

# PAYING FOR CARE AT HOME

(Making a contribution to your personal budget for social care)

LARGE PRINT EDITION





Hampshire County Council has produced this booklet to explain how you will be assessed, to work out how much you and the Council need to pay towards your personal budget for social care received at home. We have tried to answer all the questions we are most often asked – from what the financial assessment covers to what you need to do to prepare for it.

Please note the information in this booklet is not legal guidance.

A full copy of our policy and further guidance is available on our website [www.hants.gov.uk](http://www.hants.gov.uk). If you do have any further questions please contact us.

## **OUR CONTACT DETAILS**

**Financial Assessment: 01962 845600**

Financial Assessments and Benefits (FAB) Team,  
Adults' Health and Care, The Castle, Winchester,  
SO23 8UQ.

**Your Personal Plan and Personal Budget: 0300 555 1386**

## **CARE ACT**

The principles that the Local Authority should adhere to for charging are set out in 8.2 of the Care Act 2014 Guidance. To find out more, visit [www.gov.uk](http://www.gov.uk) and search for 'Care Act Guidance'.

## **FEEDBACK**

Your feedback is important to us. Any views that you have about this booklet and its usefulness would really be appreciated, in order for us to review and update this information.

Please send your comments to

**adultservices.communications@hants.gov.uk**

## **EQUALITY**

We will not treat you differently because of your gender, disability, age, ethnic or national origin, religious creed, marital status or sexual orientation.

## **COMPLIMENTS AND COMPLAINTS**

If you have received a helpful service from us, or are not happy with any aspect of the service you have received from us, please let the person you have been dealing with know or ask to talk to their manager. If things cannot be resolved this way, please ask the person you talk to for a copy of ***'Tell us what you think'*** which also tells you what to do if you want to make a complaint. You can also call us on **0300 555 1386**.

# CONTENTS

	Page
What your care practitioner has explained so far	4
Your personal budget	4
Will I have to pay anything for my care?	5
How much will I pay?	7
When will I have a financial assessment?	8
Who should sign the financial assessment form?	8
How does the financial assessment work?	9
Your financial information	9
How we use this information	12
How we work out what you need to pay	12
Other questions you may have	14
When and how do I pay?	16
Further information and advice	17
Contact details for Benefits enquiries	18
Declaration of understanding (SAS10CR)	19

## WHAT YOUR CARE PRACTITIONER HAS EXPLAINED SO FAR

You have been advised that you meet the eligibility criteria for social care and can have your services arranged by us. You will also have been told about the service user **Personal Plan**. This is where your care practitioner helps you to assess your needs and identify your outcomes, and then finds out how much money it will cost for these needs and outcomes to be met. Your **Personal Plan** sets out how you want the money to be spent to meet your needs and outcomes, and includes help within your local community and from your family or friends. Your care practitioner will then ask for this plan to be agreed by the Council. The amount of money agreed to meet your needs is called your **Personal Budget** for social care.

You have also been advised that you may need to pay something towards your **Personal Budget**, depending on your financial circumstances, and that any amount you are asked to pay applies from the day your care starts. You may be entitled to some services that are free of charge.

## YOUR PERSONAL BUDGET

You will also be given a copy of your Personal Budget as a statement.

This shows:

- how much it costs the Council to meet your needs
- how much you contribute towards the cost of your care, and
- how much the Council contributes towards the cost of your care.

Not all services can be charged for, either because legislation states

they cannot be charged for (e.g. intermediate care and after care under the Mental Health Act) or because Hampshire County Council have decided not to charge for it (e.g. carers' services). Your Personal Budget statement will separate the cost of your chargeable and non-chargeable services.

## **WILL I HAVE TO PAY ANYTHING FOR MY CARE?**

You may need to pay for all or some of your chargeable care. We work this out by carrying out a financial assessment. Our **Financial Assessments and Benefits (FAB) Team** carry out the assessment. Here is an overview that explains who has to pay something for their care.

