



STOCKPORT
METROPOLITAN BOROUGH COUNCIL

Paying for Services in the Community

Adult Social Care



Ambitious Stockport, creating opportunities *for everyone*



Introduction

People in England receiving adult social care services will be expected to contribute towards the cost of their care. Following your care act assessment/review if you are eligible for services we will ask you to complete a financial assessment.

A financial assessment works out if and how much you may need to contribute towards your social care. In England, Councils generally help to pay for care costs if you have assets less than £23,250.

The more money and/or assets you have, the more you'll be expected to pay towards your social care costs. If your care needs assessment with your social care practitioner determines you are not eligible for social care support, you will be notified of this decision and your financial assessment will be closed.

This is also known as a means test and tells us how much you can afford to pay towards your care. The financial assessment works out:

- how much you can afford to pay towards your care, and
- if you're eligible for financial support from us to help pay for it

If your savings and assets are:

- **less than £23,250**; you'll receive financial support from us to help pay for the care you receive at home, but you may need to pay something towards the cost of your care
- **more than £23,250**; you'll have to pay the full cost of the care you receive at home

What care services are provided in the community?

These are services which help you to stay in your own home. They include the following:

- Home care and personal support
- Day services
- Telecare
- Care and support provided in extra care housing
- Reablement

When you receive one or more of the services listed above we call it a **care package**.

This guide has been developed to give you the facts about how the financial assessment is undertaken and how we identify how much an individual may need to pay towards the cost of care which is delivered in the community.

How we work out how much you will have to pay

The amount you have to pay depends on your financial circumstances and the services you receive. You will be asked to fill in a financial assessment form with details of your finances. The Financial Assessment Form is available on-line at:
www.stockport.gov.uk/helpcarecosts

If you are unable to access the internet, we will send you a paper version of the form.

From the information you provide we identify how much money you have coming in, and then deduct your living costs. We call the money you have left your '**net chargeable income**'.

If you have savings or assets worth more than £23,250, you will have to pay the full cost of your care and will be self-funded.

If your assets are worth less than £23,250, we will calculate how much your contribution will be. When we calculate how much you have to pay we include your net chargeable income and any savings you have over £14,250.

In simple terms, the calculation is:

savings and assets + income – allowances = your assessed financial contribution.

We will send you information about completing the assessment. Please make sure you complete the assessment within 10 days of receipt along with any supporting documentation.

If you are living with a partner who is not receiving services, we can work out what you have to pay based on both your incomes and living costs, or on your income and living costs only. We will work out what will be the lowest charge for you.

If you and your partner receive any state benefits (such as Income Support, Employment and Support Allowance, Universal Credit or Pension Credit) that are awarded to you as a couple, the amount you have to pay will be based on both your incomes and both your living costs.

What income do you take into account when you work out how much I have to pay?

We will take account of most of the money you have coming in, including the following:

- Any pensions you receive.
- Income Support, Employment and Support Allowance, Universal Credit, Pension Credit (Guarantee Credit) Attendance Allowance, the care component of Disability Living Allowance, the daily living component of Personal Independence Payment and other state benefits.

We do not count the following:

- Payments made to veterans under the War Pension Scheme with the exception of Constant Attendance Allowance
- Your wages or salary
- The mobility component of Disability Living Allowance or Personal Independence Payment
- War Disability Pension
- War Widow's Pension
- War Widow's Supplementary Pension
- Pension Credit (Savings Credit)
- Income payments made to veterans under the Armed Forces Compensation Scheme

If you need further details, please ring our helpline. The phone numbers are at the end of this guide.

How will my savings affect how much I have to pay?

When we work out how much you have to pay, we do not count the first £14,250 of your savings.

For every £250, or part of £250, you have over £14,250 and under £23,250, we add £1 a week to your income. This added amount is called tariff income and does not reflect the actual interest you get from your savings.

Example

You have £15,870 in savings.

We ignore the first £14,250.

This leaves £1,620.

We add £7 to your weekly income

Will you take the value of my home into account?

We will not take the value of the home you live in into account. However, if you own any other land or property, we will take the value of this into account.

How much do you allow for living costs?

To work this out, we take account of the following:

- An amount of money equal to the minimum income guarantee (MIG) level for your age and circumstances, used for social care charging, which is decided by the Department of Health each year. We adjust this when rates go up, usually in April each year. MIG does not include Severe Disability Premium which you may receive as part of your Income Support if you get other disability benefits.
- Your mortgage payments or the rent you pay (after taking off any Housing Benefit you receive).
- The amount of Council Tax you pay (after taking off any Council Tax Support you receive).
- Weekly amounts for the cost of your water charges and buildings and contents insurance. We allow standard amounts for these expenses based on the average bills. If your actual costs are higher you can ask us to look at them and we may decide to increase the amount we allow.
- Any service charges you must pay under your tenancy agreement.
- Any payments you make under a court order.
- £16.10 a week for disability-related costs. These costs include things like the expense of extra heating and extra laundry, replacement clothing, special diets and some private care. If you feel that your disability costs are higher than £16.10 a week, you can ask us to look at them and we may decide to increase the amount we ignore. This decision will be based on your circumstances. We would need to ask you about your disability and for some evidence of the extra costs you have.
- Disability Related Expenses over £16.10 a week are known as Disability Related Expenses Additional. More information can be found in our Disability Related Expenditure FAQ.

What is Telecare?

Telecare consists of various sensors that are placed around the home and linked to a control unit which is connected to a phone line. If any of the sensors detect something unusual it will trigger an alarm.

How much will my Telecare cost?

