

Paying for care and support

2018/19

Adult Social Care

Hull City Council

This handbook is all about paying for social care services in Hull.

It tells you about the financial assessment process and explains what you will have to pay and how to do this.

You should read this booklet if you, or someone you care for, either receives or is considering support from Hull Adult Social Care.



Hull
City Council

Contents

1.	Introduction	P3
2.	Getting help with care and support	P3
	- What happens first?	P3
	- Continuing Health Care funding	P4
	- What you need to pay for and why	P4
3.	The financial assessment	P4
	- People who lack mental capacity	P5
4.	What's included in a financial assessment if I live at home	P5
	- Minimum income guarantee	P6
	- Disability related expenditure	P7
	- Capital (savings and other assets)	P8
5.	What's included in the financial assessment if I live in a Care home?	P9
	- If you do not own a property	P9
	- If you do own a property	P10
6.	How is the financial assessment conducted?	P11
	- Light touch financial assessment	P11
	- Telephone assessment	P11
	- Visiting assessment	P11
	- Information needed to complete financial assessment	P11
	- Letting you know the outcome	P12
	- Misleading information	P12
7.	Yearly reviews	P12
8.	Referral form and declaration	P13
9.	Useful contacts	P17
10.	About this handbook	P18
11.	Contacting the financial assessment team	P18
12.	Signature sheet	P19

1. Introduction

Unlike NHS services, adult social care support in the UK is not free. However, no one should go without the care and support they need because they can't afford to pay for it, so for many people, the local authority will pay some or all of the cost. If you need support to live at home or if you need residential care you will be offered a financial assessment to see if you can get help to pay for it.

It is important to understand how paying for care and support works so that you can make sure you are not paying too much and so that you can manage your money properly.

Reading this booklet can help understand how paying for care and support works in Hull. Your social worker can also talk with you about this.

The government set the rules about paying care costs, and these can be a little complicated so we've set out this booklet in sections, explaining how the financial assessment works in different circumstances. If anything is not clear, please contact the financial assessment team, who will be happy to talk things through. Their details are given at the end.

2. Getting help with care and support

What happens first?

If you are struggling with day to day tasks the first step will be to have a social care assessment. This is how we find out what you can do for yourself, how your family, friends and community can help, and how adult social care could support you.

Someone from Hull City Council, such as a social worker or other trained professional, will talk with you about what you can do and what you need help with. Together you will agree ways to meet any needs you have that you cannot meet yourself.

This social care assessment can be very helpful in working out what other support you can draw on, what you want to achieve and what support you need to achieve it.

Hull City Council will then work out how much the support you need will cost. We will offer you a financial assessment so that we can work out whether we need to pay for some or all of this. We will need to look at what money you have coming in and also any money you have in the bank, in ISA's or in things like stocks and shares. If you need to go into residential or nursing care, we will also need to consider the value of your house if you own it yourself. You don't have to have a financial assessment, but the reason for the assessment is to see whether you qualify for help in paying for

your care and support. Without the assessment, we will not be able help you pay for it and you will need to pay the full cost yourself.

Continuing health care funding

Depending on what care and support you need and the reasons why you need it, you might be able to claim Continuing Health Care funding. This is NHS money and is there for people who are not in hospital but who need high levels of long term health care. If you might be eligible for this, your G.P., community nurse or social worker can refer you for an assessment. If this assessment shows you are eligible, the NHS will pay for your care and support and you will not need a financial assessment.

What you need to pay for and why

Some kinds of adult social care and support are free and you will never be asked to pay for them. These are:

- Advice and information
- Assessment, support planning and review
- The first six weeks of intermediate care
- A period of Active Recovery
- Community equipment (aids and minor adaptations costing less than £1,000)
- Aftercare provided under section 117 of the Mental Health Act 1983
- Support to people with Creutzfeld-Jacob disease (CJD)

Hull City Council has also chosen to pay for all support provided to carers and some support options, such as those offered by voluntary or charitable organisations, are free.

If you need any other social care support you will have to pay for it from the date it starts if you can afford to. This is important to bear in mind if you experience an emergency, such as a fall or the illness of your family carer and need support from adult social care quickly. We can provide support almost immediately, but you may still need to pay for some or all of the cost.

3. The financial assessment

A trained Financial Assessment Officer from Hull City Council will carry out your financial assessment. The rules set by the government are different, depending on whether you live at home or in residential care, so this booklet will explain them separately.

