

AGENDA ITEM: 8 Pages: 25 – 28

Meeting	Safeguarding Overview and Scrutiny Committee
Date	5 January 2012
Subject	Fairer Contributions Policy
Report of	Assistant Director, Transformation and Resources
Summary	To provide members with an update on the implementation of the Fairer Contributions Policy

Officer Contributors	Mathew Kendall, Assistant Director, Transformation and Resources Andrew Hannon, Project Manager Gary Johnson, Customer Financial Affairs Manager
Status (public or exempt)	Public
Wards affected	All
Enclosures	Appendix A – Fairer contributions Assessment form Appendix B – Fairer Contributions booklet.
Reason for urgency / exemption from call-in	Not applicable

Contact for further information: Andrew Hannon, Project Manager, 020 8359 4210

1. RECOMMENDATION

- 1.1 That the Safeguarding Overview and Scrutiny Committee note the progress in implementing the Fairer Contributions Policy and make comments and/or recommendations to the Cabinet Member for Adults in respect of the item as appropriate.**

2. RELEVANT PREVIOUS DECISIONS

- 2.1 Cabinet, 20 October 2010 (Decision item 7) to consult on Fairer Contributions Policy.
- 2.2 Cabinet, 14 February 2011 (Decision item 5b) to implement Fairer Contributions Policy.
- 2.3 Council, 1 March 1 2011 (Decision item 5.1.2) budget, council tax and medium financial strategy.
- 2.4 Adult Social Services Overview and Scrutiny Sub-Committee, 14 April 2011 (Decision item 6) to note report and update report to the Committee in six months time.

3. CORPORATE PRIORITIES AND POLICY CONSIDERATIONS

- 3.1 The new fairer contribution policy supports the Corporate Plan priority 'Sharing Opportunities and Responsibilities' to ensure that adults in need of support remain independent .The new fairer contributions policy supports the short and medium term financial strategy of the Council.

4. RISK MANAGEMENT ISSUES

- 4.1 A two month transitional protection scheme was implemented to limit increased contributions to no more than £25 per week for those existing clients receiving care on or before 6 June 2011.
- 4.2 Cancellation of care because of increase in contributions has been monitored and followed up with safeguarding procedures in place to ensure that care needs continue to be met. Risk assessments are undertaken on individual clients by care services delivery where there are requests to cancel or reduce care.
- 4.3 There is a review and appeals procedure for those who disagree with the assessed contribution. A total of 134 appeals have been received and decided upon. A total of these 39 appeals have been upheld and as a result contributions were reduced.
- 4.4 There is a risk of non payment with reference to the services provided. By adhering to the Councils Debt management policy this risk seeks to be reduced as much as possible.

5. EQUALITIES AND DIVERSITY ISSUES

- 5.1 The consultation and implementation of the Fairer Contributions Policy were addressed in the Equalities Impact Assessments which accompanied the Cabinet Reports of 20 October 2010 and 14 February 2011. The financial impact of the policy is monitored through weekly management reports. Although there has been an increase in the numbers of people assessed to pay a contribution there are safeguarding measures to ensure that contributions are assessed on ability to pay. The monitoring and safeguarding processes have not shown any significant reduction or cancellation of care services following the implementation of the policy.

6. USE OF RESOURCES IMPLICATIONS (Finance, Procurement, Performance & Value for Money, Staffing, IT, Property, Sustainability)

- 6.1 The projected gross increase in income as agreed in the Adult's Social Care and Health Services budget setting process is £897,000 with partial implementation during 2011/12 (June 2011) and £1.109m in 2012/13 with full implementation.

7. LEGAL ISSUES

- 7.1 Charges by local authorities for non-residential care services are governed by the provisions of section 17 of the Health and Social Services and Social Security Adjudications Act 1983. This gives local authorities the power to charge for such services. Statutory Guidance is set out in the two Department of Health documents; Fairer Charging Policies for Home Care and other Non-residential Social Services and Fairer Contributions Guidance. A local authority cannot depart from the statutory guidance without good reason.

