



Paying for care in your own home

Nottinghamshire
County Council



charges for
home care
having a
financial
assessment
includes
rates from
April 2009



April 2009

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Changes to social care - increasing choice and control

We are working towards people having more choice and control over their social care. This will include having a personal budget based on your needs. You will know how much money you are entitled to and will be in control of how that money is spent. For more information on how social care is changing see our website:

www.nottinghamshire.gov.uk/puttingpeoplefirst



Introduction

This leaflet gives information on:

- charges for care in your own home and
- how we work out with you how much you will pay.

To get care in your own home you will need to have a community care assessment, to find out exactly what help you need.

We can arrange this care for you, or you can choose to arrange it yourself using direct payments (see page 7).

We need to carry out a financial assessment to work out how much you will have to pay.

What is the charge for care in my home?

The most you can be charged is £8.80 per hour up to a maximum of £78.50 per week. If you are on a low income you will pay less or in some circumstances, nothing at all. You will not have to pay more than £78.50 a week no matter how many hours of care you have or how high your income and savings.

You will not be charged for any care you have in your home until you have a financial assessment.

Anyone receiving care in their home for the first time gets the first two weeks free of charge.

These rates may change.

Look on our website www.nottinghamshire.gov.uk/ch-main-charges for up-to-date information.

If you are already receiving care in your home we will let you know about any changes.

What is a financial assessment?

We work out with you how much you have to pay for your care at home. Not everyone has to pay the full charge. How much you pay depends on several things including:

- your income and savings
- how many hours of care you need
- whether you have a disability
- whether you are single or in a couple
- whether you are a carer.

We will offer you welfare rights advice to claim all the Social Security benefits you are entitled to. If this is complicated or you need help appealing against the refusal of benefits, we can arrange for Nottinghamshire Welfare Rights Service to help you.

Do I have to have a financial assessment?

No, but if you choose not to have one you will pay the full charge of £8.80 per hour up to a maximum of £78.50 per week. However, you can still have benefits advice even if you choose not to have a financial assessment for charges. Even people with savings over £23,000 can qualify for a number of Social Security benefits.

What happens at a financial assessment?

Before a financial assessment

Someone from Adult Care Financial Services (ACFS) will get in touch to arrange for a financial assessment officer to visit you in your home, at a convenient time.

They will ask you to have information about your finances ready. This might include pension books, savings, bank statements, details of rent/mortgage, council tax.

If you wish, you can have someone with you when the assessment is done - a friend or relative, for example.

During an assessment

The financial assessment officer will want to look at your financial information in order to work out your 'assessed income'.

At the end of the assessment they will give you a sheet of paper showing your financial details and how much we will charge you for your care.

How we work out what you pay

Not all your income is taken into account for charging. In order to work out how much you need to pay we compare the money you have from your 'assessed income' with the 'set amount' (see page 6).

- If your assessed income is **below** the 'set amount' then you do not pay for your care.
- If it is **above** the 'set amount' we will charge you according to how much you can afford to pay.

We will provide an **interpreter** if you need one. Please let us know before the assessment.

'**assessed income**' is the income we take into account for charging. For more information see page 10.

A simple example of how we work out what you need to pay is on page 11.

This 'set amount' is the same as the pension guarantee credit plus 25%. From April 2009 it is £162.50 a week for a single person with no caring responsibilities. It can be more if you are in a couple or you are a carer or you have a disability.

For example, if you get disability benefits then the 'set amount' increases by at least £20 a week. This £20 is the assumed extra costs you have because of your disability. If you think is not enough to cover the extra costs you have, please discuss this with your social worker).

How do I pay for home care?

Soon after the visit from ACFS you will be sent a payment card. You can use this card at your local post office to pay just for your home care. The post office will give you a receipt to keep as a record of your payment. We will send you a four weekly statement that tells you how much you have paid. You can also talk to ACFS about others ways of paying.

If you **lose your payment card** contact Credit Control on **0115 977 4749** to replace the card.

Paying if you are receiving direct payments

Soon after the visit from ACFS you will be sent a letter from the direct payments team. It will tell you the amount that has been deducted from your direct payments as your contribution to home care costs.

Direct payments

A direct payment is an amount of money we give you to buy your own care and support rather than us providing it for you. A direct payment offers you:

- flexibility and choice – you buy the care and support that suits your needs
- control – you decide how your needs will be met, by whom and at what time.

For more information about direct payments ask for our leaflet "Direct payments for adults" or see our website www.nottinghamshire.gov.uk/directpaymentsadults

How often should I pay?

You may want to pay each week you receive the service, but you can pay fortnightly or four weekly if this is better for you.

Can I be excused charges?

You will not be asked to pay any charges if:

- you receive services after being discharged from compulsory psychiatric care under certain conditions
- you have Creutzfeldt Jacob Disease
- you are assessed for services under the Independent Living Fund (ILF). You will pay the ILF contribution instead
- you are provided with services which are paid for by the NHS. For example when you are treated as a hospital patient and the NHS is paying for your care.

What if I can't pay?

Sometimes, in special circumstances, you may not be able to pay for care in your home and we will continue to provide the service we think you need. For example: if you have exceptionally high outgoings we may be able to reduce your charges. Talk to the person who did your community care assessment about the help available.

Supported living / extra care supported housing

If you receive home care as part of 'supported living' and/or 'extra care supported housing' then your maximum charge for care will be £78.50 a week, or less if you are on low income.

