

## Out for Consultation



0300 126 1000 (General Enquiries)



[www.northamptonshire.gov.uk](http://www.northamptonshire.gov.uk)

# Paying for Care and Support in your Own Home

care and  
support  
& you



Unlike NHS services, social care support services are not automatically free of charge for everyone. You will be expected to pay a contribution towards your care and support, including in a case of emergency, unless your circumstances show that you cannot afford to do so. A financial assessment of your circumstances is carried out to determine what you can afford to pay. This assessment will consider your income and any assets you own, for example a house you do not reside in or other financial investments.

This leaflet has been created to explain the financial assessment process and how your contribution is determined.

## 1. Are You Eligible for Social Care Funding?

### Criteria for Council funding towards care and support

- ✘ If your savings and investments (capital) are more than £23,250, you will need to pay for all of your own care services. We can however, offer you a social care assessment which may help you or your family when making a choice of the type of care you may require. There is a small administration charge for this service of £50.00
- ✓ If your savings and investments (capital) are less than £23,250, and you require Council funding towards the cost of your care and support, then you will need to complete a financial assessment form. You can complete a financial assessment on-line or via a pre arranged telephone call, and in some circumstances you may be able to have a face to face assessment. The assessment of your finances, enables the Council to be able to carry out a financial assessment of your circumstances, so we can make sure you make the correct financial contribution towards your care and support. You can choose not to tell us about your finances but this means that the Council cannot help with payments towards the services you receive and you will have to pay in full for the services you receive.
- ✓ The Council will provide funding towards your care costs, provided that:
  - ✓ your care needs have been fully assessed by the Council and you are found to qualify for funding under the standard national criteria; and
  - ✓ you have had a full financial assessment from the Council and you have been advised you do not need to pay for the cost of your care.

## Provisional Charges

If you have not received notification of your contribution at the point your service starts Northamptonshire County Council will apply a provisional charge from the start date of your care. The provisional charge is set at £20 per week for community based services. You will still need to complete a financial assessment form to enable us to determine your contribution towards the cost of your care services based on your financial circumstances. If you do not provide your financial information, you will be charged the full cost of any service provided. Once we have completed your financial assessment any adjustments to your contribution will be applied from the date the provisional charge started.

## 2. What if you are not eligible for Social Care Funding?

You will have to pay all of your care and support if:

- the Council determines that you do not meet the national eligibility criteria; or
- you have capital over £23,250; or
- you do not want to disclose your finances

If you are paying for you care and support, and find you are no longer able to meet the cost of your care, please contact the Customer Service Centre on 0300 126 1000 for assistance, it is important you contact us before your savings or capital falls below £23,250 ideally one to two months before .

## 3. What happens once Social Care Funding has been agreed?

### Determining your contribution

Once you have been determined as being eligible for Social care we then apply our Fair Contributions Policy for community based care. This means that customers requiring care are financially assessed and expected to contribute towards their care costs, where they are able to. The full Fair Contribution Policy document can be downloaded from the Northamptonshire County Council Adult Social Care website on the 'paying for care in your own home' page:

[www.northamptonshire.gov.uk/adultsocialcare](http://www.northamptonshire.gov.uk/adultsocialcare)

The financial assessment will take into account your income and savings, as well as expenses associated with disabilities and/or your housing situation.

### Personal budget, direct payment and your contribution

Once your needs assessment has been completed and we have determined you qualify to receive help from the Council with your care and support, the Council will calculate your personal budget; this amount of money is used to create your care and support plan.

As social care is not a free service, the Council's financial assessment will determine how much – if anything – you need to pay yourself towards your care and support (this is called your contribution).

Then you have a choice to make:

Option 1 – You can ask the Council to arrange the services for you. In this case, the Council will pay the service providers (for example your day centre) and you will pay your contribution to the Council, through a direct debit, we will agree with you a monthly collection date.

Option 2 - You arrange and pay the service providers directly (for example a service provider helping with personal care). In this case, the Council will deposit your direct payment into your bank account (this amount is your personal budget less your contribution; the Council will deduct your contribution from your personal budget before sending it to you).