8. CONSTITUTIONAL POWERS

- 8.1 The scope of Scrutiny committees is contained within Part 2, Article 6 of the constitution; the Terms of Reference of the Scrutiny Committees are in the Overview and Scrutiny Procedure Rules (Part 4 of the constitution).

9. BACKGROUND INFORMATION

- 9.1 Following a 12 week consultation period Cabinet decided on 14 February 2011 to implement a Fairer Contribution Policy for care services delivered through a Personal Budget or care plan. The policy was implemented with effect from 6 June 2011. The policy is based on a financial assessment which will determine the value of the contribution that an individual can afford to pay towards the cost of their care package in relation to community based services.
- 9.2 A 'Fairer Contributions Policy Working Group', a multidisciplinary officer working group, has had overall responsibility for the implementation of the policy. The officer working group meets weekly and has set out the framework and direction for the implementation of the policy.
- 9.3 To support the implementation of the new policy publicity materials have been revised. A new Fairer Contributions financial assessment form was produced along with guidance notes on how to complete the form (see Appendix A). In addition to the new form a new Fairer Contributions booklet has been produced (see Appendix B). The booklet provides information on the Fairer Contributions policy and the financial assessment process. Information about the new policy is also available on the Council's website.
- 9.4 Two fairer contributions telephone helplines were set up to deal with queries about the financial assessment process and care related matters. The help lines also monitor requests to cancel care following the introduction of the policy. The Fairer Contributions Social Care Helpline dealt with 202 calls up until the end of August 2011. The helpline recorded that there were 10 people who reduced care and a further 25 people who cancelled care. Those who reduced or cancelled care were subject to a risk assessment to ensure that their care needs continued to be met through alternative provision.

- 9.5 Prior to the introduction of the new policy, financial assessment forms were sent out in April 2011. A total of 2296 financial assessment forms were initially sent out. Where possible the financial assessment team used recent existing financial information to assess a contribution to prevent clients from having to provide information again. Individuals were given an opportunity to provide additional information if their circumstances had changed. Home visits were provided to those who had difficulty completing the assessment form or needed information about the new policy. In total the financial assessment visiting officers have undertaken 393 home visits for the period from 6 June to 9 December 2011. In addition to completing forms these officers also provided benefit checks to ensure that individuals were receiving all the benefits that they were eligible for.
- 9.6 A process was set up to take appropriate follow up action for those clients that did not return the financial assessment form. This included follow up telephone calls, re-sending financial assessment forms, discussions with care managers and visits by joint visiting officers. Once all of these procedures were exhausted there were 234 clients who were sent full cost letters advising them that because they had not returned the financial assessment form they would be assessed to pay the full contribution towards their care. The letter also included a further financial assessment form for completion and advised the client that they would be invoiced for the full cost of their care within seven days. A total of 131 full cost invoices were sent to these clients in November 2011 and we are continuing to progress these cases.
- 9.7 There are 2,417 people currently receiving services who have been financially assessed under the new policy.
- 9.8 Breakdown of financial assessments

No's assessed to pay a contribution	1416 (59%)
No's assessed to pay nil contributions	983 (31%)
Assessed - bills held	18

Prior to the introduction of the new policy there were around one third of people receiving care who were assessed to pay a contribution. Out of the numbers assessed to pay a contribution under the new policy there are 44% who have been assessed to pay the full cost of their care. The average full costs contribution is £84.80 per week. The average non-full cost (partial) contribution is £43.09 per week.

- 9.9 Under the new policy clients are now invoiced on commissioned services rather than actual service received. Accounts are then reconciled to ensure that where a client has paid for care services that were not delivered a credit adjustment is made.

10. LIST OF BACKGROUND PAPERS

- 10.1 None

Finance: MC
Legal: LC

Financial Declaration Form For Adult Social Care and Health

Part 1. Personal Details

Title	Name	Surname	Date of Birth
Tel. No.		National Insurance No.	
Address:			

Opting to pay the full cost of your care

If you **do not** wish to complete this form or do not complete all sections correctly you will be assessed as having to pay for the full cost of services provided.

