

Appendix C- Examples of how changes will impact customers (All figures based on 2021/22 rates)

Example 1 - Frank (2 carers – no change)

Frank is 92. His care and support plan says he needs a home care service of two carers 8 hours per week; it also says that he should go to the day centre twice a week with transport for the round trip.

Frank's weekly income

State Pension = £132.59

Private Pension = £ 20.27

Attendance Allowance = £ 89.60

Pension Credit = £ 91.54

Total weekly income = £334.00

Will Frank qualify for any financial assistance to help him pay his costs?

Based on the current charging policy...

What is the weekly cost of Frank's care and support?

The standard rates show that Frank's total *weekly costs* are as follows:

8 hours home care service (2 carers) x £17.40 per hour = £139.20

2 days at the older person's day centre x £ 30.15 per day= £ 60.30

2 day's transport to the day centre x £6.60 per day = £ 13.20

Frank's total care & support costs are £212.70 every week

Frank's disregarded amount and allowable expenses

Disregarded amount = £189.00

Excess fuel allowance = £ 5.50

Stair lift maintenance = £ 3.25

Cleaner = £ 26.73

Total disregards = £224.48

Frank is assessed as being able to afford to pay the difference between his total weekly income and his total weekly disregards (**£334.00 - £224.48 = £109.52 per week**).

Therefore, Frank can pay **£109.52 per week** himself for his services. The total cost for his services is **£212.70 per week**, so Frank qualifies for **£103.18 per week** financial assistance to meet the costs of his services. The Council currently **subsidises** Frank's charge by **£139.20 per week** – the cost of the second home care worker.

Based on the *recommended* charging policy...

What is the weekly cost of Frank's care and support?

The standard rates show that Frank's total weekly costs are as follows:

8 hours home care service (2 carers) x £17.40 per hour = £278.40

2 days at the older person's day centre x £ 30.15 per day = £ 60.30

2 day's transport to the day centre x £6.60 per day = £ 13.20

Frank's total care & support costs are £351.90 every week

Impact:

- The amount of financial *assistance* increases to £242.38 (£351.90-£109.52).
- However, the financial *assessment* does not change as Frank can only afford to contribute **£109.52 per week**.
- Frank will continue to pay up to his assessed charge of **£109.52 per week**.

Example 2 – Ruby (2 carers – increase in charge)

Ruby is 78. Her care and support plan says she needs a home care service of two carers 5 hours per week.

Ruby's weekly income

State Pension = £186.81

Private Pension = £50.05

Attendance Allowance = £89.60

Tariff income on £20,000 in savings = £23.00

Total weekly income = £349.46

Will Ruby qualify for any financial assistance to help her pay her costs?

Based on the current charging policy...

What is the weekly cost of Ruby's care and support?

The standard rates show that Ruby's total weekly costs are as follows:

5 hours home care service (2 carers) x £17.40 per hour = £87.00

Ruby's total care & support costs are £87.00 every week

Ruby's ignored amount and allowable expenses

Disregarded amount = £189.00

Excessive laundry = £ 3.92

Powered Bed = £4.51

Cleaner = £17.82

Total disregards = £215.25

Ruby is assessed as being able to afford to pay the difference between her total weekly income and her total weekly disregards (**£349.46 minus £215.25 = £134.21 per week**).

Although Ruby can afford to pay up to a maximum of **£134.21 per week**, her services cost less at only **£87.00 per week**. Therefore, Ruby can afford to pay for her services in full and pays **£87.00 per week**. Ruby does not currently qualify for financial assistance. The Council currently **subsidises** Ruby's charge by **£87.00 per week** – the cost of the second home care worker.

Based on the recommended charging policy.

What is the weekly cost of Ruby's care and support?

The standard rates show that Ruby's total weekly costs are as follows:

5 hours home care service (2 carers) x £17.40 per hour = £174.00

Ruby's total care & support costs are £174.00 every week

Impact:

- The total cost of her services increases by **£87.00 per week** (the cost of the second carer).
- Ruby's financial assessment remains unchanged. Ruby can afford to pay a maximum of **£134.21** per week.
- Ruby will be required to pay **£134.21 per week**, an increase of **£47.21**.
- Under the recommended phased approach to introducing the new charges, Ruby will pay an increase of 25% of the difference between her old charges and her new charges (**£47.21**) every quarter.
- After 9 months (from the beginning of the 4th quarter) there would no longer be a subsidy provided by the council.