## **4. What If I am unable to meet my agreed contributions?**

- We ask that you make immediate contact with adult social care on 0300 126 1000 to inform us of this, we will then undertake a further review of circumstances to determine what has changed and where necessary undertake a new financial assessment.
- It is important you do not stop your payments without having contacted us to discuss.
- If payments are stopped without notice this could result in legal action being taken to recover the outstanding amount. Any outstanding debt would accrue interest or a charge registered against your home.

## **5. Does everyone need a financial assessment?**

There are certain circumstances where a financial assessment is not needed

If you:

- have substantial and on-going health needs, you may be eligible for NHS Continuing Healthcare funding towards the cost of your health needs
- are currently registered under section 117 of the Mental Health Act, and the social care and support services you need are related to the original cause of your registration;

- are in receipt of a DS1500 certificate (for non-residential care only)

then you are entitled to free care and support services and are therefore not required to complete a financial assessment. If this relates to you, contact adult social care via email on:

adultcarenc@northamptonshire.gcsx.gov.uk or by telephone on 0300 126 1000 (Monday - Friday 8:00am - 6:00pm).

\*Please note: we will however continue to review your care as your circumstances may change.

## **6. Protected income**

The Council will always ensure that you are left with enough money to live on after paying your contribution. This is known as protected income and is based on the government advised amount that a person needs to live on plus an additional 25%. We would expect you to use your protected income to cover everyday living costs such as: This list is not exhaustive

- Food
- Drink
- Board and lodge
- Hairdressing and hygiene
- Bedding
- Clothes
- Spectacles
- Dentistry
- Alternative therapies or treatments
- Prescription items
- Insurances including building, contents, mortgage protection, life
- Utility bills such as water, gas, electricity and telephone
- Domestic cleaners, gardening, other than basic costs allowable as disability-related expenses, and window cleaners
- Transport costs
- TV licence and subscriptions to satellite or digital TV companies
- Repairs and maintenance of buildings
- Other expenditure such as personal debts and arrears

### **Disability related expenditure**

The protected income will not need to cover expenses you may have that are related to a disability, illness or because you are physically or mentally frail - these are known as disability related expenditure (DRE) and allowances may be made within the financial assessment for these too. To qualify for a DRE allowance, you will need to be in receipt of Attendance Allowance, Disability Living Allowance or Personal Independence Payment.

Examples of disability related expenditure items that will be considered in the financial assessment are:

- Payment for any community alarm system (after deducting Housing Benefit or Supporting People grant)
- Costs of any privately arranged care services required, including respite care
- Costs of any speciality items caused by disability, such as, but not limited to:
  - Specialist washing powders or laundry costs
  - Additional costs of special dietary needs due to illness or disability etc.
- Special clothing or footwear, for example, where this needs to be specially made, or where there is additional wear and tear caused by disability
- Additional costs of bedding, for example, because of incontinence
- Additional heating costs, or metered costs of water, above the average levels for the area and housing type, required by age, medical condition or disability
- Reasonable costs of basic garden maintenance, cleaning or domestic help, if needed due to the individual's disability and not met by social services
- Purchase, maintenance, and repair of disability-related equipment, including equipment or transport needed to access or remain in employment; this may include computer costs and reasonable hire costs of equipment if waiting for supply of equipment from the local Council
- Personal assistance costs including any household or other necessary costs
- Other transport costs incurred by illness or disability, including cost of transport to day centre, over and above the mobility component of Disability Living Allowance, if in payment and not already provided by the local authority
- Contributions made to an Independent living fund. Additionally, the Council may make allowances for housing related costs such as mortgage payments and Council Tax demands.