If you decide not to complete this form please tick here and sign the declaration below.

I do not wish to disclose my financial details and therefore agree to pay the full charge/contribution for the services arranged/provided by Barnet Council.

Signed: Date:

PLEASE RETURN COMPLETED FORM TO:

Financial Assessment Team, Adult Social Care and Health, London Borough of Barnet
North London Business Park, Oakleigh Road South, London N11 1NP

Tel 020 8359 2238
Fax 0870 889 6828
Email: financial.assessments@barnet.gov.uk

For office use only

SWIFT ID:

Designated Officer:

FD 2011.12

INTRODUCTION

Please complete this form if you are receiving a service funded by Barnet Council's Adult Social Care and Health. This form must be completed if you are receiving non-residential care services.

Local authorities are allowed to assess contributions for the care services they provide and these contributions are assessed on a person's ability to pay.

We will use this form to assess the contribution which you will make towards the costs of these services provided or arranged by Barnet Council.

You are required to complete the relevant sections as fully as possible. There are notes at the end of the form to assist you.

If you are completing this form on behalf of a relative or friend:

- If your relative or friend has full mental capacity, he/she must sign or place his/her mark at the end of the form to indicate that the content of the form is complete and accurate;
- If your relative or friend does not have full mental capacity, you will need to indicate the legal capacity in which you act at the end of this form, e.g. enduring power of attorney;
- If your relative or friend does not have full mental capacity and you do not have legal capacity to act on his/her behalf, please indicate at the end of this form that your relative or friend does not have mental capacity to complete the form and has not legally appointed a person to deal with his/her affairs.

If you cannot complete the form and have no one to do this for you, we can arrange for one of our officers to visit you and help you to complete this form. The visiting officer will also check you are receiving all of your benefits and will help you apply for any unclaimed benefits that you may be eligible for.

If you would like assistance to complete this form please contact the Financial Assessment Team on (020) 8359 2238.

If you are completing this form on behalf of a friend or relative, please see guidance notes attached.

1.1 PEOPLE LIVING WITH YOU

Do you live with a partner? (this includes husband and wife and civil partnership)

If Yes please tell us their details Yes No

Title	Name	Surname	Date of Birth

Does your partner receive also social care services from Barnet? Yes No

If YES please tell us which service?

Does anyone else live with you? Yes No

If Yes please tell us their details

Name	Relationship	Date of Birth

1.2. Does someone else deal with your financial affairs? Yes No

If YES please give us their details

Name

Address

Telephone

Email address

What is this person's relationship to you?

Do you want all your correspondence from Barnet Council to be sent to this person?

Yes No

In what capacity do they act on your behalf?

- Deputy appointed by the Court of Protection
- Appointee (benefits only)
- Attorney by virtue of a Power of Attorney / Enduring Power of Attorney/Lasting Power of Attorney
- Other

Part 2. FINANCIAL DETAILS

You **must** provide us with proof of all the information you declare in this section. We will accept photocopies of documents such as bank statements, benefit books, letter from the Department of Works and Pensions, private pension advice slips/letters, etc.

2.1. INCOME - Income is money coming in on a regular basis.

You do not have to give us information on your husband/wife/partner, but by giving us this information we may be able to give you advice on benefits you may be entitled to. Please provide details of all of your income in the table below.

