

Charges for non-residential services

If you need help to live independently, you may be able to receive care and support from the Isle of Wight Council.

This information sheet explains how we calculate the charges for non-residential care services. The council charges for most social care services and operates under the fairer charging policy. A copy of this can be obtained from www.dh.gov.uk or locally at www.iwight.com.

Many people currently supported by the council receive traditional services agreed with them as a result of a community care assessment carried out by a care manager. However the government now requires the council to take a personalised approach to give people more choice and control in how their support is provided. To do this the council has introduced personal budgets. A personal budget is an amount of money that you have been assessed as needing to pay for the support you arrange yourself to meet your social care needs.

You will be required to complete a shared assessment questionnaire (SAQ), and if deemed eligible under fair access to care services, a visiting financial assessment officer (VFAO) from the council will contact you to arrange a date to complete a financial statement.

The amount you usually pay depends upon your financial position, and you will be asked to complete an assessment form giving full details of your savings, investments, income and expenditure. The VFAO will usually complete the form, but if you would prefer you can complete the form yourself. You may have a member of your family or a friend with you at the time if you wish.

Anyone can choose not to complete a financial assessment but they will be required to sign a part of the form that says they agree to pay the actual cost of the service they receive.

Our staff will be happy to answer any questions and explain the council's charging policy if there is anything you do not understand.

Is there a limit to how much capital I can have?

Yes. If you have more than £23,250 you will have to pay the full cost of the services yourself. The council will not ask for information on your ability to pay, but you may still choose to disclose your financial details for a benefit check.

All our staff carry identification cards with them so please check this before allowing anyone into your home.

General information

The services included in the financial assessment described are:

- home care;
- personal budget;
- day care;
- Lifeline alarm;
- Telecare.

Financial assessment

It is the council's normal practice to assess charges on income, expenditure and savings. Any savings held in your name and half of any joint savings

will usually be taken into account. If you own a property, the value of your main residence will not be taken into account, but if you own or have a share in any other property this would be taken into account.

We will include savings over £14,250. This is calculated as income at the rate of £1 per week for every £250 or part of. The outcome of this calculation will be added to your income.

We will disregard disability living allowance mobility components, pension savings credit, child benefit, child tax credits, working tax credits and wages/earnings – **all other** income is taken into account.

It would be helpful if you could have the following information available:

Income

- Benefit rates, eg, pensions, income support, ESA, etc.
- Notification of any private/occupational pension.
- Notification of annuity income.
- Any other income.

Savings

- Building society books.
- Current bank statements.
- Details of stocks and shares, eg, TESSA, PEP, ISA, etc.
- Any other financial investment.

Expenditure

- Rent card/statement.
- Council tax.
- Mortgage details.
- Any extra costs related to your disability.

The calculation will be carried out as follows:

- Add all the income – including income from savings as detailed above.
- Take away the fixed living allowance (set by the government) +25% of this as a general allowance.

- Take away assessed disability expenditure.
- Take away set housing costs.
- The amount left over will be the maximum weekly charge for services.

$$\begin{array}{c} \boxed{\text{INCOME}} \\ \text{minus} \\ \boxed{\text{ALLOWANCES/DISREGARDS}} \\ \text{equals} \\ \boxed{\text{DISPOSABLE INCOME}} \end{array}$$

Personal budget

If you have a personal budget, the value of any free sitting service in your support plan will be excluded and your assessed contribution will be calculated against the remaining support plan costs. In addition you will be required to pay the flat rate charge for any regular residential respite stays.

Traditional services

If you currently remain in receipt of traditional services provided/commissioned by the council, you will be charged at the relevant hourly rate or unit cost of the service, subject to your maximum assessed contribution.

More than one carer

If you have been assessed as requiring more than one carer, the extra cost of this will be factored into your personal budget support plan. If you are receiving traditional services and require more than one carer, you will be charged for both carers' time subject to your maximum assessed charge.

NB – If your assessed charge is higher than the cost of your care services, you will only be charged the actual cost of the care that

you have received in any week. You will only be charged up to your maximum assessed contribution excluding any respite charges.

Special circumstances – DRE

The Isle of Wight Council may make extra allowances if you have higher expenses as a direct result of your disability. We will require evidence of any increased expenditure.

Automatically the council makes an annual allowance in the financial assessment of £520 for every client. If you think your annual expenses related to your disability are higher than this you can ask for an extra amount to be considered.

The sort of expenses that could be considered are:

- privately paid for care not provided by the local authority;
- privately paid for cleaning;
- building adaptations;
- excessive fuel and heating costs;
- disability related equipment;
- transport and travel.

All of the above are subject to maximum weekly allowances as detailed in our DRE policy.

There will be no allowances made for the following items:

- food;
- loans including hire purchase and catalogue;
- pets;
- normal fuel bills;
- water charges;
- property insurance.

Treatment of couples

Under the fairer charging guidelines the council will calculate a client's contribution, which results in the

lowest charge for the client. In some cases this will involve the use of a client's partner's income, even if they are not receiving a service. The government has also said that if we think someone using a care service shares their partner's money, then we are allowed to ask about this. An example of this could be savings which are held in a partner's name but which can be seen as jointly owned. If we collect a partner's details, we will make sure allowances are made on the basis of a couple.

Notifying you of your contribution

You will not be charged until you have been informed of your maximum weekly charge. You will either be verbally informed by a VFAO during a visit to you or you will be sent a letter along with a copy of the financial assessment showing how your contribution has been calculated.

Collection of contribution procedures

Statements will be sent to you by the council each month in arrears, which you can pay at any bank or post office.

If you are having a personal budget and pay a contribution, this must be paid using your own income, **not** the personal budget account money. The easiest way to pay for your services is by direct debit. If you want to pay by direct debit please call customer accounts at the council on (01983) 823931.

Appeals

If you feel that your assessed charge is unreasonable, you have the right to appeal. The details of your circumstances will first be checked

by the finance manager, but if you feel the decision is still unreasonable, the matter will be dealt with through our complaints procedure.

Review of charges

We will review your charge annually to take into account increases in income and any changes in your financial situation. However, you may request a reassessment at any time if your financial circumstances change, ie, your savings reduce.

Refusal to pay

The government has said that once we have established that someone needs a service, that service should not be withdrawn if the client refuses to pay the charge. The government also says that if a client refuses to pay charges the debt can be pursued, if necessary through the county courts. Please talk to your care manager dealing with your case before this happens.

Welfare benefits

Many people do not claim all the benefits they are

entitled to. The council is committed to helping people get their full rights and will offer you a welfare benefits check. It is likely that your charges will increase if you get certain extra benefits. For most people, the extra charge will be much less than the amount of extra benefit money they receive.

Confidentiality

Everyone working with you has a legal duty to keep your information confidential to the organisation and to only share it with other agencies when it is necessary to provide you with the appropriate services or to enable us to carry out statutory duties. There may also be exceptional cases where the law or public interest will override your right to confidentiality.

How to contact us

For further information please call (01983) 823340 or email fabteam@iow.gov.uk.

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If you have difficulty understanding this document, please contact us on 01983 821000 and we will do our best to help you.