire.gov.uk/social-care-support/paying-care/2

If you have a complaint

If you are unhappy with the way we have dealt with you, there is an official complaints procedure available. Please write to the information access team, **Herefordshire Council, Plough Lane, PO Box 4, Hereford, HR4 0XH** or email complaints@herefordshire.gov.uk.

Additional useful contacts

Independent advice

Age UK	0800 008 6077
Society of Later Life Advisers (SOLLA)	0333 202 0454
Citizens Advice Bureau	0844 826 9685

Help with benefits

Pension Credit	0800 731 0469
State Pension - Pension service	0800 731 7898
Attendance allowance	0800 731 0122
Disability Living Allowance	0800 121 4600
Personal independence payments	0800 121 4433
Housing or council tax reduction	01432 260 333

benefits@herefordshire.gov.uk

New claims

Universal Credit	0800328 5644
	www.universal-credit.service.gov.uk
Pensions credit	0800 99 1234
Personal independence payments	0800 917 2222
Employment support allowance	} 0800 055 6688
Job seekers allowance	
Jobcentre Helpline	
Income support	

If you would like help to understand this document, or would like it in another format or language, please call **01432 383444** or email financialassessments@herefordshire.gov.uk