TYPE OF INCOME		YOU £	PARTNER £	How Often?	Evidence sent Y/N?
State Retirement Pension					
Former Employments Pension (Please give name of company)					
Income Support including Jobseekers Allowance					
Employments Support Allowance					
Incapacity Benefit/Severe Disablement Allowance					
Pension Credit	Savings credit				
	Guarantee Credit				
Attendance Allowance / Disability Living Allowance (care)					
Disability Living Allowance (mobility)					
Earned Income					
Carers Allowance					
War Pension/ War Widows /War Disablement Pension					
Restitution Pension from Germany or Austria					
Any other benefits (Please specify).....					
Any other pensions or annuities (please say where from).....					
Any other Income (Please specify)					
Any other Income (Please specify)					

2.2. SAVINGS AND INVESTMENT ACCOUNTS

Please list any savings and investments that you have. You **must** provide details of **ALL** the accounts in your name or joint names showing total amount. We need to see up to date proof of savings, capital or investment. Proof may be photocopies of your savings books, bank statements, advice slips, dividend slips, certificates, etc Please note we do not need the sort codes of accounts

If we assess you as having savings or capital above the Upper Capital Threshold (currently £23,250), you will be asked to pay the full cost of your care.

TYPE OF CAPITAL	ACCOUNT NUMBER	VALUE £	Is it Joint Account?	Evidence sent Y/N?
Bank Current/ Savings Account (s)				
Building Society Account (s)				
Post Office Account				
ISA/ National Savings certificate				
Income/Capital Bond(s)				
Premium Bonds,				
Stocks & Shares				
Money held or invested abroad				
Capital held by the Court of Protection				
Properties / land –(other than your main home) address needed				
Any other savings				
Any other capital				
Any other Investment				

Please provide proof showing details of the accounts over the last THREE months.

Have you given away, transferred or otherwise disposed of any capital assets in the last **five** years? (for example savings or property)

(This question must be answered) **YES** **NO**

If **YES** please give the details (you may continue on a separate sheet if required)

Part 4. ALLOWABLE EXPENSES

When calculating the contributions you need to make towards the cost of your care (mainly for non residential care services), we may allow for some of the expenses you contribute. Please give details and show frequency of payment.

4.1 Disability Related Expenses (DRE)

When working out the costs of any contributions towards the cost of care we allow for expenses related to your disability. Please only record the cost of expenses directly related to your disability and send us evidence of the payment for these expenses (if you do not have any expenses, leave it blank). Evidence can include receipts, invoices and letters.

TYPE OF DRE	AMOUNT YOU PAY (£)	HOW OFTEN?	WHAT CAN BE INCLUDED / ALLOWED	
Diet			Only the cost of special diet due to your disability (not your normal shopping)	
Laundry			Only the cost of laundry due to your disability (e.g. if you use laundrette due to your disability)	
Foot wear			Only the cost of special footwear due to your disability	
Assistance with Tasks paid privately				
please tick the box if the payments are made to a close relative				
Personal Care			<input type="checkbox"/>	Only if you pay someone to do these tasks which you have <u>privately arranged</u> and are included on your care plan
Cleaning			<input type="checkbox"/>	
Gardening			<input type="checkbox"/>	
Heating Costs				
Gas			Only the cost over and above the normal utility bills (nationwide average), which is attributed to your disability will be allowed.	
Electricity				
Disability Equipment(s)			The cost of equipment(s) purchased due to your Disability (e.g. cost of wheelchair, scooters, etc) . please provide details including date purchased	
Health related costs			e.g. payments you make to physiotherapist, chiropodist, etc.	
Additional Transport costs			Only payments for transport attributed to your disability not covered by DLA mobility, dial-a-ride, taxi cards etc.	
Any other (please state)			Please record any other payments that you make which are related directly to your disability. Please state what they are and the amount you contribute. e.g. Hearing aids, complex lenses, incontinence pads (only if you contribute for them), etc.	

4.2. Property and Housing cost

Please give details of your housing costs. If you receive Housing Benefit or Council Tax Benefit, enter the amount you contribute after your benefit has been deducted.

Example: If your weekly rent is £100, but you receive housing benefit of £90 per week, your housing cost amount is £10 per week.

