

Payments towards Non Residential Social Care Services

This leaflet gives you information about the
Fairer Charging Policy and how it affects you.

**April 2009
To
March 2010**

Charging for Services

This leaflet explains the way we charge for non residential services and aims to answer any questions you may have.

A Care Manager has looked at how Adult Social Care can help and support you.

As a result you may get at least one of the following services provided or arranged by Adult Social Care:

- Home Care
- Day Services
- Transport to services
- Direct Payment
- Telecare Mobile Response Service
- Supported Living

Adult Social Care asks people to contribute, where they can afford to, towards the cost of their services. This is to help to provide and develop services to a high standard.

The figures in this leaflet apply from April 2009 to March 2010. We will tell you about any changes to these figures from April 2010 that affect you.

Charging for Services

The standard payments for services are:

Home Care and Supported Living	£9.20 per hour
Day Services	£3.10 per day
Transport to services	£1.30 per day
Telecare Mobile Response Service	£5 per week

No matter how much service you receive you will not have to pay more than £140 per week. Please remember that your **actual contribution** will be worked out depending on the money you have coming in and allowances for some of your expenses. Pages 5 to 8 tell you how your contribution will be worked out.

If you receive Direct Payments your contribution will be deducted directly from the amount you receive.

When you have had your financial assessment, if you feel that you cannot afford your assessed contribution you can appeal against it, and it will be looked at again to make sure that your circumstances have been taken into account properly.

Respite Care and meals are not financially assessed services and are charged at:

Respite Care:

Age 60 and over	£102.90 per week
Age 25-59 (with disability premium)	£ 69.90 per week
Age 25-59 (no disability premium)	£ 42.40 per week
Age Under 25 (with disability premium)	£ 56.55 per week
Age Under 25 (no disability premium)	£ 29.05 per week

Meal Charges:

Main Meal	£3.00 per meal
Second Meal (for tea time)	£1.90 per meal

What will happen now?

When Adult Social Care has agreed that you are going to receive some services they will ask Leeds Benefits Service to come out and see you to carry out a financial assessment to see what your contribution will be, if any.

A visiting officer will come to see you at home to do the financial assessment, and they will need to see proof of all your income, savings and investments and any relevant expenses they can allow for (see page 5, 7 and 11)

The visiting officer will also do a full benefit check for you and make sure that you are receiving all the benefits you are entitled to, and if there are any other services you may be able to get, such as Health Through Warmth advice.

If the visitor believes that you may be entitled to extra benefits they can help you to complete the applications forms with you if you would like them to.

Any extra benefits you receive may affect your contribution to services but the visitor will explain this to you when you apply for additional benefits. They will show you how much your service will cost if the extra benefits are awarded to you.

Leeds Benefits Service will send you a letter to tell you when they will be coming out to see you at home. If the appointment we give you is not convenient you can contact them by telephone **0113 247 8626** to re-arrange it.

If there is anyone, like a relative or friend who usually supports you, or helps you to deal with your financial affairs, you can ask them to attend the appointment with you, or Leeds Benefits Service can make alternative arrangements to see them with your permission.

Please note that Leeds Benefits Service will make every effort to meet with you at your convenience. However, if we arrange to come out to see you and you are not available on three separate occasions, without good reason, we will be obliged to charge at the standard rate for services (see page 3).

How is your contribution worked out?

Leeds Benefits Service will look at all the money you are receiving and any savings or investments you have.

If you have savings or investments worth £46,000 or over (the value of your home is ignored) or if you choose not to disclose your financial information, you will be charged at the standard rate for services as detailed on page 3.

The Government tells us that we have to ignore some of your income to allow for general costs of living such as food, clothing, fuel, telephone etc. The amount we ignore depends on your personal circumstances but is set at 125% of the basic level of Income Support or Pension Credit for you. If your income is less than this ignored amount you will not pay for your services (see page 8)

Leeds Benefits Service will look at all your income and any savings and investments over £14,000 to work out your contribution. The visiting officer will need to check this information.

To do this the visiting officer will need to see:

- Recent benefit award letters from the Department for Work & Pensions or up-to-date bank statements showing details of these payments
- Letters from works pensions or annuity providers or bank statements showing these payments
- Recent bank or building society statements or pass books
- Details of any shares, national savings products or other property held (excluding the home that you live in)
- Any other income and investments.

How is your contribution worked out?

