

Fairer Contributions

Contributing towards the cost of adults social care services



A guide for people living at home
April 2017-18

Contents

Introduction	3
Contributing towards the cost of services	4
What services does the Personal Budget cover?	5
How do you work out my contribution?	6
What information goes in the Financial Declaration Form?	7
Do I need to include my partner's income and savings?	8
Welfare benefit checks	9
Calculating your contribution	9
How we assess if you can make a contribution	10
How we treat your savings and capital	10
Examples of how we work out your contribution	11
What happens if I don't pay?	14
What if my circumstances change?	14
Reviewing your contribution	15
Useful contacts	15

Introduction

This booklet provides information for people that are living at home who receive social care services. It covers the period between April 2017 and March 2018.

All councils follow Department of Health guidance on how much people should contribute towards the cost of their social care services. The principle is that adults over 18 who can afford to make a reasonable contribution should do so.

In Barnet we consider people's individual circumstances and take care to make sure that people can afford any contributions that we ask them to pay.

For 2017-18, if you have **more than £23,250** in savings and capital (not including the value of the home you live in) you will need to pay the full cost of your care. We call this being a **self-funder**.

You will also have to pay a contribution towards the cost of arranging your care. If you have been assessed as having savings or capital above £23,250 and choose not to disclose your finances, we will treat you as a **self-funder**.

If you have **less than £23,250** in savings and capital, we will need to assess what contribution you can make.

We hope this guide answers any general questions you may have about contributions.

If you have specific questions that are not covered here, please contact: Financial Assessment Team, Barnet Council

Adults and Communities,
Barnet House, 1255 High Road,
London N20 0EJ

Email: financial.assessments@barnet.gov.uk
Tel: 020 8359 2238

Please note:

This guide does not cover charges for residential care or charges for which you have to pay a flat rate:

Service	Rate 2017-2018
Meals provided at day care centres	£4.20 per main meal
Respite care	£97.40 per week
Assist Alarm Service (for call-out fees)	Please ask your social worker or assessor for more information about these charges

There are also some services for which we do not assess a contribution.

If you qualify for support from Barnet Council you may receive up to six weeks of free homecare enablement support.

This is to help you regain your independence following illness, an accident or discharge from hospital.

Contributing towards the cost of services

We will first carry out a needs assessment with you to decide if you qualify for services from the council to meet your social care needs, and what those services would be. We will then develop a Support Plan with you.



We will then assess the amount of money needed to pay for these services. This is called your **Personal Budget**.

Once your Personal Budget has been agreed, you can choose to receive it as:

- a **Direct Payment** to you so that you can arrange your own services, or
- you can ask us to arrange some or all of these services on your behalf.

Either way, you may be expected to contribute some of your own money towards your Personal Budget.

The amount we will contribute and how much you need to contribute will depend on how much income, savings and outgoings you have (see “Welfare benefit checks” on page 9).

What services does the Personal Budget cover?

The services covered are typically:

Home and community support services – whether you receive enablement support or not, you may still need ongoing personal care, for example, help with washing, dressing, eating or other help in or around your home. This support would be covered by your Personal Budget.

Direct Payments – not including those paid to family carers for carers support.

Day services (including day care) – social and leisure activities to meet the needs described in your support plan.

Extra Care Housing – this includes the home care support service people receive at the scheme they live in.

Supported living – this covers the support you get from onsite or visiting staff to help you to live independently.

Transport services – such as transport to and from a day centre.

Telecare – including alarm services, this is a service linked to a call centre for when you need emergency help at home.

Any other care services – received at home or in the community provided or funded through a Personal Budget.

How do you work out my contribution?

We will ask you to complete a Financial Declaration Form.

Using the information you provide in the form, we can carry out a financial assessment to see if you can afford to make a contribution to your care costs.

Please note:

If you do not want to have a financial assessment, you will have to pay the full costs of your service.

Adults and Communities
Financial Declaration
Form

About you

Title: Name: Surname: Date of birth:
Telephone number: National Insurance number:
Address:
Email:

Opting to pay the full cost of your care
If you do not want to complete this form or do not complete all sections correctly you will be assessed as having to pay for the full cost of services provided.
If you do not want to complete this form please tick here and sign the declaration below.