Type of housing cost	Amount Paid £	How often?	Is this covered by:	Amount you receive (£)
Rent			Housing Benefit	
Council Tax			Council Tax benefit	
Service Charges			Any other (please state)	
Ground Rent				
Mortgage				
Bank Loan				
Insurance				
Other				

4.3. Any other relevant information about your finances

Part 5. Signature and Declaration

Please read this declaration carefully before you sign and date it

This Authority is under a duty to protect the public funds it administers, and to this end may use the information you have provided on this form for the prevention and detection of fraud. It may also share this information with other bodies responsible for auditing or administering public funds for these purposes.

By signing this form you declare that you agree and understand the following:

- If I knowingly give information that is incorrect, incomplete or misrepresented my financial situation, I may be liable to criminal prosecution.
- Barnet Adult Social Services will use the information I have provided to process my financial assessment and I may be asked to provide further clarification or evidence of my income, expenses and capital assets.
- If I do not fully complete this form or I do not provide information requested then I will be liable to contribute/pay the full charge for the services received.
- I note that should any undeclared income or assets be discovered at a later date, the Council has the right to reassess and backdate any charges and take action as necessary to recover the debt.
- Barnet Adult Social Services may check some of the information with other sources within the Council or other Councils, Department for Works and Pensions etc.
- I agree that Barnet Council may make enquiries, which it considers necessary in order to verify the accuracy of the information and Barnet Council may give some information to other government organisations, if the law allows this.
- If assessed as liable to contribute I must make regular and prompt payments to Barnet Council and/or my support provider for the service I receive.
- I must let the Council know straight away if my capital increases to more than the Upper Capital Threshold (currently £23,250) and/or about any changes in my circumstances which might affect my financial assessment.
- I authorise the Department of Works and Pensions/The Pensions Service/Jobcentre Plus to disclose details of my benefits to the London Borough of Barnet.

I certify that the information I have given is correct, complete and reflects a true statement of my income, expenses and capital assets.

Signed:

Date:

5.1. Representative's declaration

If signed by a relative, agent or appointee, please state your full name and your relationship to the applicant/resident.

I declare that, to the best of my knowledge, the information contained in this form is accurate and represents a full and true statement of the income and savings of the resident named above.

Representative's name (block capitals)

Representative's signature

Date

Data Protection Act 1998 – Information Agreement

Please note that your personal details supplied on this form and from other sources may be held and used by Barnet Council to assess your needs and where necessary to provide you with services and to carry out a financial assessment.

These details may be disclosed to other agencies and individuals for these purposes and it may be necessary to obtain confidential information from other agencies. This includes health information e.g. from your GP or hospital.

I understand that I have a statutory right to have access to my records under most circumstances.

I do agree to information about me being shared.

Name.....

Address.....

Tel No.....

Signed.....Date.....

Barnet Council is a Data Controller for the purposes of the Data Protection Act 1998.

Note: Under the Data Protection Act Barnet Council will safeguard your personal details and they will not be divulged to other individuals or organisations for any other purpose than for which they were given. We may disclose information under the Data Protection Act without your consent if it is considered necessary and in your best interest.

PART 6. NOTES

Note 1. Why have I been given this form?

This form needs to be completed in order to assess your contribution towards the costs of care received either in residential care or non-residential care. The amount you will be asked to contribute will depend on your financial circumstances.

Note 2. Completing the form

You can of course complete the form yourself or perhaps with the help of a friend or relative.

Please fill in all sections of the form that apply to you as fully as possible. Please enclose proof of all current income and capital. We will need you to provide copies of documents, including:

- ◆ Bank/Building Society accounts
- ◆ Pension books or letter from the Department for Work and Pension
- ◆ Proof of occupational or any other pension
- ◆ Proof of savings bonds, annuities, savings plans, shares, etc

You do not have to provide us with original documents, photocopies are acceptable. You should not place valuable original documents, such as Pension Books, in the post. Barnet Council cannot accept responsibility for any documents lost in the post.

If you are claiming Disability Related Expenses, we will also need to see proof of receipts and invoices for your outgoings.

Note 3. How can you get help with completing this form?

We have a team of Visiting Officers who can help you complete this form and advise you about any extra benefits you may be entitled to claim.

