

Wrexham Council Finance Department

Paying for Social Care Services: Domiciliary/Respite



A Guide to the Charging Policy for Non-Residential Care/Respite Services

This booklet explains:

1. Introduction and why charges are made for services
2. The services that are charged for
3. How the amount a person has to pay is worked out, including:
 - The rates for each service
 - How capital is treated
 - How income is calculated
 - What is disregarded
 - Examples of the calculation
4. Queries and Challenging the Assessment outcome
5. How charges can be paid
6. How a person can make sure they are claiming all their benefits to help pay for any charges
7. What happens to the financial and personal information given to the Social Care Department
8. Questions, suggestions, complaints, compliments and comments.

1. Introduction and Why Charges are made for Services

This information is based on Wrexham Council's Charging Policy for Social Care services, as approved by the Council's Executive Board on 11th October 2016. It provides financial information about services that people receive in their own homes and in the community. It also covers charging for respite and some other temporary Residential/Nursing Home placements. The charging arrangements in relation to most Residential/Nursing placements are covered in the Paying for Social Care Services; Residential/Nursing leaflet.

Please note that the rules on financial assessments, charges payable, and capital limits are subject to change. This leaflet is current for April 2017 to March 2018. To find out if any amendments have taken place since its publication you should speak to the Financial Assessment Section.

You should be aware that these notes are intended as a guide only and is not an authoritative statement of law.

Why charges are made for services

Like all local authorities, Wrexham County Borough Council must work within the strict financial limitations placed upon it by Government. However, the Council recognises the important part that the Social Care Department plays in the lives of many people and is committed to maintaining the best possible standards and

widest range of services. It has therefore been decided that it is better to make a charge for some services rather than make the cuts that would otherwise have to occur.

It is also important to ensure that the charges being made comply with legislation and are affordable. Before any charge is made, there is an individual assessment of what a person will be expected to contribute based on their ability to pay; known as the financial assessment. This booklet explains the charges and how they are calculated.

Please note that only one charge is levied, regardless of the number of services received.

2. The services that are charged for

- Day and Work Opportunities
- Project Worker Support Services
- Community Living Schemes
- Shared Lives

The maximum charge for the above services (or any combination of them) is currently £70 per week.

Charges apply from the date service(s) commence. This may in some cases result in requests for payment being issued some time later if there is a delay in the receipt of all relevant financial information.

The charges do not apply to:

Services provided to a person under the age of 18 years.

Services provided to a person subject to Section 117 of the Mental Health Act 1983

3. How the amount a person has to pay is worked out

Current charges for services are:

Home Care (day or night time)	£16.12 per hour
Day & Work opp`s	£25.00 per day/ £12.50 per half day
Project Worker	£16.12 per hour
Shared Lives	£25.00 per session

A person from the Council, known as the Financial Assessment Officer, will calculate the amount to be paid by looking at a range of financial information. They will also assist with completion of the Financial Assessment form if needed.

We use a means-tested system. The total amount of the charge for services is compared to a person's total weekly income.

We then ensure that the person is not left with less than a level of weekly income as set by the Welsh Government.

Once this guaranteed level of income has been calculated any remainder is available to pay for services (in some cases this will result in there being a nil charge).

Income

Income includes Social Security benefits and pensions; and other regular payments such as private and occupational pensions.

Capital

Capital is your savings and assets (but not your home) and include bank, building society and post office accounts, National Savings Certificates, bonds, ISA's and shares. It could be in your sole name or jointly owned. We will need to see original documentation to evidence income and capital. Not all types of Capital/investments are taken into account. The Financial Assessment Officer will advise you about this when they visit.

Capital below £24,000

If a person is assessed as having capital below this figure then it is ignored in the assessment.

Capital over £24,000

A person with capital over this amount will be charged for services at the rates listed earlier (subject to the maximum of £70 per week).

Once a person's capital/savings reasonably fall below £24,000, then they should advise the Social Care Department and a Financial Assessment can be undertaken. If the Council considers that a person has deliberately disposed of capital/savings in order to qualify for financial assistance towards the cost of social care, then they will be treated as if they still possess it and may not receive financial assistance (subject to the maximum of £70 per week).

The rules on capital and income for couples

Where a service user is one of a couple, all of the capital owned by the couple is taken into account, not just the capital owned by the service user; unless it can be clearly evidenced that the capital belongs to only one of a couple.