Supporting People

You may pay extra for support services and rent provided through 'Supporting People'. Your Supporting People service provider will give you full details and help you to apply for a reduction in your Supporting People charge if you have a low income.

Where can I get more information?

We know this is complicated and if you want to know more please talk to the person from ACFS who did your financial assessment. If you want individual advice contact Adult Care Financial Services on **0115 977 2426**. Information about benefits, charging and other money matters is available on our website:

www.nottinghamshire.gov.uk/moneymatters

What if I am not satisfied?

- If you are not happy with the home care you receive contact the Customer Service Centre

Tel: **08449 80 80 80**

Opening times: Mon-Fri 8am-8pm Sat 8am-12noon

Calls cost 3p a minute from a BT landline. Call charges from other operators and mobile phones may vary.

email: customerservice.centre@nottscg.gov.uk

- If you have a query about your financial situation contact Adult Care Financial Services

Tel: **0115 977 2426**

If you want **independent benefit advice or advocacy** you can contact:

- **Nottinghamshire Welfare Rights Service**
Tel: **0845 601 5943** between 11am-1pm weekdays.
Calls will be returned the same day.
- **DIAL (Disability Advice Line)**
Tel: **01623 625 891**
- **Your local Citizens Advice Bureau**
Tel: **see phone book**

Emergency Duty Team

In an emergency situation that cannot wait until the following working day the Emergency Duty Team may be able to help. Telephone **0300 456 4546** outside office hours or on a weekend/bank holiday.

More about assessed income

Assessed income is income after tax from savings, pensions and Social Security benefits.

Assessed income does not include income from wages or any employment related benefits such as tax credits.

Savings

The government says that we must treat your savings as if they were invested and earning an income for you. You will be charged on an assumed (or 'notional') income from your savings even if the actual amount that you get in interest is lower.

We ignore the first £14,000 of any savings you may have. If you have between £14,000 and £23,000 we say that every £250 means £1 of income per week.

If you have savings or capital (**this does not include your own home**) of more than £23,000 you pay (or contribute towards direct payments) the full charge of £8.80 an hour up to the maximum of £78.50 per week.

Pensions

Examples of pensions included as income are: state retirement, occupational/private, superannuation and pension credit.

Social Security benefits

All benefits are included except:

- Working Tax Credit
- Disability Living Allowance (mobility component)
- Part of the highest rates of Attendance Allowance and Disability Living Allowance (care component).

What about my rent or mortgage?

We will deduct your housing costs from your 'assessed income' before calculating your charge. This includes rent (after Housing Benefit) and Council Tax (after Council Tax Benefit).

Example calculation

The following is a simple example showing how we work out what you pay. Depending on your circumstances, for example being part of a couple, it can be more complicated.

Mr. Jones, a single person with a disability receives 10 hours of home care a week. To work out how much he needs to pay for this we need to know how much he has left after comparing his **assessed income** with his **set amount**.

Assessed income	£	Set amount	£
Retirement Pension	95.25	Pension credit	
Occupational Pension	105.15	plus 25%	
Attendance Allowance (low)	47.10	for a single person	162.50
Savings of £3,000 (under £14,000)	00.00	Disability costs	<u>20.00</u>
Sub total	247.50	Total set amount	182.50
(deduct housing costs of rent and Council Tax after benefits)	- 35.05		
Total assessed income	212.45		
			£
		Assessed income	212.45
		Set amount	- 182.50
		Amount available	<u>29.95</u>

Mr. Jones will pay £29.95 for 10 hours of home care per week

Direct payments

If Mr. Jones was using direct payments to pay for his own home care he would receive the agreed direct payments less £29.95.

Urdu

آپ اس اشاعت کو کی اور صورت میں 'یا ان کا اردو
ترجمہ پاتے ہیں تو براہ مہربانی کسٹمر سروس سینٹر
سے رابطہ کیجئے۔

Hindi

यदि आपको यह प्रसंगन किसी दूसरी शैलियत या
हिन्दी भाषा में चाहिये तो कृपया आप कन्ट्रर
सर्विस सेंटर से सम्पर्क करें।

Punjabi

ਜੇਕਰ ਟਿਹ ਪ੍ਰਕਾਸ਼ਨ ਕੁਹਾਨੂੰ ਕਿਸੀ ਦੂਸਰੀ
ਫੋਰਮੈਟ ਯਾ ਪੰਜਾਬੀ ਭਾਸ਼ਾ ਵਿੱਚ ਚਾਹੀਦਾ ਹੈ ਤਾਂ
ਕੂਸੀ ਕਨਟਰਮਰ ਸਰਵਿਸ ਸੈਂਟਰ ਨੂੰ ਸੰਪਰਕ ਕਰੋ

Polish

Proszę o kontakt z Customer
Service Centre jeżeli chcieliby
Państwo uzyskać tą publikację w
innym formacie lub po polsku.

Contact us if you need the information in a
different language or format:



Customer Service Centre, PO Box 9320,
Nottingham. NG15 5BL

phone **08449 80 80 80**

Calls cost 3p/min from BT landlines. Mobile costs may vary.

e-mail **customerservice.centre@nottscc.gov.uk**

website **www.nottinghamshire.gov.uk**



INVESTOR IN PEOPLE



2005-2006
Sustainable Energy
2006-2007
Culture and Sport for
Hard to Reach Groups
2007-2008
Emergency Planning
2008-2009
Improving Accessibility

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