Please contact us if you need help and advice from a Visiting Officer.

Note 4. Who should sign this form?

You should sign the form unless someone has legal authority to act on your behalf e.g. appointee, power of attorney, a deputy, etc.

Note 5. Types of representatives

An Appointee

A person appointed by the Department for Work and Pensions to act on your behalf. The person acting on your behalf will deal with issues concerning the claiming and payments of benefit.

An Attorney under a Power of Attorney

A power of attorney is a legal document in which you appoint a person to act on your behalf and in your name. The person who acts on your behalf is known as your "attorney". A power of attorney must be executed as a deed. If you would like

someone to be able to act on your behalf in this way you may want to consult a solicitor.

A power of attorney automatically ceases to be effective if either you or your attorney loses mental capacity.

Lasting Power of Attorney

Lasting Power Of Attorney replaced Enduring Power of attorney in October 2007. It is the legal document which states that a third party is able to have control over someone's affairs, including decisions about finances, care and welfare, once the person lacks the capacity. Lasting Power of Attorney must be set up whilst a person still has capacity to make the decision about who they would like to have this control. It is important that the person you choose to have Lasting Power of Attorney is someone you trust to act in your best interests once you are unable to make informed decisions.

An Attorney under an Enduring Power of Attorney

An enduring power of attorney is a legal document in which you appoint a person to act on your behalf and in your name. In the event that you lose mental capacity the enduring power of attorney must be registered with the Court of Protection. This will allow your attorney to continue to act on your behalf under the supervision of the Court of Protection.

If you would like someone to act on your behalf in this way, you should consult a solicitor.

A Deputy

A person nominated by the Court of Protection to act on your behalf. The person will need to be registered by the Court of Protection as Deputy.

A Representative

A person you have asked to deal with your finances. A representative is not acting in accordance with a formal agreement.

Note 6. About your partner

Do I have to provide details of my partner's income and savings?

We follow legislation and guidance set down by government which tells us if your partners income and savings should be taken into account when we assess how much you have to contribute for services.

If you receive residential/nursing care, you do not need to provide details about your partner's income.

Note 7. Income and Benefits

You should provide details of all income/benefits you currently receive.

What if I am unsure about the benefits I receive?

Just write what you know on the form, we will contact you about this.

What if I have applied for benefits and have not received a decision yet?

Please indicate this on the form. Do not delay sending the form back if you are waiting for a decision. Please let us know if you are awarded benefits.

Note 8. Pensions

If you are in a care home, you can choose to give half of your occupational personal pension to your husband or wife. If you do this it will be ignored when calculating your charge but may affect the benefits your partner/spouse receives.

Note 9. Pension Credits

If you are aged 60 or over you may be entitled to the Guarantee Credit. This guarantees a minimum income by topping up your weekly income to a set rate.

Savings Credit is for those aged 65 or over. You may get the Savings Credit on its own or with the Guarantee Credit.

You can enquire whether you are entitled to or to apply for Pension Credit, by contacting the Pension Service on **0800 99 1234** or text phone on 0800 169 0133.

Note 10. Capital and investments

You should provide details of all your capital, including bank accounts, savings accounts, shares, investments, etc.

What if I do not know what my shares are worth?

You will need to provide the details of your holdings such as share certificates or number of shares you hold and the name of the company.

We will calculate for you the current value of your shares and national savings certificates.

What if some accounts are in joint names?

Please state whether the accounts/savings are in joint or personal names. We need total amounts and details of who the account is jointly held with.

Note 11. Compensation payments

Some payments are ignored in the financial assessment. Please tell us if you have received a compensation payment and what it is paid for. We may need to contact you for further details. If you are expecting a compensation payment, please let us know when the payment is made, how much it is for and where it is lodged i.e. with the Court of Protection

Note 12. Property details

We need to know details of your property or any other land/property own or have previously owned. For non residential care services the value of the property you live in is disregarded but we still need to know details of ownership.