- You **will need to provide all the money** for your chargeable care if you own assessable capital or savings of £23,250 or more (2015/16).

If your care needs assessment means you are eligible for help from the County Council and you have been financially assessed to provide all the money for your care, you can ask the Council to arrange your care for you. There will be a £296 one-off fee on your first invoice, and £6 per week thereafter, for our administration and paying/raising invoices. If you are responsible for paying the full cost of your care, we strongly recommend that you seek specialist advice and explore all the care funding options available to you before entering into any arrangements. To explore the options and discuss which one is best for your individual circumstances, speak to an independent financial adviser - preferably one with specialist qualifications on advising on the funding of longterm care. Please note that if your assessable capital or savings fall below £23,250 you should contact Hampshire County Council to see what support can be offered. If you have over £23,250 but are unsure if it is all assessable, you can still request a financial assessment.

- You **will need to provide all of the money** for your chargeable care if you decide not to have a financial assessment, and you have eligible care needs. If you wish to find out if the Council will contribute towards your care you will need to have a financial assessment. If you choose not to, the Council will expect you to pay the full cost of your care. In this case please sign the declaration at section 3 in the financial assessment form and give it to your care practitioner or return it to the FAB team as soon as possible.
- You **may need to provide money** towards your chargeable care if neither of the above apply to you. You need to ask for a financial assessment to work out how much you and the Council will each pay. If the amount you are assessed as able to afford is higher than the cost of your chargeable care you will pay the full amount. If it is less, the council will fund the difference.
- You **will not provide any money** for your chargeable care if your financial assessment says you cannot afford to do so.

If, as a result of your financial assessment, the Council will fund some of your services, you can choose to receive this money as a **Direct Payment** in order to arrange and pay for your services yourself. Your care practitioner can explain more about this. If you prefer, you can ask your care practitioner to organise services for you using the money.

If you need to pay towards the cost of your chargeable care, we will ask you to pay the same amount each week (based on your financial assessment and the cost of your care services). We would like you to pay this through a monthly **Fixed Direct Debit** from your bank account - see page 16.

During their visit, your care practitioner will offer to arrange an appointment with our FAB team. They may be able to support you to make the appointment at the time, provided the type of care you will be receiving is known and the person they will need to meet with (if not you) is present. To confirm that you have received a copy of this booklet and that you understand that you may need to pay towards your **Personal Budget**, your care practitioner will ask you to sign the form at the back of this booklet.

## HOW MUCH WILL I PAY?

You can choose either to pay the full amount of your chargeable care or ask for a financial assessment to work out whether the Council needs to pay some or all of it.

The maximum amount you pay is called your **Maximum Weekly Contribution (MWC)**. You will not be asked to pay more than this, unless your financial circumstances change.

If your care costs less than your MWC, you will pay the cost of your care. It may also be referred to as your **Upper limit**. Your financial assessment will normally be reviewed in April each year. We will write and tell you if there is any change. Please note that you must advise us if your financial circumstances change. This should include any changes to welfare benefits. It is important that you tell us promptly if this occurs in order to avoid your contribution being backdated.

Our FAB team offer information about welfare benefits and can also help you to claim any benefits you may be entitled to, if you wish.

## **WHEN WILL I HAVE A FINANCIAL ASSESSMENT?**

The financial assessment is carried out after your care needs have been assessed by your care practitioner. When the care practitioner visits you to discuss your needs, they will give you this booklet to help you prepare for the financial assessment. You can, if you prefer, complete the financial assessment form yourself and send it to us. However, many people find this isn't straightforward and sometimes miss important information that helps ensure what they pay is fair.

We recommend that you have a financial assessment with a member of the FAB team who can help you complete the form and work out your maximum contribution. Your care practitioner will offer to arrange an appointment with FAB during their visit to you. If your care commences before your financial assessment any care costs you are assessed to pay will be charged from the date your care started.

