

This fact sheet explains Lancashire County Council's charging arrangements if you receive services in your own home called Non Residential care services.

The information in this leaflet is for anyone who is currently receiving or is about to apply for adult social care services and is living within their own home. Different arrangements apply for people living in residential and nursing homes.

What services do I have to pay for?

If you get any of the following services, you may be charged for the services you receive:-

- Home Care
- Day Care Services
- Supported Living Schemes or Dispersed Housing Schemes
- Direct Payments/Self directed support.
- Telecare

We use the word contribution to mean how much a service user has to pay towards the cost of their services.

How is my contribution worked out?

We will carry out a financial assessment to work out if you will have to make a financial contribution towards your care. However, you will have to make an interim contribution from the start date of the service of £15.00 per week until the financial assessment has been completed. If your actual contribution turns out to be higher or lower than this then your future bills will be adjusted to make sure that you have not been under or overcharged.

If you have meals at home or in a day centre, you pay for them separately to the agency or day centre that provides your meal.

How will I be financially assessed?

The Financial Assessment and Direct Payments Service will telephone to make an appointment for a Visiting Officer to visit you at your home. They will:

- work out how much you have to contribute towards the cost of your services from the start date of the service.
- make sure you are getting all the benefits you are entitled to, and help you claim if need be

- **If you have more than £23,250 in savings**, or if you don't wish to complete a financial assessment then You will have to pay the actual cost of your service. This is the amount that the County Council pays to the service provider for your services. This amount can vary but as an example day care and home care for older people usually costs £30.75 per day and £11.96 per hour respectively. The maximum amount you will be expected contribute is £655.00 per week. If you have a personal budget then the value of your personal budget will be the amount you are expected to contribute.

In these circumstances you will only need to give details of your finances if you want advice on your entitlement to benefits.

If you have less than £23,250 in savings, we will carry out a full financial assessment, taking into account your income, savings, household costs and disability expenses.

The financial assessment process

What information will the Visiting Officer need?

In preparation for the financial assessment you will need to be able to show evidence to the Visiting Officer details of all your weekly income and savings (e.g. benefit notifications, bank statements/books, utility bills and evidence of any other household costs). You will be asked for bank statements covering the latest two years.

You will also need to have the information available for any costs you pay towards household items in the list below.

It is important that this information is ready for when the Visiting Officer calls to carry out the Financial Assessment.

<p>Types of income you may have:</p> <p>Pensions i.e.:-</p> <ul style="list-style-type: none"> • Pension credit • Retirement pension • Works/Private Pensions • Annuities • Charitable payments 	<p>Types of savings you may have:-</p> <ul style="list-style-type: none"> • Savings in a bank or building society • Post Office savings/ National Savings • Premium bonds • Stocks and shares, unit trusts • Trust funds • ISAs. <p>This list is not exhaustive</p>
<p>Other benefits i.e.:-</p> <ul style="list-style-type: none"> • Income support • Attendance allowance • Disability living allowance • Incapacity benefit • Severe disablement allowance • War pension • Employment support allowance 	<p>Types of household costs you may have :-</p> <ul style="list-style-type: none"> • Mortgage payments • Insurance premiums • Rent • Council tax • Water charges

CALCULATION

NET DISPOSABLE INCOME = £257.90- £202.29 = £55.61

ASSESSED WEEKLY CONTRIBUTION = £55.61 X 85% = £47.27

This will be back- dated to the start date of the service.

What happens if I am married or live with a partner?

If you hold savings jointly between you and your partner, we divide the value of these equally between you both.

We will then work out two financial assessments, one for a single person, and one for a couple, by dividing all joint income equally between you.

We will use the assessment with the lower charge.

How will I be told how much I should pay?

The Visiting Officer will tell you what you need to pay when he or she visits. You will be given a summary of how your charge has been worked out including the date your charge will commence.

How will I pay my contribution?

If you have a suitable bank account, we collect charges by direct debit. With the direct debit scheme, payments are collected automatically from your bank account, so you don't need to worry about paying on time, writing cheques or making special trips to the post office. If your service stops for a while and you overpay, we will refund you without you having to do anything. The Visiting Officer will hand you a schedule of when direct debits will be taken from your bank account.

If you get Self Directed Support for your care, you will need to pay your contribution in to your Self Directed Support bank account.

What can I do if I don't agree with my contribution?

If the Visiting Officer has included everything he or she can accept and you still think your contribution has not been worked out properly, you can appeal against it. You should appeal in writing to the Financial Assessment and Direct Payment Service Manager at the address below. You would need to say why you disagree with the charge and provide supporting evidence.

If my finances change after my assessment, what should I do?

It is essential that you contact the Financial Assessment and Direct Payments Service, so they can arrange to reassess you. This is particularly important if your savings fall below £23,250, as you may be paying too much for your services, or if you have any significant changes to your income or capital/savings. If you give away, transfer ownership of, or invest, money or property to avoid or reduce future care charges then you will be assessed as still having the value of the money or property.

If you sell your home and intend to buy another home the sale proceeds will be disregarded in the assessment for up to six months. If you purchase a cheaper home the remaining money will be included in your assessment. If you do not buy another home i.e. if you move into rented accommodation, it is important that you inform the Financial Assessment and Direct Payments Service.

You must keep the Financial Assessment and Direct Payments Service informed of any changes in your financial circumstances such as the sale of a property or receipt of any kind of lump sum, for example from a will. If you need advice about how this will affect you please contact the Financial Assessment and Direct Payments Service.

Who can I contact for more information?

The Visiting Officer who visits you will be able to answer your questions. If you still want more information you can write to:-

Financial Assessment and Direct Payments Service,

Adult & Community Services,

PO Box 162

East Cliff County Offices,

Preston PR1 3EA,

Alternatively you can ring 01772 531149 or email fin.assessment@lancashire.gov.uk

For more information about this service visit: www.lancashire.gov.uk

To request information in other formats and languages contact: 01772 534285.

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