For income purposes, if only one of a couple is the service user the Council may only consider their resources but see below.

Where there are reasonable grounds for believing that a partner has a capital or income resource to which the service user has a legal entitlement, the Council may take this into account.

Service Users are asked whether or not they are prepared to be assessed as a couple (as is the case if both are service users).

This will generally be more beneficial to them but will require the non-service user to disclose details of their resources.

Providing that people are prepared to be assessed as a couple, or where both are service users, a better off calculation is undertaken, i.e., an assessment of a single person or two single people, and then as a couple. The example below illustrates this.

Disregards / Allowable Expenses

Having added up the person's total weekly income, certain amounts are then disregarded. The main disregards are:

- Earnings of service user or partner and any associated Working Tax Credit
- Disability Living Allowance (DLA) Mobility Component
- Personal Independence Payment (PIP) Mobility Component
- Housing Benefit (Rent Rebate) and/or Council Tax Support
- Any mortgage payments; rent paid (including Bedroom Tax); Council Tax paid
- The full value of any War Pension, War Widows Pension and any other Services-specific payment

- Any Disability Living Allowance, Personal Independence payment or Attendance Allowance of non service user partner
- Buildings Insurance (NOT contents)
- The equivalent to your relevant Income Support, Employment and Support Allowance or Pension Credit total applicable amount (excluding severe disability premium), plus 45% of this total
- Any payments for private care costs, provided these are agreed as necessary by the Care Manager (Social Worker)
- All Independent Living Fund (ILF) income and any payments made to top up Independent Living Fund care costs (including Wales ILF from 2015)
- Any savings credit element of state pension credit

Having taken away the disregards from the total weekly income the amount left is used in a calculation to then determine how much is paid by the service user for their care services.

Example of how charges are calculated

John is a service user and is married to Mary. He is 67, she is 64. He receives the following services:

Home Care	8 hours per week	@ £16.12 per hour	= £128.96
Day Centre	2 half days	@ £12.50	= £25.00
			<u>£153.96</u>

Their income is:

John	State retirement pension	£122.30
	Occupational pension	£72.00
	Attendance Allowance (lower)	£55.65
Mary	State retirement pension	£84.00
	Disability Living Allowance (low care)	£22.00

They have joint capital of £18,000, which is ignored as it is below the £24,000 limit. Their daughter, Anne, claims Carers Allowance in respect of John. Mary does not receive any services from Social services.

As only John receives a service, we do two calculations. Firstly, we assess John using his income only, then we assess using both their incomes.

John s single assessment

Income	=	£122.30
		£72.00
		£55.65
Total	=	<u>£249.95</u>

Before any charge can be levied, a single person must be left with their income support (pension credit) level plus 45% of this total.

Pension Credit Minimum Guarantee (single)	=	£159.35
45% of £159.35 is added	=	£71.71
Amount John must be left with after any charge is levied	=	£231.06
The maximum charge, therefore, is £249.95 - £231.06	=	<u>£18.89</u>

John & Mary couple assessment

Income=	£122.30
	£72.00
	£55.65
	£84.00
Total =	<u>£333.95</u>

Mary s Disability Living Allowance is ignored as she is not a service user.

Before any charge can be levied, a couple must be left with their income support (pension credit) level plus 45%.

Pension Credit Minimum Guarantee (couple)	=	£243.25
45% of £243.25 is added	=	£109.46
Amount John and Mary must be left with after any charge levied	=	£352.71
The charge , therefore, is £333.95 - £352.71	=	<u>-£18.76</u>

In some cases, such as this one, the couple assessment is more beneficial and actually results in there being a nil charge. This will not always be so; it depends on the income(s) specific in each case. The non-service user, however, does not have to give us their information. If both members of a couple are service users then full income details are always required but they will be assessed as two individuals and as a couple, ensuring that they pay the charge(s) that are the lower of the two. In any circumstances wherein the service users decline to provide the Council with their financial information, the full charge will be levied; the current maximum being £70.00 per week.

4. Queries and Challenging the Assessment Outcome

Should you have any questions regarding the outcome of the financial assessment, please contact the Financial Assessment Officer (as per details in letter sent to you). The Officer will check the calculations again and advise you of any revised figures.

If you remain unhappy with the explanation, you should advise the Officer who will then refer the case to the Departmental Manager for further investigation.

