



Paying for Care Services in Bracknell Forest

www.bracknell-forest.gov.uk

Disclaimer

This document has been produced by Bracknell Forest Council for general information and guidance purposes only. It is not a definitive statement of the law, but takes into account relevant legislation, statutory guidance, recommended practice and policies. Whilst Bracknell Forest Council endeavours to keep the information accurate at the time of publication of this document, the contents may be subject to change following amendments to the law, practice or policy.

Note

It is recommended that, where appropriate, this booklet is read in conjunction with the following booklets, also produced by the Council:

- Residential Care: Deferred Payments
- Residential Care: Top Up's

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Non-Residential Care Services

What is a Financial Assessment?

A financial assessment is an assessment of your ability to contribute towards the cost of any chargeable services you may receive.

We look at your income, savings, other capital assets and certain expenses to determine whether a contribution towards the cost of services would be applicable.

We also carry out a benefits check for you. We may be able to identify, and assist you with your claim, and any benefits you may be entitled to but do not currently receive.

Why is a Financial Assessment being carried out?

If you are eligible for non-residential services, you will be required to complete a financial assessment as most non-residential services are chargeable

The assessment will be completed in order to ascertain your ability to contribute towards the cost of these services.

There are some exceptions such as community equipment and intermediate care services.

What are classed as non-residential services?

Non-residential services include (but are not restricted to):

- Home Care
- Supported Living
- Day Care and Transport
- Direct Payments

The services can be arranged directly by the Council or as part of a Personal Budget. Contributions will apply in either circumstance.

What happens if I do not want a Financial Assessment?

If you do not want wish to disclose your financial circumstances, the full cost of services provided will apply.

Exemptions

Some people are not required to contribute towards the cost of their care. For example:

- If you have Creuzfeldt Jacob Disease (CJDF)
- If you receive after-care service under Section 117 of the 1983 Mental Health Act
- Those services that are fully funded by Community Health Care Services

Is there a limit to the capital I can hold?

Yes, the current capital limit, according to government guidelines, is £23,250*. Please remember that this relates to all savings and investments held in your name only, plus your share of any jointly held capital. We will not take into account the value of your own home in the assessment; however other property you own, or have a beneficial interest in, may be included as capital.

If your capital exceeds the maximum level, you will be deemed a “self funder” and would normally be expected to make your own care arrangements. The Council can make arrangements for you but fees for this service will apply. Please see fees & charges, on the Bracknell Forest Council website:

www.bracknell-forest.gov.uk/fees-and-charges-for-adult-social-care-services.pdf

Is all capital taken into account?

No. The first £14,250* of your assessable capital is disregarded completely. If your capital is below the maximum level, but exceeds the disregard level, a “tariff income” will be applied in the assessment.

*As at April 2015

How will you know I require a Financial Assessment?

We have a system in place that enables the financial assessments team to be informed when an assessment is required.

An Assessments and Benefits officer will then contact you or your representative. They will make an appointment to visit you in your home.

Many people find it useful to have a friend or relative with them at the time of the visit.

What will happen at the visit?

The Assessments and Benefits officer will always show you their identification when they call to see you.

They will look at your:

- Income
- Capital
- Some essential expenditure

Other than for any jointly held capital, income (including benefits) and expenses, there is no requirement for a partner to disclose any financial information about themselves. It also enables us to fully calculate any additional benefit entitlement you may be eligible for as a couple. Without this information, the advice we can give would be limited to non-means tested benefits only.

How is the contribution calculated?

The contribution is calculated as follows:

The total of your income (including any tariff income) *minus* general living allowance *minus* disability related expenditure (where applicable) = your disposable income.

Your maximum assessed contribution will be your calculated disposable income.

The amount we ask you to contribute will be the actual cost of services up to your maximum assessed contribution.

Disability related expenditure is only taken into consideration if you receive Attendance Allowance, the care component of Disability Living Allowance (DLA) or the Daily Living Component of any Personal Independence Payment (PIP).

What is regarded as income?

We will include most state benefits, pensions, disability benefits and income from other sources. We will disregard some types of income, for example:

- The mobility component of DLA or PIP
- Earnings
- £10 of any War Widows or War Disablement Pension
- War Widows Special Payment

What is regarded to be the general living allowance?

The general living allowance is based on the amount of basic Income Support or Pension Credit you would be entitled to, plus a further 25%. This allowance is made to cover the costs of everyday living.

What is regarded as Disability Related Expenditure?

Many people incur additional costs due to their condition or disability. Some people find it difficult to identify these because they have been paying the extra money for a long period of time.

The Assessments and Benefits officer can help you identify any reasonable costs you have.

Here are a few examples of some additional costs you may have:

- Extra heating costs
- Community alarm system (where this is not covered by Housing Benefit)
- Special clothing or footwear
- Special dietary needs
- Private payments for domestic help and garden maintenance
- Special equipment or incontinence costs

We may ask you to provide proof of any additional costs you tell us about.