I do not wish to disclose my financial details and therefore agree to pay the full charge/contribution for the services arranged/provided by Barnet Council.

Sign: Date:

For office use only
SWIFT ID:
Designated Officer:

Please return completed form to:
Financial Assessment Team, Adults and Communities, London Borough of Barnet
Barnet House 1255 High Road, London N20 0EJ
tel: 020 8359 2238 fax: 0870 889 6828 email: financial.assessments@barnet.gov.uk

FD 2017/18

BARNETT
LONDON BOROUGH

What information goes in the Financial Declaration Form?

The form asks for details of:

Your income

This could be a State Pension, a private pension and most other welfare benefits.

Your savings and capital

Savings include money in bank or building society accounts.

Capital includes stocks, shares and property (other than your own home).

Your outgoings

Such as your rent (after Housing Benefit), your mortgage (after any Income Support, Employment Support Allowance or Pension Credit), council tax (after Council Tax Benefit), the costs of running your home, buildings insurance (if you are an owner-occupier).

Any costs you have related to your disability

Such as laundry costs, (for example, someone who has incontinence may have a need for additional washing):

- any costs for buying special clothing or footwear
- help with personal care during the day or night, (for example, if you need to pay someone to help you get out of bed or get dressed)
- any heating

- costs above the average levels for the area and the type of property you live in
- the costs of buying disability equipment (for example, you have paid for a wheelchair or stair lift)
- any equipment you buy or have repaired that you need because of your disability, this could include stairlifts, wheelchairs, special beds, hoists and electric buggies
- the cost of a yearly season ticket for prescription charges, if you do not qualify for free prescriptions.

You will need to provide evidence for the details you include in the form (such as receipts for costs related to your disability).

You do not have to provide us with original documents – photocopies are acceptable.

Do I need to include my partner's income and savings?

We only need the above information for the person who needs the service from us.

We will work out the contribution using the national living allowances for a single person and will allow for half of any joint household expenses.

In some circumstances, however, you may benefit financially if we also carry out a financial assessment of you as a couple, in which case you would need to declare your partners' income, capital and expenses.

With your agreement, we would do a 'better off' calculation and we will work out which option would be lower and ask you to contribute the lower amount.

Welfare benefit checks

As part of our assessment process we will check that you are receiving all the welfare benefits you are entitled to.

This may increase your income. A proportion of any additional benefits may, however, be counted towards your assessed contribution. You may still be better off as a result of this.

If you need help or advice when completing the form, please contact the Financial Assessment Team on 020 8359 2238. We can arrange to visit you to help you to complete the form.

Calculating your contribution

If your Financial Declaration Form shows that you have **more than £23,250** in savings and capital, you will need to pay the full cost of the budget needed for your care.

We do not include the value of the home that you live in as part of this calculation.

If you have **less than £23,250** in savings and capital, we need to make sure you have enough money to cover all of the following (this is the **Guaranteed Minimum Income**) before you make any contribution towards the cost of your services:

- the Guaranteed Minimum Income level is the minimum amount that everyone should have to live on to meet everyday living costs, such as food, travel and utility bills.
- plus enough income to pay for all of your housing costs including rent (after Housing Benefit), mortgage payments, buildings insurance and council tax (before any Council Tax Benefit).
- plus enough income to cover costs related to a disability you have.

We will take into account any income left after these amounts to work out your contribution towards your care services. This is called your assessable contribution.

If your total assessed contribution is less than £2 per week we will not ask you to pay anything towards the cost of your care.

How we assess if you can make a contribution

Your income NOT assessed to cover your contribution	
	Guaranteed minimum income
	Income for your housing costs
	Income for any disability costs
Any money left over is assessed for your contribution	
	

How we treat your savings and capital

We will add £1 per week to your assessable income for every £250 of savings and capital that you have over £14,250 and up to £23,250.

Example:

If you have £15,000 in savings, we would add £3 per week to your assessable income. This is because you have £750 in savings over the limit of £14,250.





Examples of how we work out your contribution

Example 1: Peter

Peter is 33, single and lives with his parents. He receives a Personal Budget of £95 a week, which he uses to pay for a personal assistant to help him access community activities.