For financial assessment purposes, you are said to be living at home if you live:

- In your own home
- In the home of a friend or family member
- In a shared lives placement
- In supported living
- In extra care

You are said to be living in residential care if you live

- In a residential care home
- In a nursing care home

The financial assessment will only look at your income, savings or other assets. It will not look at those of your partner or any other family members. If there is anything shared, such as a benefit paid to a couple, or money in a joint account, half of it will be included in the assessment and the other half will not.

Any money earned through employment or self-employment will not be included. Everybody keeps what they earn.

People who lack mental capacity

Sometimes, someone who lacks the mental capacity to consent to a financial assessment will still need one. If someone lacks capacity to consent to an assessment, they will probably also lack the capacity to manage their own finances and will need someone else to manage money for them. This could be someone to whom they have previously given power of attorney, or someone the Department for Work and Pensions have appointed to manage their benefits or it could be a financial Deputy appointed by the Court of Protection. If the person has no one willing and able to manage their finances, Hull City Council will apply for Corporate Appointeeship or Public Authority Deputyship and an officer who is not connected to either the Financial Assessments Team or the Charging Team will manage their money on their behalf and use it in their best interest.

We will work with the person's Appointee, Attorney or Deputy to gain consent to the financial assessment and gather the information necessary. If necessary, the financial assessment will be delayed until it can be done properly and legally.

4. What's included in a financial assessment if I live at home?

In this financial assessment we work out whether you can afford to pay for your own care and support and if not, how much you can afford to contribute. We do this by

looking at what money you have coming in, what savings you have and what your commitments are. We do not consider the value of your house if you are living in it.

Minimum income guarantee

The government sets a 'Minimum Income Guarantee', which makes sure that you always have a certain amount left after paying all your bills, including your care and support costs. Hull City Council will make sure that the contribution you are asked to make does not reduce your income below this level.

To work out what your minimum income is we need to add together the basic amount for you, an allowance for each dependent child and any disability premium. We then subtract from that the cost of providing any non-care related support such as shopping, transport, and recreational activities.

The basic amount for you is:

- i. £72.40 if you are a single person aged 18 – 25
- ii. £91.40 if you are a single person aged 25 – pension credit age
- iii. £189.00 if you are a single person over pension credit age
- iv. £91.40 if you are a lone parent over the age of 18
- v. £71.80 if you are a member of a couple aged 18 – pension credit age
- vi. £144.30 if you are a member of couple over pension credit age

The allowance for each dependent child living with you is £83.65

The disability premium is:

- i. £40.35 if you are a single person
- ii. £28.75 if you are a member of a couple

The enhanced disability premium is:

- i. £19.70 if you are a single person
- ii. £14.15 if you are a member of a couple

Some benefits, like Attendance Allowance, Severe Disability Premium or the care component of Personal Independence Payments, are there to help you pay for care and support. If you are not getting these benefits, we will support you to apply. Some of these benefits may be withdrawn if you are in hospital or residential respite care for a period of time and if this happens, we will offer you another financial assessment to make sure you are not be asked to contribute more than you can afford to.

Disability related expenditure

During the financial assessment, we will also ask about disability related expenditure. These are expenses which you have pay as a result of your disability or impairment and include:

- Payment for any community alarm system
- Costs of any specialist items needed to meet needs arising as a result of your disability which are not provided by either the local authority or the NHS. If something is offered which would meet your needs, but you choose a more expensive solution, the local authority cannot pay for this, either directly or by allowing it as a disability related expenditure.
- day or night care for which you have an eligible need but is not being provided by either the council or the NHS;
- specialist washing powders or laundry
- additional costs for dietary needs due to illness or disability (evidence from your GP may be required)
- special clothing or footwear where this needs to be specially made or altered, or is needed due to additional wear and tear caused by the disability
- additional costs of bedding, for example, due to incontinence
- any heating or metered water costs which are above average, and which arise because of age, medical condition or disability
- reasonable costs of basic garden maintenance, cleaning or domestic help, if you need it because of your disability and this can't be provided any other way
- purchase, maintenance and repair of disability-related equipment, including equipment or transport needed to enter or remain in work if this is not otherwise available
- specialist internet access, for example if you are blind or partially sighted
- reasonable transport costs which arise because of illness or disability, including costs of transport to day centres, which are over and above the mobility component of DLA or PIP, if this is being paid. If transport is available, for example, council transport or a car leased under the Motability scheme and you wish to use alternative transport at a higher cost, you may not be able to claim this as a disability related expense. You will also be unable to claim any transport costs which are not considered reasonable or are not needed to meet your care and support needs. For example if you choose to take a taxi to the seaside because it's a nice day, you will not be able to reclaim the cost.
- the council will not make allowances at a higher rate where a reasonable alternative is available at a lower cost, for example where incontinence pads are available on the NHS but you decided to purchase them privately

