

Making a contribution to your personal budget for social care

(for care services that support you to live at home)

OCTOBER 2011

**For a copy of this booklet in
another language or form,
(e.g. Large print)
please phone 0845 603 5630.**



Hampshire
County Council

www.hants.gov.uk

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. We have tried to answer all the questions we are most often asked – from what the financial assessment covers to what you needed 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.hantsweb.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, County Treasurers Dept, Elizabeth II Court South, The Castle, Winchester, SO23 8UB.

Self Directed Support and your Personal Budget: 0845 603 5630.

Further information is available from;
National guidance - easy read version

Feedback

Your feedback is important to us. This is the first version of our new booklet we would really appreciate your views which we will use 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 0845 603 5630.

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What your social worker has explained so far

You have been advised that you meet the Council's eligibility criteria for social care and can have your services arranged by us. You will also have been told about Self Directed Support. This is where your social worker helps you to assess your needs to find out how much money it will cost for these needs to be met. You can also make a **Support Plan**, with the help of your social worker, family or friends, setting out how you want the money to be spent to meet your needs. Your social worker 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. You may be entitled to some services that are free of charge.

We will therefore work out how much of the budget you may need to pay towards. This is called your **chargeable Personal Budget** (or cPB).

- You **will need to provide all the money** for your cPB if you have assessable capital or savings of £23,250 or more. You do not need to have a financial assessment and need to let your social worker know you will be paying the 'full cost'. You can decide to arrange the services yourself, or ask your social worker to do this for you.
- You **will need to provide all of the money** for your cPB if you decide not to have a financial assessment. In this case please sign the declaration in the financial assessment form and give it to your social worker or return it to the FAB team as soon as possible.
- You **will not provide any money** for your cPB if your financial assessment says you cannot afford to do so.
- You **may need to provide some money** for your cPB if none of the above apply to you. You can still decide to provide all the money, or you can ask for a financial assessment to work out how much you and the Council will each pay.
- 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 social worker can explain more about this. If you prefer, you can ask your social worker to organise services for you using the money.
- If you need to pay towards your cPB, we will ask you to pay the same amount each month. We would like you to do this through a monthly **Direct Debit** from your bank account.

During their visit, your social worker will offer to arrange an appointment with our FAB team. To confirm that you have received a copy of this booklet and understand that you may need to pay towards your personal budget, your social worker will ask you to sign the form at the back of this booklet.

Why should I have a financial assessment?

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

The amount that you pay is called your maximum weekly contribution. You will not be asked to pay more than this unless your financial circumstances change.

If your circumstances do change you can ask for a reassessment. We will contact you every year in April to check this.

Another reason to have a financial assessment is that our FAB team offer information about welfare benefits and can also help you to claim any benefits you maybe entitled to if you wish.

When will I have a financial assessment?

The financial assessment is carried out after your eligible care needs have been assessed by your social worker.

When the social worker visits you to discuss your eligible 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 straight forward 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 social worker will offer to arrange an appointment with FAB during their visit to you.

Who should sign the form?

You, as the service user, will need to sign the form unless someone else has legal authority to manage your money. If you receive welfare benefits, for example, you may have a Department of Work and Pensions (DWP) Appointee; or a Court Appointed Deputy or you may have appointed someone with power of attorney to look after your money. 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 relevant 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. You will provide all the money for your cPB.
- You decide not to have a financial assessment. You will provide all the money for your cPB.

If you decide to have a financial assessment to work out how much you and the Council will put in to your cPB, the following is a summary of what this involves. Below is the outline process 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, receipts and so on that will help work out the money you have available to pay for your care.

Your Savings:

If you have less than £23,250 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 Mobility Lower/ Higher Rate component
- 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. 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, war, work/private pensions
- Annuities
- Charitable payments
- Income support – above basic levels
- Employment & Support allowance
- Attendance allowance
- Disability Living allowance (Care)
- 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. You can ask FAB for a joint assessment. Although this is optional, it may benefit you as we will use whichever assessment results in a lower contribution by you.

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

- Household expenses such as: mortgage payments, rent, council tax. (we would deduct any housing or council tax benefits you receive)
- Disability related expenses. This can include many things. Here are some examples:
- Special equipment e.g. stair lifts, extra bedding/laundry/ Incontinence pads
- Personal care you already pay for
- Help with cleaning
- Help in the garden
- Transport costs (unless you receive the DLA mobility allowance)
- Special diet which is a medical requirement
- Community alarm, unless we have provided it as part of your services
- Daily living expenses – this is all your living expenses including utilities and loan/debt repayments.
- General living expenses such as food and clothing. We must use standard allowances set by the Government which are based on Income Support or Pension Credit benefit levels.