The cost will be £8.50 each week. The Social Care Charging Section will ask you to fill in a form with details of your finances. We will then work out how much, if anything, you have to pay. The same cost applies if you live with someone else or if you go into hospital or a care home on a temporary basis.

What if I receive day care services?

The charge for day care depends on which service you receive. If you would like a list please contact us for a copy

Phone: 0161 474 4781

E-mail: socialcare.charging@stockport.gov.uk

What is reablement?

Reablement is short-term assessment period to support you to be as independent as possible, and to make it as easy as possible for you to manage living in your own home.

Will I have to pay for reablement?

No, initially any service or support you receive during the assessment period is free of charge, but the type of support and the cost of any long-term care that you require after assessment will be made clear by your Social Worker when you discuss long term planning.

What are the charges in extra care housing?

People living in Spey House, Jubilee Court, St Lesmo Court, Runnymede Court, Portland House, Birch Court and Smithy Croft pay for services provided to residents of this type of accommodation.

If you receive commissioned care from the onsite provider, we will charge for it in exactly the same way as if you lived elsewhere in the community. This means that you only pay for the care you receive. The amount you pay will depend on your financial circumstances as well as the services received. The Social Care Charging Section will ask you to fill in a form with details of your finances. We will then work out how much, if anything, you have to pay.

What is the support and response charge in extra care housing?

The eligibility criteria for living in extra care housing involves an identified housing support need. Background support is available to all residents including those who do not need help with personal care. The cost of this service varies between £22.03 and £22.20 a week, per property. This charge contributes to:

- the cost of having care and support staff on site during the day;
- a contract with our Carecall service; and
- a mobile response to emergencies overnight.

You do not have to pay for this background support if you receive Housing Benefit or Pension Guarantee Credit. If you do not receive one of these benefits, our Social Care Charging Section will ask you to fill in a form with details of your finances. We will then work out how much, if anything, you have to pay.

Example

Edna has a care package in place to support her in her own home. Each week she received 2 hours 30 minutes of home care and she also has telecare. The maximum charge that Edna would pay each week would be:-

Home Care charged at £24.80 per week for 2 hours 30 minutes	£62.00
Telecare charged at £8.50 per week	£8.50
Total	£70.50

In this example, if Edna;

- Did not have a net income then she would not have to contribute towards the cost of her services.
- Had £10 net chargeable income then she would pay £10 per week.
- Had £80 chargeable income then she would pay £70.50 per week.

When will I find out how much I have to pay?

We will do our best to ensure you find out what you might have to pay towards the cost of your services as soon as possible. If you want to find out what you have to pay sooner then please visit our on-line finance calculator available at

<https://www.stockport.gov.uk/will-i-have-to-pay-towards-the-cost-of-my-care> to see how much you will have to pay for care. The on-line calculator will give an indication of what you may have to pay, but we will confirm the actual charge once we have received the completed Financial Assessment form from you.

How do I pay for services?

We will send you an invoice every four weeks. This will show the services provided and how the amount to pay has been calculated. You can make payment by different methods such as online or on an automated 24 hour telephone payment line. You will find full details of how to pay on the back of the invoice.

What happens if the amount of service I receive changes?

This depends on your particular circumstances and the services you receive. Your bill will show how any changes affect the amount you have to pay.

What if I have two carers visiting me at the same time?

If you have two carers visiting you at the same time you will be charged the full hourly rate for each carer.

What if someone else helps with or manages my finances?

If someone else manages your finances and has the legal power to access your bank accounts in any of the arrangements below, we will deal with that person about your financial assessment and bills:

- They are a deputy appointed by the Court of Protection.
- They have a power of attorney or lasting power of attorney to deal with your property and financial affairs.
- They have been appointed by the Department for Work and Pensions to deal with your benefits.
- They have a third-party mandate to access your bank account.

We will ask that person for proof of which of the above arrangements applies in your case.

If nobody manages your finances in any of the arrangements shown above, but you would like us to speak or write to someone else about your charges, we will ask for your written permission before we can do that.

Do you need to apply for one of the above information is held on a variety of websites please find some links below:

- Power of attorney - Lasting, enduring and ordinary – Age UK
<https://www.ageuk.org.uk/information-advice/money-legal/legal-issues/power-ofattorney/>
- Become an appointee for someone claiming benefits - GOV.UK
www.gov.uk/becomeappointee-for-someone-claiming-benefits
- Court of Protection - GOV.UK www.gov.uk/courts-tribunals/court-of-protection

How can I find out if I am getting all the benefits I am entitled to?

If you are concerned that the charges may have an impact on your finances, it is always worthwhile having a benefit check to see if you are entitled to further help. You can contact Stockport Citizens Advice Bureau for help with this:

Telephone: 0808 278 7803

(Lines are open Monday – Friday 08:30 – 17:30).

www.payingforcare.org contains helpful advice on paying for care and The Society of Later Life Advisers (SOLLA) aims to help people and their families find trusted financial advisers. Their website is www.societyoflaterlifeadvisers.co.uk

What if I disagree with how much you have asked me to pay?

If you are not happy about the charges we have asked you to pay, you can ask for a review. You can ring our helpline on:

0161 474 4781 between 9am and 4pm Monday to Friday.

You can also ask us to send you our 'Reviews and Appeals' guide. This explains how you can ask for a review and what will happen.

If you need to write to us our address is:

Social Care Finance
Revenues and Benefits Team
Stockport Council
Town Hall
Stockport
SK1 3XE

You can also email us at: socialcare.charging@stockport.gov.uk

Our charging policy is based on the Department of Health's 'Care and Support Statutory Guidance' issued under the Care Act 2014, is available on our website. Please contact us if you would like a copy.