If you have any disability related expenditure, this will be deducted from any contribution you are asked to make.

Example

Ann is a 42 year woman with MS. She is divorced and lives with her 6 year old daughter. Ann has a PIP which includes payments to meet both care and mobility needs and she works part time. For the purposes of the financial assessment, Ann's minimum income is as follows:

Basic amount for a lone parent	£91.40
Allowance for a dependent child living with you	£83.65
Disability premium	£40.35
Total	£

When working out how much Ann can afford to contribute to the cost of her care, we must make sure that Ann is left with at least £215.40 per week plus the mobility component of her PIP plus the money she earns from working part time after paying for the cost of her care. If she can't pay the full cost and still be left with this amount, we will pay the difference. Any disability related expenses can be deducted from any contribution she is asked to make.

Capital (savings and other assets)

If you have less than £14,250 in savings, this will not be taken into account in the financial assessment and will not affect the amount you will be asked to contribute

If you have between £14,250 and £23,250 in savings you will need to contribute £1 per week for every £250 you have in savings above £14,250. This is on top of the contributions you have to make because of your income. If you have more than £23,250 then you will need to pay for the full cost of the care and support.

If your savings fall below £23,250, and you cannot cover the cost of your care with your income, then Hull City Council will start paying a portion of the care costs for you.

Example of working out contributions for savings between £14,250 and £23,250

John has an income from a private pension and £18,000 in savings. He contributes £30 per week from his private pension.

As he has £18,000 in savings he has £3,750 over the £14,250 limit. £3,750 divided by £250 is 15, so he will need to contribute £15 per week on top of his income contributions.

When the two amounts are added together, this means that John will need to contribute £45 per week, even if the actual cost of his care and support is much more than that. If the cost of his care and support was less than £45, he would only pay the actual cost of his care as no one is ever charged more than the actual cost.

5. What's included in a financial assessment if I live in a care home?

Care in a care home, such as residential or nursing care needs a slightly different financial assessment. This is because there are different rules for the financial assessment, including the fact that the value of your home may be taken into account.

In this financial assessment, as with the one described above, we work out whether you can afford to pay for your care and support, and if not, how much you can afford to contribute. The minimum income guarantee does not apply to people living in care homes, as all of their day to day expenses are covered by the residential or nursing home fee. Instead, the government has set a 'Personal Allowance' at the rate of £24.90 per week. This means you will always have at least £24.90 per week of income after paying for or contributing to the cost of your care home.

If you do not own a property

If your savings are less than £14,250 and you do not own a property, your savings will not be taken into account in the financial assessment and will not affect the amount you will be asked to contribute

If you have between £14,250 and £23,250 in savings and do not own a property, you will need to contribute £1 per week for every £250 you have above £14,250 in addition to the contribution you make from your income.

Example of working out contributions for residential care

Sarah moves into a residential care home costing £445 per week. She has a state pension and a private pension totalling £225 per week and savings of £19,000. Sarah must keep at least £24.90 personal allowance per week from her income, so she will be asked to contribute the remaining £200.10 per week from her pensions. Her £19,000 in savings means she is £4,750 over the £14,250 limit. £4,750 divided by £250 is £19. So, Sarah will be asked to contribute £200.10 plus £19 per week which means her total contribution will be £219.10 per week. The local authority will pay the remainder of the residential home fee.

If you do own a property

Your property is not taken into account for the first 12 weeks that you are in a care home. This is called the '12-week disregard'. After this 12-week disregard, if you own or jointly own a property the value of this property will usually be taken into account.