How we use this information

- Your outgoing 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 give you a summary of how your maximum weekly contribution is worked out 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

Your chargeable Personal Budget – the amount of money needed to pay for your 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 cPB is £300

Your maximum contribution is £0

You will put in nothing towards your cPB

The Council will put in £300

Example 2: Your cPB is more than your maximum contribution

Your cPB 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 cPB

Your cPB is £200

Your maximum contribution is £300

You will put in the lower amount of £200

The Council does not put anything in

We will spread the cost of your contribution evenly across the year so that you pay the same amount each week.

It will really help if you can pay monthly by Direct Debit. If not, we will invoice you every 4 or 5 weeks.

Other Questions you may have

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

1. Think about and maybe ask a friend, relative or advocate to read this booklet and come to the meeting with you. You may want to read through the Department of Health's Easy Read guidance about the financial assessment;
http://www.dh.gov.uk/prod_consum_dh/groups/dh_digitalassets/documents/digitalasset/dh_104710.pdf
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 DREs). These are things you have bought due to frailty and/or your disability which are not included in your support plan.
4. Documents to show evidence of your income and outgoings (e.g. benefit notifications, bank statements/books, utility bills).

Will my benefits count as income for the financial assessment?

At the time of writing this leaflet we know benefits may be changing. At the moment 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 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, 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 contact the FAB team straight away on 01962 845 600.

If you feel you have been unfairly charged for any other reason, please contact Adult Services on 0845 603 5630.

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 social worker is please contact them. If not, please contact 0845 603 5630 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. We will also review your financial assessment each year to make sure that you contribute to pay the right amount.

What if I know I won't need care for a short while?

If you don't need care for any reason for more than 5 days please let us know as this may reduce what you pay. Your financial assessment will have determined how much you pay towards your care. If you pay for all or most of the cost of your care, you are likely to see a reduction in what you pay. If the council pays for most of your care it is unlikely that you will pay any less as a result of a break.

Please note your monthly payment will be re-calculated and any reduction will be reflected in your future monthly payments.

If you do not need care for 4 days or less, this will not reduce what you pay as we no longer reduce or increase payments for any changes in care that last ONLY for 4 days or less.

To keep things straightforward, your contribution will remain the same throughout. So if you needed more care for up to 4 days, we would not increase what you pay - it is the Council's payments to the provider that go up or down.

If your care needs change you can ask for a needs reassessment which may change your chargeable Personal Budget

What if I did not receive care for any reason?

We no longer reduce or increase payments for any changes in care that last only for 4 days or less.

As mentioned above it is the Council's payments to the provider that go up or down. (it is likely that the Council will need to pay the service provider in such circumstances.) To keep things straightforward, your contribution will remain the same throughout. So if you needed more care for up to 4 days, we would not increase what you pay.

If non - receipt of a service becomes something which happens regularly, we would discuss this with the service provider as it is about the quality of the services you receive. If it happens regularly, please contact your key work/team and ask them to do this for you.

When and how do I start paying

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 phone – with 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 – by tearing off the slip from the bottom of your bill with a cheque made payable to Hampshire County Council.

'Pay as you go' – at any post office using a free Adult Services 'paying-in-card'. 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

Please visit our website Help with care choices in Hampshire or call **0845 603 5630** to request a copy of our guide to 'Better care and support'

Practical information for independent living including an A-Z listing of home care providers (available free – call **0845 603 5630** for your copy)

Citizens Advice Bureau. To find your nearest CAB, visit www.citizensadvice.org.uk or look under C in your local phone book

Benefits Enquiry Line (BEL) Tel: 0800 88 22 00

A confidential phone service offering general advice for people with disabilities and their carers or representatives.

The Government's website providing information on a range of issues, including care at home
www.direct.gov.uk

Age UK, formerly Age Concern and Help the Aged.

Advice line; 0800 169 6565

Declaration of understanding

I, _____ (NAME OF SERVICE USER)

confirm that I have received a copy of:

- The County Council's booklet 'Making a contribution to your personal budget for social care (for care services that support you to live at home)'.
• 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 any payment would normally start the Monday following the financial assessment.

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 _____