This will take the form of inviting you to formally apply for a review of charges. You will be provided with a form to complete (or given assistance to do this if you wish) stating why you disagree with the outcome of the assessment. Your case will then be re-considered and a prompt decision will be issued to you. Should you further remain dissatisfied at this stage then the matter can be taken up via the Council's Complaints Procedures. For a full copy of the review of charges process please contact the Financial Assessment Office.

5. How charges can be paid

Invoices listing services that have been provided, their costs and the total amount payable cover 4 weekly periods. They are generally sent out around every 4 weeks. If the total of the invoice for a four week period is less than £10 it will be held over and sent out with subsequent invoices once the total has reached £30 or above.

Payments can be made by either

- Direct Debit (telephone 01978 292078 for a mandate), or
- Telephone (via Debit / Visa card etc. on 01978 298992).
- Whilst cheque or Postal Order payments can also be made, Direct Debit is the preferred method for a growing number of service-users and the Council. If you do not have an account that offers a Direct Debit payment option, please contact the Council and we can advise as to which Banks and other financial institutions are able to do this for you.
- If you can only make payment by cheque or Postal Order, this can be done by post only, to Finance Department, Wrexham County Borough Council, Lambpit Street, Wrexham LL11 1AR.

In order that the charges for services are applied fairly, the County Borough Council will always take appropriate action to collect any unpaid charges from persons assessed as liable.

6. How a person can make sure they are claiming all their benefits to help pay for charges

The Welsh Government and Wrexham County Borough Council understand that having to pay for services is likely to be of great concern to people, even though the charges have been kept as low as possible.

The calculation of what people will have to pay towards the cost of the services they receive takes account of their ability to pay.

There is a commitment from the Welsh Government and the Social Care Department to anyone being charged for services, that help to claim all the Social Security benefits and pensions they are entitled to is provided. A Welfare Rights Officer will assist with this process and deal with all matters relating to benefits; from claim form completion to tribunal representation where necessary.

There is no charge for the benefit maximisation service for those who go through the financial assessment process (although some other clients of Welfare Rights may be subject to a charge)

You will automatically be referred to the Welfare Rights Team and should not need to separately contact them but if you have any queries the Welfare Rights Unit number is 01978 298255.

In virtually all cases people will be better off after claiming extra benefits, even if some of that increased income goes towards paying for care. Please note that any extra benefit income received will be treated for financial assessment purposes from the date of the award letter you receive from the Department for Work and Pensions advising you of an award/increase in benefits.

7. What happens to the financial and personal information given?

The Social Care Department will deal with all information with complete confidentiality.

The information will not be used for any purposes other than to calculate the expected contribution towards Social Care charges and to assist you with claims for any applicable state benefits.

8. Questions, Suggestions, Complaints, Compliments and Comments

Wrexham Adult Social Care Department welcomes feedback as we use this information to learn lessons and improve the services we provide. If you wish to ask a question, make a suggestion, compliment or comment about services, these can be made to the staff member you are involved with or to their Manager.

Any complaint can also be raised with the member of staff or Manager. Alternatively, you can refer this directly to the Complaints Team. Their contact details are :

Complaints Team
Wrexham County Borough Council
Guildhall
Wrexham
LL11 1AY
E-mail: complaints@wrexham.gov.uk
Online: www.wrexham.gov.uk/complaints
Telephone: 01978 292087

Our **Have your say** leaflet explains more fully how your comments can be made and how they will be dealt with.

Contact Details

If you think you are in need of Adult Social Care or are a carer, our contact details are as follows:

**Wrexham County Borough Council
Adult Social Care Department
Crown Buildings
31 Chester Street
Wrexham
LL13 8BG
Telephone: 01978 292066
Fax: 01978 298185
Email: irt@wrexham.gov.uk**

Please visit our website at www.wrexham.gov.uk/socialservices

To speak to a member of staff in person, please visit us at **Contact Wrexham, 16 Lord Street, Wrexham**. This office is open for visitors between **9.00 am and 4.30 pm weekdays**, other than **Thursdays - 10.30 am to 5.30 pm**.

To contact us by telephone, we are available to take your call between **8.30 am and 5.30 pm Monday to Friday**.

In the event of an emergency situation that cannot wait until the next working day, the **Emergency Duty Team** can be contacted on **0345 053 3116**.