

Paying contributions towards your care services

Improving Social Care in Slough



Introduction

Slough Borough Council will make a charge for residential and some of its non-residential services and will spend all of the income raised on providing more care for people.

If the council did not charge, it would not be possible to help everyone who needs support.

This leaflet explains how we will work out the what service users may have to pay towards meeting their care needs.

What services do we charge for?

We work out what people over the age of 18 have to pay for the services they receive to make sure that everyone is treated fairly.

Following an assessment of your care needs a financial assessment will need to be completed to calculate how much you can afford to pay towards the cost of your services. One of our financial assessment and benefits officers will arrange to visit you to calculate what this amount will be.

The services we financially assess people for are all community based services, examples of which include:

- Personal budgets and direct payments
- Home care and support at home
- Respite
- Day care
- Adaptations and supply of equipment
- Assistive technology
- Reablement service - after the first six weeks

See the *Slough Borough Council Fairer Contributions Policy* for more information; available at www.slough.gov.uk.

During your financial assessment it may be identified that you are eligible for additional benefits, the financial assessment and benefits officer can help you with applying for benefits and can also carry out a benefit check to see what you are entitled to.

What services don't we charge for?

There are some services we do not charge you for including:

- The assessment of your care needs
- Information and advice
- Smaller pieces of equipment and adaptations which you (or your carer) are assessed as needing as a community care service, and for which you are eligible, costing £1,000 or less, including the cost of buying and fitting.

How do we work out what you have to pay?

The value of your home will not be taken into account. We will carry out a financial assessment and if you have savings over £23,250 you will be expected to meet the full cost of your service. If you have savings under £23,250, we will work out what you will need to contribute towards your care through the individual financial assessment.

If you do not want to disclose your financial circumstances, you will be asked to sign a declaration to pay the full cost of your service. Each financial assessment is based on your individual circumstances.

To determine what this is, we will look at:

Income

- Retirement pension
- Income support/pension credit
- Attendance allowance
- Disability Living Allowance (DLA) care component
- Private/occupational pensions
- Incapacity benefit
- Earned income will not be taken into account
- Employment support allowances
- Severe disablement allowance

Savings and assets

- Building society/bank account/post office account
- Stocks and shares
- TESSA/ISA/PEP
- Bonds
- Trust funds
- National savings certificates
- Premium bonds
- Investment in property, buildings and land (but not the value of the property that you live in)
- 50% of any joint savings for individual assessments, or 100% for joint financial assessments

If you have savings under £14,250 these will not be taken into account. If you have savings over £14,250 and up to £23,250, we will add £1 to your income for every £250 you have.

The following outgoings and allowances will be taken into account:

- Disability related expenditure (see below) Standard minimum guarantee plus 25% (explained below)
- Mortgage/rent payments
- Council tax

Disability related expenditure

The financial assessment and benefits officer may be able to take into account some additional costs incurred as a result of your disability or ill health such as; prescription costs, excessive heating or laundry costs, special dietary needs (advised by GP or dietician), the purchase, hire, maintenance and insurance of any disability equipment. Any such costs will be compared to the Department of Health guidelines and where possible we will apply these to your financial assessment.

You will need to provide receipts for this expenditure and if you receive at least one of the following we may be able to deduct an amount you pay from your income:

- Attendance allowance
- Disability living allowance
- Severe disability premium of income support has been awarded
- Constant attendance allowance
- Exceptionally severe disablement allowance

Standard minimum guarantee

This is the minimum income that people can live on and is set by the Government. It is based on age, disability, marital status. This amount, plus an extra 25% is ignored from your income. If your income is below this you will not have to pay for your services.

Your financial assessment will be reviewed on an annual basis to take into account increases in benefits, private income, the cost of living and changes in savings. If your circumstances change during the year, you need to notify us of the changes when they occur, e.g. new benefits awarded. Tel: 01753 475111

Making payments

You will be invoiced every four weeks in arrears. You can pay by standing order, over the internet, by debit or credit card (a fee will be payable for the latter), at the Post Office, at your bank or in person/by cheque at MyCouncil. You need to pay your invoice in full within 14 days. If you are unable to make the payment within this time, you must contact us to discuss how we can help you. If you do not contact us and your payment remains unpaid, we will need to take further measures to recover the debt.

Personal budgets will be paid net of any contribution that you have been assessed for.

What if I am unhappy with the amount I am assessed to pay?

If you disagree with the assessment and think your contribution has been calculated incorrectly you can ask for a review and provide any additional information to be taken into account. A financial assessment and benefits officer will review the calculation to verify the assessment which will be quality assured by the officer's line manager.

For more information on requesting a review you can call 01753 875299, 01753 875767 or 01753 575757.

You need to tell us if your circumstances change in any way as this may affect the amount you pay.

Information about you

All information we hold about you will be treated as confidential and will only be disclosed with your consent. The information will be held in accordance with the Data Protection Act 1998.

**For further information about fairer contributions,
contact Adult Social Care Services on 01753 475111
or email adultsocialcare@slough.gov.uk**