What information will I need to show the officer?

It would be helpful if you could have the following information ready for the visiting officer:

Details of income, for example:

- State Retirement Pension
- Any other state benefits such as Pension Credit, Income Support, and Employment Support Allowance (ESA)
- Attendance Allowance, Disability Living Allowance or Personal Independent Payment (PIP)
- Private or Occupational Pensions
- Annuities or Trust Funds
- Any other regular income or benefits

Details of Bank Accounts, investments and capital, for example:

- Bank, Building Society and Post Office Accounts
- Bonds, shares and other investments
- Details of any land or property (including any land or property owned abroad)
- Any other capital, investment or savings.

Details of expenditure, for example:

- Mortgage or rent payments
- Council tax payments
- Water rates
- Utility bills
- Home insurance

When will I know the outcome of the Financial Assessment?

In most cases, the officer will be able to give you a provisional outcome of what your contribution will be at the time of the visit. This will be confirmed in writing.

You should have written notification of your assessed contribution within ten days of the visit taking place. The notification will give a breakdown of how the contribution has been worked out. In most cases, the contribution will be effective from the start date of any service received.

The invoice for any contribution will follow in due course, along with details of how to pay. There will be an invoice for an initial period, thereafter they will be sent every four weeks.

Delays in completing the Financial Assessment.

If an individual unreasonably delays the completion of a financial assessment, the cost for the services provided will be payable until such time as the financial assessment is completed.

What if I cannot afford the contribution?

If you feel the contribution is more than you can reasonably afford, you can ask us to review it. You may feel that we have not allowed for all of the expenditure you told us about, or you may have thought of something you did not tell us about previously.

The team manager will look at the assessment again. This is called a review.

We will tell you the outcome of the review and the reason for the decision in writing.

What if I am not happy with the outcome of the review?

If you still feel the contribution is more than you can reasonably afford, you have the right to appeal.

A panel will look at the assessment again and make a final decision. We will give you more information about appeals when we confirm the outcome of the review.

What if I am not happy with the outcome of the appeal?

The decision made by the appeals panel is final. They will review the assessment, consider the information you have provided, and decide if the calculated contribution is fair.

If you are not happy with the outcome of the appeal or if you feel you have been treated unfairly, you may follow our formal complaints procedure.

We will send details of the complaints procedure to you with the outcome of the appeal.

What if I need help making an appeal?

There are local voluntary organisations that can offer free and independent advice. These include agencies such as:

- Citizens Advice Bureau (CAB)
- Age UK
- Action for Carers
- Mencap

You can find the contact information for these and other organisations in the local telephone directory.

Legislation

The Care Act 2014 provides a single legal framework for charging for care and support under sections 14 and 17. It enables a local authority to decide whether or not to charge a person when it is arranging to meet a person's care and support needs.

Bracknell Forest Council's Contribution Policy will ensure that:

- Social Services maintain a reasonable level of income to fund services.
- People in receipt of non-residential care services fairly contribute to the cost of their services subject to a financial assessment.
- People receive a benefits check as part of their financial assessment to ensure that they have access to their full benefits and entitlements.

Bracknell Forest Council is committed to ensuring it uses a consistent and fair approach to charging people. This approach will promote high quality, sustainable services for community members that require Social Services.

Bracknell Forest Council's Charging Policy can be found on its website:

www.bracknell-forest.gov.uk

Privacy

Information will be collected to enable the calculation of charges relating to services provided and assessment of welfare benefit entitlement. In accordance with the *Data Protection Act 1998*, this information will only be shared with other relevant people and agencies in accordance with the data protection principles or with the written consent of the service user or their legally appointed representative.

An individual has the right to request to view their personal information held by the Council at any stage.

Residential Care Services

What is a Financial Assessment?

A financial assessment is an assessment of your ability to contribute towards the cost of any residential services you may receive.

Why is a Financial Assessment being carried out?

A financial assessment is being carried out to ascertain your contribution towards the cost of your residential accommodation.

What happens if I do not want a financial assessment?

If you do not wish to disclose your financial circumstances, the full cost of services will apply, and you may be asked to make your own arrangements with the care home to fund your care.

Exemptions

Some people are not required to contribute towards the cost of their care. For example:

- If you have Creuzfeldt Jacob Disease (CJDF).
- If you receive after-care service under Section 117 of the 1983 Mental Health Act.
- Those services that are fully funded by Community Health Care Services.

Is there a limit to the capital I can hold?

Yes, the current capital limit, according to government guidelines, is £23,250*. Please remember that this relates to all savings and investments held in your name only, plus your share of any jointly held capital.

If your capital exceeds the maximum level, the full cost of services will apply.

Is all capital taken into account?

No. The first £14,250* of your assessable capital is disregarded completely. If your capital is below the maximum level, but exceeds the disregard level, a “tariff income” will be applied in the assessment.

*As at April 2015

How will you know I require a Financial Assessment?

We have a system in place that enables the financial assessments team to be informed when an assessment is required.