### **Welfare benefits**

There are benefits available to help you pay for any care and support. These are known as Attendance Allowance, Disability Living Allowance and Personal Independence Payment (replaces Disability Living Allowance). If you are not receiving any of these benefits, we would encourage you to make a claim by visiting [www.gov.uk](http://www.gov.uk) or by calling one of the following numbers:

- Attendance Allowance (if you are over 65 years old) – 0345 605 6055
- Personal Independence Payment (if you are under 65 years old) – 0800 917 2222

As part of the financial assessment, the Council will offer a welfare benefits review. If the review shows that you are entitled to additional welfare benefits, you will be expected to claim these. The Council can provide support with your claim. Information on benefits you may be able to access is available at [www.gov.uk](http://www.gov.uk)

You can also use the online government benefits calculator to help you work out what you are entitled to. This can be found on the following website: <http://www.nidirect.gov.uk/benefits-adviser>

### Short-term support

Short-term support services such as Reablement and Enablement which are designed to help you regain your independence or maintain independent living skills are free of charge up to a maximum of 6 weeks for reablement and 12 weeks for Enablement. However, if within the 6 or 12 week period the Care Manager discusses and agrees with you that you need ongoing care support. You will be expected to pay for care from the agreed date of your on-going support. If your reablement or enablement care service extends beyond 6 or 12 weeks it will automatically become chargeable from then onwards. You will then need to complete a financial assessment to determine how much you may be required to contribute. For more information about short-term support visit the Councils website at [www.northamptonshire.gov.uk](http://www.northamptonshire.gov.uk) or call 0300 126 1000

## Contact Us

<p>If you require further information about financial assessments or need help completing the assessment form, please contact:</p> <p>The Financial Assessment Team</p> <ul style="list-style-type: none"><li>• 0300 126 3001, option 1</li><li>• <a href="mailto:financialassessments@northamptonshire.gcsx.gov.uk">financialassessments@northamptonshire.gcsx.gov.uk</a></li><li>• Financial Assessments – LGSS Transactions Northamptonshire County Council PO Box 225 Northampton NN4 7DF</li></ul>	<p>If you require further information about care contact:</p> <p>Adult Social Care</p> <ul style="list-style-type: none"><li>• 0300 126 1000 (Mon-Fri, 8:00am – 6:00pm)</li><li>• <a href="mailto:adultcarenc@northamptonshire.gcsx.gov.uk">adultcarenc@northamptonshire.gcsx.gov.uk</a></li><li>• Adult Social Care Northamptonshire County Council PO Box 225 Northampton NN4 7DF</li></ul>
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If you would like an alternative format of this leaflet (e.g. larger print, easy read, audio or a different language) please call us on either of the above details.

The Council recommends that you seek independent financial advice.

## Frequently Asked Questions

### **Do I have to pay for my services?**

Yes, in most instances you will have to pay something towards the cost of the services provided to you.

### **My care manager says my care will be funded by the Council. Do I still have to pay?**

Yes you do. This means we will pay the provider the whole cost of the service you are receiving, but you will still need to pay your contribution towards this. We will send you regular invoices for the amount you have been assessed to pay; therefore you will not be required to pay the provider directly, unless you are in receipt of a Direct Payment.

### **How will I be told how much I have to pay?**

Normally before your service starts, we will ask you for information about your financial circumstances – either via a pre-arranged telephone call or, on request, the Financial Assessment team will visit and complete it with you. As soon as we have all the information needed we will carry out a financial assessment and give you written details of exactly how much you are being asked to pay. We will indicate any benefits you may be entitled to when we have completed a welfare benefit check.

### **What will happen if I'm asked to make a contribution and I don't pay my contribution?**

If there is no valid reason for non payment then the Council would follow its collections policy which may result in legal action, or a consideration to stop your service.

### **When you complete the welfare benefit check on my behalf, how will I know if I am entitled to more benefits and who will let me know?**

We will tell you if we think you should get more benefits, or if there should be a change to your benefits. We will advise you of how these can be claimed and who to speak to for information to help with your claim. One of our Welfare Benefits Advisers will contact you to offer any support with any potential claims.

### **What happens if I don't get the benefits from the Department for Work and Pensions (DWP) that you say I should pay towards my weekly charge?**

In the first instance you will need to make a claim to the DWP for the benefits we have indicated you are entitled to. If you are unsuccessful in your claim for any benefits we have indicated please