There are certain situations when the value of your property will not be taken into account. These are:

- If your partner still lives there
- If a relative who is over 60, under 16 or is disabled, still lives there
- If your stay in the care home is temporary

If you need to sell the property in order to pay for your care we will help you pay for the cost of the care until the property is sold. While the property is up for sale you may be able to enter into a Deferred Payment Agreement with the Council. This means that we will pay for a portion of the care but claim the money back when the property is eventually sold.

You may also be able to enter into a Deferred Payment Agreement if you need to hold off selling your property.

6. How is the financial assessment conducted?

Light touch financial assessment

We have tried to make the financial assessment process as easy for you as possible and for people in some situations we are able to offer a light touch financial assessment. If you get a means-tested welfare benefit or Housing Benefit we can use your details from these to work out your contribution without you having to do anything. If you tell us that you have savings or other assets worth more than £23,250 then we know without further assessment that you will need to pay the full cost of your care and support.

Telephone assessment

Sometimes the light touch assessment does not give us enough information. If this is the case, we will arrange a convenient time for a trained Financial Assessment Officer to complete the assessment with you over the telephone. We will give you the details of all the information we need to complete the financial assessment ahead of time so you can have them ready. Having all the information ready will make the conversation a lot quicker and easier.

If you find it difficult to manage your own money, or find things like this confusing, we highly recommend that you get a friend, relative or representative to help you. We have listed the details of some organisations that can help at the back of this booklet.

We will take the information you have given us, complete a final financial assessment for you and send you a copy. If your assessment says that you need to make a contribution, we will tell you how you are expected to pay it.

Visiting assessment

If we cannot do the assessment over the phone a trained Financial Assessment Officer can visit you at home. Please note that this is only in exceptional circumstances.

If we need to do a home visit, we will send you a letter telling you the date and time of the visit and what information you need to prepare so we can complete the assessment. Having all the information ready beforehand will make the visit a lot quicker and easier.

Information needed to complete the financial assessment?

If a telephone assessment or home visit is needed, the Financial Assessment Officer will need evidence of:

- Your income (e.g. pay, pension and benefits);
- Any savings or investments you have (e.g. savings accounts, ISAs, bonds)
- Any other properties you own other than the home you live in
- If you are planning to stay in your own home:
 - Details of your usual essential spend (e.g. rent, and council tax)
 - Any disability related spend if it is more than £11.00 per week
- If you are planning to move to a care home:
 - The value of your home, if you own all or part of it

Letting you know the outcome

We will tell you about the outcome of this initial financial assessment in writing. If your assessment says that you need to make a contribution, you will be told the size of this contribution and given details of how to pay.

If you are getting services in your own home or in the community, to make things easier for you we can arrange these payments to be made automatically by Direct Debit. The majority of household bills in the UK, such as for water, telephone and council tax, are paid for by Direct Debit. Setting up a Direct Debit makes it easy for you because once it is set up you won't need to make any changes regardless of whether your financial assessment or care needs change.

Misleading information

If you give Hull City Council either wrong or incomplete information, or if you do not tell the council of any changes which could affect your assessment, we will work out the money you should have paid and you will need to pay it back. This could result in a large and unexpected bill.

If you deliberately give wrong or incomplete information, as well as recovering what you owe, the council may also take court action against you. Any action taken may result in you paying additional charges.

7. Yearly reviews

Every year we look again at your financial assessment by checking your income and savings. We may ask you to confirm your details again. We will then adjust the outcome of the assessment accordingly and let you know the outcome.

It is important that you tell us about changes to your circumstances as soon as possible so that you are not paying too much or too little. We will backdate what you need to pay to the date when the change happened. This means that you could either be faced with a large and unexpected bill or pay more than you have if you do not tell us about any changes quickly.

8. Referral form and declaration

When we offer you a financial assessment, we will ask you to sign a declaration that the information you give is accurate. A copy of that declaration and the financial assessment referral form is given below.

Customer Declaration

- If an interim or light-touch assessment is calculated, I understand that I may request a full financial assessment.
- The information I provide for a financial assessment will be true and complete.
- I understand that I must tell you immediately if there is any change to my circumstances.
- I understand that I must pay the calculated contribution, and that I may have to pay the full cost if I do not provide the required information for the financial assessment.
- I am aware that my contribution will be payable from the start date of my service.
- I agree to send you details of income and capital upon request to enable you to calculate my financial assessment.
- I am aware that should I purposefully withhold material information relevant to this financial assessment or if I deliberately fail to notify Hull City Council of a change in circumstance which may impact the amount I am required to pay. Hull City Council may decide to take action against me. This may include court action.