## **WHO SHOULD SIGN THE FINANCIAL ASSESSMENT FORM?**

You, as the service user, will need to sign the form unless someone else has legal authority to manage your money. For example, you may have appointed someone or you may have a Court Appointed Deputy or, if you receive welfare benefits, you may have a DWP Appointee. In such cases, this person can sign the financial assessment form and will be responsible for paying the money to us on your behalf.

Please provide a photocopy of the Appointing a Deputy, Attorney or Appointee documents during the FAB visit, or you can attach a copy when you send in the completed financial assessment form.

## HOW DOES THE FINANCIAL ASSESSMENT WORK?

As mentioned above, you do not need a financial assessment if:

- You have assessable capital or savings of £23,250 or more (2015/16). You will provide all the money for your chargeable care.
- You decide not to have a financial assessment. You will provide all the money for your chargeable care.

If you decide to have a financial assessment to work out how much you and the Council will put in to your chargeable care, the following is a summary of what this involves, with examples of the most common things we take into account.

As everyone's financial circumstances are different, we do ask quite a lot of questions, though not all of them may apply to you. The following gives some examples of the types of income, savings, capital and outgoings that you may have. The FAB officer will guide you through the assessment to help ensure you mention all the things we can take into account.

## YOUR FINANCIAL INFORMATION

This list is a guide to the money you have coming in and going out that we need to know about to make sure you only pay what you can afford towards your care costs. Please read through this list before your financial assessment and gather together the documents and any receipts that will help work out the money you have available to pay for your care.

### **Your Savings:**

If you have less than £23,250 (2015/16) or when your savings fall below this amount, the financial assessment will look at both your savings and income.

## **Examples of your money and assets that you WOULD NOT need to use to pay for your care services**

- The value of the home you live in
- Savings below £14,250
- Income from employment
- Disability Living Allowance or Personal Independence Payments (PIP) Mobility components
- Pension Credit savings credit
- Age related payments, such as the Winter Fuel Allowance
- Income and savings of your husband, wife or registered civil partner or anyone else you live with.

There are exceptions as below.

## **Your money and assets that you WOULD need to use to pay for your care services**

- Savings between £14,250 and £23,250 (2015/16). These are converted into your 'tariff income' (that is, for every £250 or part thereof, £1 a week is added to your income).
  - The value of any property you own but are not living in
  - Cash over £250
  - Certain compensation payments
  - Pensions – Pension Credit guarantee credit, retirement, work/private pensions
  - Annuities
  - Charitable payments
  - Income support – above basic levels
  - Employment & Support allowance
  - Attendance allowance
- (continued on next page)*

- Disability Living Allowance or Personal Independence Payments (PIP) (Care components)
- Incapacity benefit
- Severe disablement allowance
- Joint money – only where you have a legal entitlement to your partner's income; or welfare benefits for both are paid to one of you; or you have a joint bank or building society account.

**Your Outgoings – expenses which mean this money WOULD NOT be used to pay for your care services**

- Your share of household expenses such as mortgage payments, rent, council tax. (We would deduct any housing or council tax benefits you receive).
- Disability related expenses. We will consider any expenses that you incur as a result of your disability which have not been included in your personal budget. Here are some examples which may apply:
  - Special equipment e.g. stair lifts, extra bedding/laundry
  - Approved personal care you wish to continue to pay for privately
  - Certain transport costs (unless you receive the DLA or PIP mobility allowance)
  - Special diet which is a medical requirement, (for the difference, if more expensive than regular products)
- General living expenses such as food and clothing.

We must use standard allowances set by the Government

## HOW WE USE THIS INFORMATION

- Your outgoings are deducted from your income to produce your **net assessable income**.
- You will not be asked to pay more than this, unless your financial circumstances change.

The FAB team will then give you a summary of how your maximum weekly contribution (the maximum amount you will pay towards your care each week, unless your financial circumstances change) is worked out normally during their visit.