An Assessments and Benefits officer will then contact you or your representative. They will make an appointment to visit you or your representative.

Many people find it useful to have a friend or relative with them at the time of the visit.

What will happen at the visit?

The Assessments and Benefits officer will always show you their identification when they call to see you.

They will look at you're:

- Income
- Capital
- Some essential expenditure

How is the contribution calculated?

The contribution is calculated as follows:

The total of your income (including any tariff income) *minus* your Personal Expenses Allowance (PEA) *minus* any other allowable expenses = your disposable income.

Your assessed contribution will be your disposable income.

What is regarded as income?

We will include most state benefits, disability benefits, pensions, and income from other sources. We will disregard some income, for example:

- The mobility component of Disability Living Allowance or Personal Independent Payment
- £10 of any War Widows or War Disablement Pension
- War Widows Special Payment

What is regarded as the Personal Expenses Allowance?

This is a set allowance determined by the Government. The current rate is £29.40*

*As at April 2015

What about my home?

There are strict guidelines over whether a property owned in full, or part, by you can be taken into account as part of the assessment.

After a disregarded period of 12 weeks, the property may be taken into account. The officer will discuss this with you and, where applicable, leave you information about the deferred payment scheme.

This may assist you if your capital is tied up in your home. It would be helpful if an approximate value of your home could be established prior to the visit.

Temporary placements (including respite care) in residential accommodation.

For temporary placements, as well as the Personal Expenses Allowance, household expenses may also be considered as additional allowances. Examples may include:

- Utility bills
- Home contents insurance
- Rent and council tax payments

We **will not** take your home into account; however other property may be included. Where applicable this will also be discussed as part of the assessment process.

What information will I need to show the officer?

It would be helpful if you could have the following information ready for the visiting officer:

Details of income, for example:

- State Retirement Pension
- Any other state benefits such as Pension Credit, Income Support, and Employment Support Allowance (ESA)
- Attendance Allowance, Disability Living Allowance or Personal Independent Payment (PIP)
- Private or Occupational Pensions
- Annuities or Trust Funds
- Any other regular income or benefits

Details of Bank Accounts, investments and capital, for example:

- Bank, Building Society and Post Office Accounts
- Bonds, shares and other investments
- Details of any land or property (including any land or property owned abroad)
- Any other capital, investment or savings.

Details of Expenditure, for example:

- Mortgage or rent payments
- Council tax payments
- Water rates
- Utility bills
- Home insurance

When will I know the outcome of the Financial Assessment?

In most cases, the officer will be able to give you a provisional outcome of what your contribution will be at the time of the visit. This will be confirmed in writing.

You should have written notification of your assessed contribution within ten days of the visit taking place. The notification will give a breakdown of how the contribution has been worked out. In most cases, the contribution will be effective from the start date of service received.

The invoice for any contribution will follow in due course, along with details of how to pay. There will be an invoice for an initial period, thereafter they will be sent every four weeks.

Delays in completing the Financial Assessment

If an individual unreasonably delays the completion of a financial assessment, the cost for the services provided will be payable until such time as the financial assessment is completed.

Top up's and third party top up's

If the fees for your chosen care home are more than the authority would usually pay, someone else (a 'third party') may need to agree to pay the difference.

You are not usually allowed to pay the difference yourself. However, there are some exceptions to this. Please refer to the information booklet: Residential Care – Top Up's

Disability related benefits

Please note that Attendance Allowance, the care component of Disability Living Allowance, and the daily living component of Personal Independent Payments are only payable for four weeks following admission to residential care.

Any periods of hospitalisation may also affect your entitlement to these benefits. It is your (or your representative's) responsibility to contact the Department of Works and Pensions to advise them of your change of circumstances.

Should you become self funding after the 12 week disregard period, your disability related benefit may be re-instated for the period that you continue to meet the full cost of your care.

Legislation

The Care Act 2014 provides a single legal framework for charging for care and support under sections 14 and 17. It enables a local authority to decide whether or not to charge a person when it is arranging to meet a person's care and support needs.

Bracknell Forest Council's Contribution Policy will ensure that:

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Privacy

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An individual has the right to request to view their personal information held by the Council at any stage.

Who can I contact?

If you wish to discuss your care services, please contact your care manager or alternatively you may contact:

Adult Community Team
Adult Social Care, Health and Housing
Time Square
Market Street
Bracknell
Berkshire RG12 1JD
Telephone: 01344 351500

If you wish to discuss your contribution to services, please use the contact details below:

Assessments and Benefits Team
Address - as above
Telephone: 01344 351600
Email: Financial.Assessments@Bracknell-Forest.gov.uk

If you wish to discuss any invoice you have received, please use the contact details below:

Accounts Receivable Team
Bracknell Forest Council
Easthampstead House
Town Square
Bracknell
Berkshire RG12 1AQ
Telephone: 01344 352178
Email: Agresso.accounts-receivable@Bracknell-Forest.gov.uk