Income included in the assessment:

- State Retirement Pension
- Occupational Pension
- Guarantee Credit (Pension Credit)
- Attendance Allowance
- Disability Living Allowance Care Component
- War Disability Pension (first £10 per week disregarded)
- War Widows Pension (first £10 per week disregarded)

Income that we ignore:

- Earnings
- Working Tax Credit
- Savings Credit (Pension Credit)
- Disability Living Allowance Mobility Component
- War Widows Supplementary Pension
- Money received from Independent Living 2006 fund
- The higher rate of Attendance Allowance/Disability Living Allowance where no night services are being received (only the middle rate of Disability Living Allowance / lower rate of Attendance Allowance will be taken into account).

Leeds Benefits Service will also be able to take into account some of the money you pay out:

- Rent or Mortgage (less any Housing Benefit or any other eligible housing support)
- Council Tax (less any Council Tax Benefit)
- Water Rates
- Disability Related Expenses (see page 11)

We will also need to check these expenses so proof of these will be required.

How is your contribution worked out?

Savings & Investments

If you have savings and investments of £14,000 or less they will be ignored completely.

If you have savings of above £14,000 the visiting officer will need to work out a weekly amount on top of your other income to include in your assessment.

- For every £500 you have between £14,000 and £23,000, £1 will be considered as extra weekly income.
- For every £250 you have between £23,000 and £46,000, £1 will be considered as extra weekly income.

If you have savings and investments over £46,000 you will have to pay the standard contribution towards services (see page 3).

If you have a partner, they don't have to provide us with any information but if they do it may help to reduce the contribution for your service and help us to work out if you qualify for any additional benefits.

Assessed Weekly Contribution

The difference in the amount of money you are receiving and the amount of money we can disregard is called "**disposable income**". When we have worked out the amount of disposable income you have we will use 90% of this to work out your contribution. This amount is called your **Assessed Weekly Contribution**.

You can never pay more than your assessed weekly contribution for your service. If the weekly cost of your service is less than your assessed weekly contribution you will pay the lower amount. No matter how high your level of service or how high your income or how much you have in savings and investments you can never be asked to pay more than £140 a week.

Pages 9 and 10 of this leaflet give you examples of how your contributions are worked out.

How is your contribution worked out?

Ignored Amounts

Anyone with income below these levels will not be charged for their services, except for meals and respite care:

	£ per week
Single person aged 60 or over	£162.50
Single person aged 60 or over with a carers premium	£199.38
Couple one or both aged 60 or over	£248.06
Couple one or both aged 60 or over with a carers premium	£284.94
Couple one or both aged 60 or over with 2 carers premiums	£321.81
Single person aged 25 to 59	£ 80.38
Single person aged 18 to 24	£ 63.69
Single person aged 25 to 59 with a disability premium (due to long term sick) or DLA (not high rate care)	£114.75
Single person aged 25 to 59 with DLA high rate care	£131.50
Single person aged 18 to 24 with a disability premium (due to long term sick) or DLA (not high rate care)	£ 98.06
Single person aged 18 to 24 with high rate care	£114.81
Single person aged 25 to 59 with a carers premium	£117.25
Single person aged 18 to 24 with a carers premium	£100.56
Couple aged 18 to 59 with a disability premium (due to long term sick) or DLA (not high rate care)	£175.13
Couple aged 18 to 59 with DLA high rate care	£199.25
Couple aged 18 to 59 with a carers premium	£163.06

How is your contribution worked out?

Examples if you're over 60:

Here are some examples of an assessment of contribution:

Example A

Money coming in	£ per week
State Pension	£ 97.50
Pension Credit	<u>£ 32.50</u>
Total	£130.00

Income is less than the £162.50 amount ignored so the service is **free**.

Example B

Money coming in	£ per week
State Pension	£ 97.50
Private Pension	£ 27.20
Attendance Allowance	£ 47.10
Pension Credit	<u>£ 58.15</u>
Total	£229.95

Money going out & income ignored

Income Ignored	£162.50
Water Rates	£ 6.00
Excess fuel allowance	£ 5.00
Stair lift maintenance	£ 3.00
Laundry allowance	<u>£ 3.05</u>
Total	£179.55

Remaining disposable income is £50.40 (£229.95 less £179.55)

Maximum weekly contribution is £45.36 per week (90% of £50.40)

Example C

Money coming in	£ per week
State Pension	£ 97.50
Private Pension	£ 51.35
Attendance Allowance	£ 47.10
Savings £23,000 (tariff income)	<u>£18.00</u>
Total	£213.95

Money going out is the same as **example B £179.55**

Remaining disposable income is £34.40 (£213.95 less £179.55)

Maximum weekly contribution is £30.96 per week (90% of £34.40)

How is your contribution worked out?