## HOW WE WORK OUT WHAT YOU NEED TO PAY

We will write to let you know the weekly amount you need to pay. This will be **the lower of** your *maximum weekly contribution* **or** your *chargeable care* (the amount of money needed to pay for your chargeable care services).

This could mean:

- You will not have to pay anything towards the costs of your care
- You will have to pay something, and we will make up the rest
- You will have to pay the full cost of your care

Here are some examples of how this works:

### **Example 1:**

#### **Your maximum contribution is 'nil'**

- Your chargeable care is £300
- Your maximum contribution is £0

You will put in nothing towards your chargeable care.

The Council will put in £300.

### **Example 2:**

#### **Your chargeable care is more than your maximum contribution**

- Your chargeable care is £300
- Your maximum contribution is £100

You will put in the lower amount of £100.

The Council will put in £200.

### **Example 3:**

#### **Your maximum contribution is more than your chargeable care**

- Your chargeable care is £200
- Your maximum contribution is £300

You will put in the lower amount of £200.

The Council does not put anything in.

The contribution will go up, or down, in the future when your care package changes.

We will only ask you to contribute to the cost of the chargeable care you actually receive each week. The amount of care you receive may vary some weeks; for example, if you do not receive care due to hospital admission, you would not be charged for care during this period.

It will really help if you can pay monthly by Direct Debit. If not, we will invoice you every 4 weeks.

## OTHER QUESTIONS YOU MAY HAVE

### **What should I do before my meeting with the FAB team member?**

1. Consider whether you may wish to ask a friend, relative or advocate to read this booklet and attend the visit.
2. Have a look through the form, called the Statement of Financial Circumstances (often called by its reference number, the SAS10).
3. Gather together receipts for any expenses you have because of disability (often called Disability Related Expenses or DRE's). These are things you have bought due to frailty and/or your disability which are not included in your support plan.
4. Gather documents to show evidence of your income and outgoings (e.g. benefit notifications, bank statements/books, utility bills).
5. Make sure you have the document appointing a Deputy Attorney or DWP Appointee as you will need to provide a copy if relevant.

### **Will my benefits count as income for the financial assessment?**

Some benefits will count as income, while others won't. Please tell us about all the benefits you receive and we will give you the latest information. As well as helping you complete the financial assessment, our FAB officers can help you to claim benefits you may be entitled to. These could provide extra money to help you contribute to your chargeable Personal Budget.

Please let us know straightaway if you gain additional capital or savings, or start to receive a benefit, or extra benefit(s), after we have carried out your financial assessment. The extra money may make a difference to your contribution.

## **What happens if I spend or give away my money or property?**

We can still take it into account if we think you did this to avoid paying for care services. This includes giving away property or money to someone else or spending money on expensive possessions, holidays or gifts. In some circumstances, if you give someone your property or money, they may be liable for some or all of the costs of your care (for example, if you gave away an asset or sold an asset for less than its true value).

During the financial assessment, you will have to sign a declaration that you haven't spent or given away your money or property to avoid paying for care services.

## **What if I don't agree with the outcome of the financial assessment?**

If you feel we have not taken account of something important in the financial assessment, please send written reasons and receipts to the FAB team. If you feel you have been unfairly charged for any other reason, please contact Adult Services on 0300 555 1386.

## **What if I can't pay or my financial situation changes?**

If at any time you find yourself in circumstances that make it difficult for you to meet the costs of your care, please contact us straightaway. If you know who your care practitioner is, please contact them. If not, please contact **0300 555 1386** and let us know what has happened. We can then discuss with you ways of dealing with the situation.

If your financial circumstances change permanently, please let our FAB team know straightaway. It is important that you do this promptly. We will also review your financial assessment each year to make sure that you contribute to pay the right amount.

## What if I did not receive care for any reason?

If you do not receive a service when you are expecting one, please contact your care practitioner or team as this is potentially a quality of service issue.