His income is £208.65 a week, which is made up of Employment Support Allowance and Disability Living Allowance.

He has no other allowable outgoings.

He spends £30 per week on additional clothing, shoes and laundry, which is related to his disability.

His Guaranteed Minimum Income is £131.75.

To work out what contribution he has to pay towards his Personal Budget, take away his Personal Allowance (£131.75) and the money he spends on his disability (£30) from the total income of £208.65.

$$\text{£208.65} - \text{£131.75} - \text{£30} = \text{£46.90}$$

Peter has to contribute £46.90 a week towards his Personal Budget.





Examples of how we work out your contribution

Example 2: Priya

Priya is 80 and lives alone. Her Personal Budget is £160.44 a week, which she uses to purchase 10.5 hours of home care.

She owns her own house and has full help with her council tax.

Her income is £304.90 per week, which is made up of her State Pension, Pension Credit and Attendance Allowance.

She spends £35 a week on disability-related costs. This includes the costs of paying for extra heating, special diet and maintenance for a stairlift.

Her Guaranteed Minimum Income is £194.50.

To work out how much Priya has to pay towards the cost of her home care, take away her Guaranteed Minimum Income allowance (£194.50) and the extra money she spends because of her disability (£35) from her total income of £304.90.

$$\text{£304.90} - \text{£194.50} - \text{£35} = \text{£75.40}$$

Priya has to contribute £75.40 a week towards her care costs of £160.44.



When will I know how much I have to contribute?

When we have received your completed Financial Declaration Form and checked all the details, we will send you a letter that explains how we have worked out the amount you have to contribute.

The amount on your invoice might not always be the same, for example, you may receive less care one month because you are in hospital or go on holiday.

Can I dispute the contribution you have worked out?

If you think we have not worked out the amount you have to pay correctly, you can ask us to look at it again.

You should contact the Financial Assessment Team within 20 working days of receiving your letter.

If we have made a mistake, we will be able to correct the contribution and let you know the new amount to pay.

If we do not agree that your contribution is wrong, we will write to you explaining in more detail why the charge is correct, and will let you know what your further appeal rights are.

We will, however, ask you to continue paying your contribution.

How do I pay?

We will send you an invoice for the amount you must contribute.

On the back of this invoice you will find information about how you can make the payment.

If you receive Direct Payments to arrange your own care, we will deduct your assessed contribution from the payment that we send to you.

Example:

If we have given you a Personal Budget of £90 to buy the care you need, but your financial assessment shows that you can afford £20 per week, we will send you a Direct Payment of £70 per week.

You will need to add your assessed contribution of £20 per week from your own money to pay for all the care you need.

What happens if I don't pay?

If you are having trouble paying your invoice, please contact the Financial Assessment Team on 020 8359 2238 as soon as possible so that we can discuss this with you.

If you don't pay within 28 days of receiving your invoice, we will send you a reminder letter.

We will continue to send you reminders until you pay all the money you owe us.

If you do not pay, we may pass your details to a debt collection agency or our legal services department.

What if my circumstances change?

You should always let us know about any changes to your income, savings or the money you are paying out.

You can do this at any time. If your care needs change, we may also need to review your contribution towards the cost of the services you receive.

Reviewing your contribution

As well as reviewing contributions when you tell us about changes, we review everybody's contribution once a year, usually in April to coincide with the annual change in benefit and pension rates.

If your contribution changes as a result of this review or if we need extra information at this time, we will write to you.

Useful contacts

For questions about contributions towards adult social care services

Financial Assessment Team

Email: financial.assessments@barnet.gov.uk or
Tel: 020 8359 2238

For questions about adult social care services

Social Care Direct

Email: socialcaredirect@barnet.gov.uk or Tel: 020 8359 5000

To make a comment, complaint or give a compliment about an adult social care service

Complaints and Information Manager

Email: complaints.adults@barnet.gov.uk or Tel: 020 8359 4299

Alternative formats

If you would like this booklet in Easy Read, on audio tape, CD, large print, Braille or in an alternative language, contact:

Email: comms.adults@barnet.gov.uk or

Tel: **020 8359 7150**

For full information about social care services
visit www.barnet.gov.uk/adultsocialcare