Examples if you're under 60:

Here are some examples of an assessment of contribution:

Example A:

Money coming in	£ per week
Income Support	£ 91.80
DLA care	<u>£ 18.65</u>
Total	£110.45

Income is less than the £114.75 amount ignored so the service is **free**.

Example B:

Money coming in	£ per week
Income Support	£144.65
DLA care	<u>£ 47.10</u>
Total	£191.75

Money going out & income ignored

Income Ignored	£114.75
Water Rates	£ 6.00
Excess fuel allowance	£ 5.00
Wheelchair maintenance	£ 3.00
Specialist diet	<u>£ 10.00</u>
Total	£138.75

Remaining disposable income is £53.00 (£191.75 less £138.75)

Assessed weekly contribution is £47.70 per week (90% of £53.00)

Example C:

Money coming in	£ per week
Incapacity Benefit	£ 89.80
DLA care	£ 47.10
Savings £20000 (tariff income)	<u>£ 12.00</u>
Total	£148.90

Money going out is the same as **example B £138.75**

Remaining Disposable income is £10.15 (£148.90 less £138.75)

Assessed weekly contribution is £9.14 per week (90% of £10.15)

How is your contribution worked out?

Disability Related Expenses

When working out your contribution, Leeds Benefits Service will take into account any disability benefits, as these are paid to people with identified health needs to help them to pay for the extra help or care they may need. Some benefits are ignored (see page 6)

We will consider any Disability Related Expenses that you may have, which may reduce the amount you have to contribute towards your services. Disability Related Expenses are items that you pay for that you have only had to purchase because of your disability/frailty. For example, if you have a privately arranged gardener because you are no longer able to maintain your own garden.

Below is a list of some examples of the things we can consider as Disability Related Expenses if your disability or frailty makes them a necessity. This should help you to decide if you have any:

Household Expenses such as:

- Cleaner
- Excess fuel costs
- Specialist diet costs
- Security
- Telephone line required for care alarm
- Wear & tear due to equipment use

Travel/transport such as:

- Specialist holidays/trips
- Motoring expenses
- Public transport
- Respite care
- Shopping
- Taxis

Personal Care &

Other Expenses such as:

- Bathing
- Clothing
- Bed linen
- Hairdresser
- Contributions to Independent Living Fund

Equipment such as:

- Adaptations
- Bath/Shower
- Bed
- Hearing Aid
- Stair lift
- Walking aid/Wheelchair

Medical Expenses such as:

- Chiropodist
- Consultant fees
- Incontinence pads
- Medicines
- Treatments

These are just some examples of Disability Related Expenses and this list is not exhaustive. You should tell the visiting officer about anything you pay for which you think may be a Disability Related Expense and he/she will consider it. If you would like anything to be considered as a Disability Related Expense please be prepared to provide the visiting officer with receipts or proof of purchase.

How is your contribution worked out?

There is no contribution required from people:

- Whose services have been arranged and are provided under section 117 of the Mental Health Act 1983
- Who have had their needs assessed by a multidisciplinary team and the Continuing Care team and have met the national eligibility criteria for continuing healthcare provision. You will have been sent a letter from the Health Service to confirm this if you are one of those people. Please be aware that your eligibility for continuing healthcare can change and be rescinded at a later date if your circumstances change. People who do qualify for Continuing healthcare are not required to make a contribution towards the cost of their services (except for meals charges which are payable) as the services are paid for by the PCT.
Please note: being eligible for continuing health care does not exempt you from contributing towards the cost of meals.
- Who have Creutzfeldt Jacobs Disease (CJD)

How do I pay for my services?

If you have a contribution to make you will usually be sent an invoice every four weeks, although this may vary depending on the service. Invoices for small weekly contributions may be sent at longer intervals.

Payment methods will be explained on the back of the invoice.

Contact Details

If you need any further information Leeds Benefits Service contact details are below. If you have been assessed to contribute towards your services and you do not agree with it you can ask for it to be looked at again and the manager of the group will do this for you:

**Advice & Benefits Liaison Team
Leeds Benefits Service
Room 14 Hough Top Court
Hough Top
Bramley
Leeds
LS13 4QP**

Telephone 0113 247 8626

Fax 0113 247 78620

Email: lbs.visitors@leeds.gov.uk

If you are still not happy with the contribution after the review then you can appeal against the decision by writing to:

Ann Hill
Head of Finance
Adult Social Care
Merrion House
110 Merrion Centre
Leeds
LS2 8QB

Other Useful Numbers:

Adult Social Care Contact Centre 0113 222 4401

Housing & Council Tax Benefit

Contact centre 0113 222 4404

If you would like this information in a different language or larger print please contact us on 0113 247 8626.