Quarter	Charge per week	Increase
1	£98.81	+£11.81
2	£110.61	+£11.80
3	£122.41	+£11.80
4	£134.21	+£11.80

Example 3 - Bert (charged at capped Maximum Assessed Charge)

Bert is 88. His care and support plan says he needs a home care service 30 hours per week.

Bert's weekly income

State Pension = £186.81

Private Pension = £229.30

Attendance Allowance = £59.70

Total weekly income = £475.81

Bert's Capital

Premium Bond a/c = £50,000

Other savings = £15,000

Total Capital = £65,000

Will Bert qualify for any financial assistance to help him pay his costs?

Based on the current charging policy...

What is the weekly cost of Bert's care and support?

The standard rates show that Bert's total weekly costs are as follows:

30 hours home care service x £17.40 per hour = £522.00

Bert's total care & support costs are £522.00 every week

Because Bert has more than the upper threshold (£23,250) in savings and he lives in the community. Bert's financial assessment is determined at the capped MAC (Maximum Assessed Charge) of £482 a week. Bert is required to contribute **£482.00 per week**.

However, when his savings are below £23,250, he will qualify for more financial assistance, and a review will be undertaken.

The Council currently **subsidises** Bert's charge by £40.00 per week (£522 minus £482).

Based on the recommended charging policy...

What is the weekly cost of Bert's care and support?

The standard rates show that Bert's total weekly costs are as follows:

30 hours home care service x £17.40 per hour = £522.00

Bert's total care & support costs are £522.00 every week

Impact:

- Bert can afford to pay all his care and support costs of **£522.00 per week**.
- Bert will be required to pay **£522 per week**, an increase of **£40.00**.
- Under the recommended phased approach to introducing the new charges, Bert will pay an increase of 25% of the difference between his old charges and his new charges (£40) every quarter
- After 9 months (from the beginning of the 4th quarter) there would no longer be a subsidy provided by the council.

Quarter	Charge per week	Increase
1	£492	+£10
2	£502	+£10
3	£512	+£10
4	£522	+£10

However, when Bert's savings are below £23,250, he will qualify for financial assistance, and a review will be undertaken. It is not known how long it would take for Bert's savings to fall below this level.

Example 4 - John (Supported Living with capped Maximum Assessed Charge)

John is 32. His care and support plan says he needs to live in a supported living placement providing 24-hour care and support.

John's weekly income

ESA Support Group = £198.60

PIP (Daily Living) = £89.60

PIP (Mobility) = £62.55

Total weekly income = £350.75

John's Capital

Savings a/c = £29,000

Will John qualify for any financial assistance to help him pay his costs?

Based on the current charging policy...

What is the weekly cost of John's care and support?

The standard rates show that John's total weekly costs are as follows:
168 hours supported living service x £17.40 per hour = £2,923.20 (based on current charging policy)

John's total care & support costs are £2,923.20 every week

Because John has more than the threshold in savings and he lives in the community John's financial assessment is determined at the capped MAC (Maximum Assessed Charge) of £482.00 per week.

John is required to contribute **£482.00 per week**. However, when his savings are below £23,250, he will qualify for financial assistance, and a review will be undertaken.

Based on the recommended charging policy...

What is the weekly cost of John's care and support?

The proposal is to charge John at the cost of his Supported Living Placement Agreement (PLAG):

John's PLAG cost = £1,129.26

John's total care & support costs will be **£1,129.26 every week**

Impact:

- John's financial assessment remains unchanged. He has capital above the upper threshold for financial assistance.
- John will be required to pay **£1,129.26 per week**, an increase of **£647.26**.
- Under the recommended phased approach to introducing the new charges, John will pay an increase of 25% of the difference between his old charges and his new charges (£647.26) every quarter.
- After 9 months there would no longer be a subsidy provided by the council.

Quarter	Charge per week	Increase
1	£643.82	+£161.82
2	£805.64	+£161.82
3	£967.46	+£161.82
4	£1,129.26	+£161.80

When John's savings are below £23,250, he will qualify for financial assistance, and a review will be undertaken. It is not known how long it would take for John's savings to fall below this level.