



SUPPORT AT HOME

Contributing to the cost
within a personalised system



PLYMOUTH
CITY COUNCIL

Adult Social Care
Choice, Control, Independence

Introduction

As part of the modernisation of adult social care the Council has made changes to the way it currently charges people for non residential social care support.

The new system is intended to be fairer for all people, so that individuals know up front what money they are entitled to from the Council to support their care needs and how much they will have to contribute (based on what they can afford) towards the cost of their care.

The system is closely related to the introduction of a self-directed support process and personal budgets, this is where people receiving care have a greater say in how they tailor their care to meet their needs.

Self-directed support is the term used to describe how people are able to design the support or care arrangements that best suit their specific needs. A personal budget is the amount of money given to you by the Council to meet your assessed care needs to buy the support you need.

- Further information on self-directed support and personal budgets is available on our website at www.plymouth.gov.uk/puttingpeoplefirst

Financial assessment

After your social care needs have been assessed, and if you are eligible for social care support, your care manager will ask you some simple questions about your household income to see if you may be eligible to receive financial support from the Council.

If this is the case, and you wish to do so, we will complete a full financial assessment with you. This will decide whether or not you have sufficient money to pay towards some or all of the cost of the support you need.

How is my contribution worked out?

We will arrange to collect the financial information needed to allow us to make an assessment of your ability to contribute towards the cost of your personal budget.

We will look at your income and will deduct your housing costs, to work out what you can afford to pay. No one will be asked to pay for their social care if they have income below the national income support level plus 25%.

- Further information on up to date income support levels can be found at: www.direct.gov.uk/en/TaxAndBenefits/BenefitsTaxCreditsAndOtherSupport

Your disability benefits such as Attendance Allowance, Disability Living Allowance and Severe Disablement premium will no longer be included as income, so that these benefits can be used to meet your disability expenses.

What types of income and savings are counted?

- Employment Support Allowance / Incapacity Benefit
- Pension Credit
- Former employment Pensions / Occupational Pensions
- War Widow Pension
- Industrial Injuries Disablement Benefit
- State Pension
- Annuity income
- Income support
- Savings - most forms of savings or capital are counted, such as ISAs, PEPs, Unit Trusts, stocks and shares, as well as bank and building society accounts. Some less common types of capital, such as certain types of bonds, compensation payments or trust funds, may be ignored.

Anyone with savings over £23,250 (April 2011) will have to pay the full cost of their care.

Earnings from employment are not taken into account when assessing the service user's contribution toward the cost of care. The home in which you own and live in is also not taken into account when assessing your contribution.

Will my partner's income and savings be counted in the assessment?

Only the person who is assessed as needing the service from us must provide details of their income and capital.

In some circumstances, it may be beneficial for you to ask for a financial assessment as a couple and to declare income and capital for both partners. If your partner does provide these details we will assess you as a single person and as a couple and apply the lowest contribution calculated.

How will I pay my contribution?

If you receive your personal budget as a direct payment a weekly contribution will be deducted from the payment you receive from the Council before we pay it to you.

Example

Mr Jones' personal budget is £250, his assessed contribution is £50.

Direct payment	£200
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Personal Contribution	£50
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Total	£250
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Mr Jones will receive £200 as a direct payment from the Council and he will add the remaining £50 to the designated bank account, so that £250 is available to meet his assessed needs.

If you continue to receive services from the Council we will invoice you every four weeks for your contribution.

How much will I be asked to contribute to my personal budget?

The amount will vary for everyone. The contribution you are asked

to pay towards your personal budget will be based on what we assess you can afford to pay. This makes sure you are left with enough money to meet your normal living expenses.

It is important to remember that you will never be asked to contribute more than you have been assessed as being able to pay during your financial assessment.

Example

Mr Brown had an assessment of his needs and the cost to meet his care and support came to £200 a week, so a personal budget of £200 will ensure that his needs are met.

Following a financial assessment he was assessed as being able to contribute £150 per week towards that personal budget, therefore he will pay the £150 as this is the maximum he can afford and the Council will pay the other £50.

Example

Mr Green had an assessment of his needs and the cost to meet his care and support came to £300 a week, so a personal budget of £300 will ensure that his needs are met.

Following a financial assessment he was assessed as being able to contribute £350 per week towards his personal budget, therefore he will pay the £300 as he can afford to cover 100% of his personal budget.

Example

Mr Thomas had an assessment of his needs and the cost to meet his care and support came to £300 a week, so a personal budget of £300 will ensure that his needs are met.

Following a financial assessment he was assessed as not being able to contribute anything towards his personal budget, therefore the Council will pay the full £300.

Will some services continue to be free?

Yes some social care services will remain free of charge like:

- Social care assessment and advice
- Intermediate care services which are short term intensive support services to help people to regain independence following a crisis such as an unplanned hospital admission or a fall in the home
- Equipment and minor adaptations up to £1,000, such as grab-rails
- Services to certain patients who have been detained under the Mental Health Act (Section 117 After Care)

Will my contribution change after it has been assessed?

We review everybody's contribution once a year (usually in April) to coincide with the annual change in benefit and pension rates.

If your contribution changes as a result of this review, or if we need extra information at this time, we will write to you.

If at your annual review your needs are reassessed and your personal budget changes then your contribution may also change.

Example

In the examples given previously, if Mr Browns personal budget increased to £300 per week he will still only contribute £150 per week but the Council's contribution would increase from £50 per week to £150 per week.

If Mr Green's personal budget increased from £300 per week to £325 per week then his contribution will also increase to £325.

Mr Thomas would continue to receive his care free of charge irrespective of an increase in care needs.

What if I don't agree with the assessed contribution?

If you do not agree with the contribution we calculate you can ask for the assessment to be reviewed.

You can write to us explaining your case and make any submissions you may wish in support of your application.

We will then re-look at the financial assessment and any additional information supplied and review the original contribution if appropriate.

If you remain dissatisfied with the outcome you will be referred to Plymouth City Council's complaints procedure for further action.

What happens if my financial circumstances change?

If your financial circumstances change then you should notify the council as soon as possible so that your contribution can be recalculated. If you do not tell us about an increase in income or savings we may decide to backdate the increased charge. However we may not be able to backdate reductions in charge if you fail to tell us promptly about decreases in capital or income.

You must not give away or transfer savings or income to other parties to try and reduce your contribution toward the cost of care. If funds are given away or transferred we will continue to assess your contribution as if you still have those funds.



For more information on Adult Social Care services
www.plymouth.gov.uk/socialcareandhealth



To contact us call 01752 668000



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