Signed..... Date.....

Referral for a financial assessment

You need to fill this form out with your social worker when you have finished talking about the care and support that you will need.

Type of Care

Home or community based care:

Residential or nursing care:

Please complete dates below if entering residential or nursing care following discharge from hospital

Hospital admission
date

Discharge
date

Person's details

Person ID

Date of Birth

Title

Full Name

Address

Postcode

Phone Number

Mobile Number

Email Address

Continued..

Details of the person responsible for dealing with financial affairs

Person ID	<input type="text"/>	Date of Birth	<input type="text"/>
Title	<input type="text"/>	Full Name	<input type="text"/>
Address	<input type="text"/>		
		Postcode	<input type="text"/>
Phone Number	<input type="text"/>	Mobile Number	<input type="text"/>
Email Address	<input type="text"/>		

Preferred time of contact

When would be most convenient for you to take a call about the financial assessment?

Before 12 noon

After 12 noon

Acting on behalf of someone else

Does the above named person have legal authority to act on the service user's behalf, such as Power of Attorney, Court of Protection, Appointeeship?

Yes No

If the above named person does not have legal authority to act on behalf of the person who will be using the services, the person using the services must sign the declaration below to enable you to provide information and evidence on their behalf.

Declaration

I give Hull City Council – Adult Social Care Financial Assessment Team permission to discuss all aspects of my financial affairs with the above named person:

Please print your name	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

Continued..

Paying for the full cost of your care

Only fill this section in if you do not need help with the costs of your social care services and do not want to receive a financial assessment.

If that is the case, please sign this declaration and read the statement below:

Person's details

Person ID Date of Birth
Title Full Name

Please print your name

Signature

Date

I confirm I do not need help with the costs of my social care services and do not want to receive a financial assessment. I understand that this means I might be asked to pay more than I would otherwise have to.

9. Useful Contacts

You can contact the following organisations if you want impartial help or advice about money or paying for care.

Age UK (national line)

Telephone: 0800 169 6565 (Freephone)

Tavis House
1-6 Tavistock Square
London
WC1H 9NA

Website:

<http://www.ageuk.org.uk/home-and-care/help-at-home/>

Age UK Hull

Telephone: 01482 324 644

Email: mailbox@ageukhull.org.uk

Bradbury House
Porter St
Hull HU1 2RH

Website:

<http://www.ageuk.org.uk/hull/>

Hull and East Riding (Hull) Citizens Advice Bureau

Telephone: 03444111444

1, The Wilson Centre
Alfred Gelder Street
Hull HU1 2AG

Website:

<http://www.hullandeastridingcab.org.uk/>

10. About this handbook

The information in this handbook is correct for the period of April 2017 to March 2018. Benefit rates are reviewed every year and take effect in April but rules and figures can sometimes change during the year.

This booklet does not cover all circumstances and should only be used for guidance. It is not a statement of law. If you have any questions, or would like more specific advice on any point, please contact the Adult Social Care Financial Assessments Team directly on 01482 614 842.

For help from an impartial third party you will find the contact details for various other agencies inside this booklet.

11. Contacting the Adult Social Care Financial Assessment Team

You can use the details below to contact the team who can talk to you about any of the things mentioned in this booklet. We are always happy to help.

- **Telephone:** 01482 614 842
- **Email:** ASCFA@hullcc.gov.uk
- **Mailing address:** FREEPOST RSJC-KKBE-ABXZ, Adult Social Care Financial Assessments Team, Hull City Council, PO Box 15, Hull, HU1 2AB

“If you don’t understand something or are not sure it’s always better to get in touch and ask. We are always happy to help”

- Amy O’Kane
Financial Assessment Team Leader

12. Signature sheet

We want to make sure you are given all the information you need about your financial assessment. When your worker gives you this booklet and talks through the contents with you, please fill in the sheet below and give it back to the worker. If you've asked for any further information, we'll make sure someone gets in touch with you.

Thank you

I received this handbook on (please insert date)

And was able to talk about what a financial assessment is for and what to expect.

I'm happy with the information provided

I'd like to know more

Please tick one box, and if you'd like to know more, please use the space below to tell us how we can help

.....
.....
.....

Signed.....