## WHEN AND HOW DO I PAY?

There are a number of different ways to pay, to suit your circumstances and preferences. Information about the main methods is given here so that you can decide which will be best for you. If you need to pay anything, the FAB team member will ask you which methods of paying you want to use. Please use Direct Debit if you possibly can.

The options are:

**Direct Debit** – you can set up the Direct Debit with your bank or building society and the amount is automatically deducted from your account every month until you cancel the arrangement.

**Paying by debit or credit card** – either by telephoning the number shown on your monthly bill or via the internet, details of which are also shown on the bill.

**Paying by post** – please send your cheque made payable to ‘Hampshire County Council’ to the address on the invoice and quote your invoice number on the reverse of your cheque.

**‘Pay as you go’** – to pay by this method you need to request a Payment Card which enables you to make payments in cash up to a value of £500 at any Post Office. You can also pay cash up to £200 at any outlet displaying a *PayPoint* logo. You will be told what your weekly amount is and you can pay weekly, fortnightly or at four weekly intervals in cash. A relative or friend can do this on your behalf if you want them to. You will get a receipt each time you make a payment and there is no charge for using the card.

## FURTHER INFORMATION AND ADVICE

- **Hampshire County Council.** Please visit our website [www.hants.gov.uk/carechoice](http://www.hants.gov.uk/carechoice) or call **0300 555 1386** to request a free copy of our **Guide to Better Care and Support**. The guide provides practical information for independent living including an A-Z listing of home care providers.
- **Citizens Advice Bureau.** To find your nearest CAB, visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or look under C in your local phone book
- **The Government's** website provides information on a range of issues, including benefits and allowances. Visit [www.gov.uk](http://www.gov.uk)
- **Age UK.** Advice line: 0800 169 6565. [www.ageuk.org.uk](http://www.ageuk.org.uk)
- **The Society of Later Life Advisers (SOLLA)**, a not-for-profit consumer organisation regarded as the 'benchmark' for advice can provide a list of specialist care-fee adviser in your area. Visit [www.societyoflaterlifeadvisers.co.uk](http://www.societyoflaterlifeadvisers.co.uk) or telephone 0845 303 2909
- **The Money Advice Service** website also has information on self-funding your long-term care options. [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

- **DISABILITY LIVING ALLOWANCE (DLA)**

**If you were born on or before 8 April 1948**

Telephone: 0345 605 6055

Textphone: 0345 604 5312

**If you were born after 8 April 1948**

Telephone: 0345 712 3456

Textphone: 0345 722 4433

- **ATTENDANCE ALLOWANCE (AA)**

Telephone: 0345 605 6055

Textphone: 0345 604 5312

- **PERSONAL INDEPENDENCE PAYMENT (PIP)**

Telephone: 0345 850 3322

Textphone: 0345 601 6677

- **PENSIONS HELPLINE: 0345 606 0265**

You will need to give your national insurance number and date of birth.

If you receive Income Support or Employment and Support Allowance (ESA), you should contact your local JobCentre Plus office.

I, \_\_\_\_\_ (NAME OF SERVICE USER)  
confirm that I have received a copy of:

- The County Council's booklet *Paying for Care at Home (Making a contribution towards your personal budget for social care)*.
- A copy of the Statement of Financial Circumstances (SAS10) form

I also confirm that I understand I will either need to pay the full cost of my chargeable services or have a financial assessment to work out how much I should pay.

I understand that charging for services normally starts on the day my care commences.

I understand that if I pay the full cost of my care but ask the Council to arrange my care, I will be charged a one-off arrangement fee of £296, added to my first bill, and £6 per week administration fee.

**SIGNED (service user)**

\_\_\_\_\_ DATE \_\_\_\_\_

**SIGNED (person with legal authority to manage service users money)**

\_\_\_\_\_ DATE \_\_\_\_\_

**SIGNED (care practitioner)**

\_\_\_\_\_ DATE \_\_\_\_\_

DATE OF FAB VISIT \_\_\_\_\_

CLIENT RECORD (SWIFT) ref number \_\_\_\_\_