Expenses to maintain your home

We need to know details of:

- ◆ Your rent and council tax after any discounts or benefits
- ◆ Any rent free weeks
- ◆ Any support services you receive and how much you contribute towards them.

Note 13. Disability Related Expenses (DRE)

You only need to complete the section dealing with disability related expenses if you receive non residential care services.

Disability related expenses are **additional cost** to your normal everyday expense that costs you more because of impairment or a disability.

You can only claim if you get a disability related benefit such as the care component of Disability Living Allowance or Attendance Allowance. You need to provide proof of these expenses and receipts are normally required before a claim can be considered.

If you have disability related expenses, please give us as much information as possible.

Note 14. What is Attendance Allowance/Disability Living Allowance?

These are non means tested awards paid to people with disabilities and/or care needs to help them contribute towards the additional cost due to their disability.

Attendance Allowance

Attendance Allowance is a tax-free benefit for people aged 65 or over who have personal care needs because they have a physical disability or mental health problems.

Disability Living Allowance

Disability Living Allowance - sometimes referred to as DLA - is a tax-free benefit for people aged under 65 who have personal care needs or walking problems because they have a physical disability or mental health problems.

You can enquire whether you are entitled to and how to claim Attendance Allowance, by contacting the Benefit Enquiry Line on 0800 88 22 00 or text phone on 0800 24 33.

Note 15. What happens next?

We will endeavour to complete your financial assessment within 5 working days after we have received your completed Financial Declaration Form and other supporting documents. We will notify you the outcome in writing in due course.

Please do not hesitate to contact us if you have any queries on this matter. If you disagree with the financial assessment then you can contact the Financial Assessment team to request a review of the decision.

We also have a separate complaints procedure if you are dissatisfied with the service you receive. Please contact the Complaints and Representations Manager for Adult Social Services.

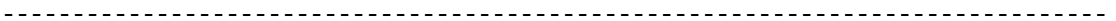
If you wish to receive an acknowledgement of receipt of this form, please write the address where to send the acknowledgment to.

Please send me the acknowledgement that you have received my Financial Assessment Declaration to the address below

For office use only

Acknowledgement sent : (Y) Date:

Officer:



Please write your address on this box.

Thank you for returning Financial Declaration Form.

- Your form is duly completed and I have received all required documentary evidence which enables me to calculate the amount you need to contribute towards your cost of care. We will endeavour to complete your financial assessment within next 5 working days and we will notify you in writing about the outcome.
- Your form is incomplete and I will need additional information (list attached) before we can calculate the amount you need to contribute towards your cost of care.

This form is also available in large print, Braille, or in an alternative language.

To request your preferred format, please contact the Communication Officer for Adult Social Care and Health on **020 8359 4579** or email **adultsocialservices@barnet.gov.uk**



Fairer Contributions Policy

**Contributing towards
the cost of social care
services - for people
living at home**

2011-2012

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Introduction

All councils have to follow Government guidance about the way they work out how much people living in their own home should contribute towards the cost of their social care services.

In Barnet, we have changed the way people contribute towards the cost of their social care services. These changes include asking for a contribution towards the cost of services which we did not ask for a contribution towards in the past.

We take care to make sure that any contributions we ask people to pay towards the costs of their social care services are affordable and reflect individual circumstances.

This leaflet tells you about charges for services and how we assess any contribution you may need to make towards the cost of these services.

Our new policy is based around guidance from the Department of Health, and aims to make people's contributions fairer across all services.



Services not covered in this policy

There are some services which you will always have to pay a flat-rate for. Charges for these services do not fall under our Fairer Contributions Policy:

Meals at Home service	£3.99 per meal
Meals provided at day care centres	£4.20 per main meal
Refreshments at a day centre (morning or afternoon)	60p
Respite care	£79.55 per week
Assist Alarm Service (for call-out fees)	please ask your social worker or assessor for more information about these charges.

Please note charges for residential care are dealt with under a separate policy.

You can see details in the Barnet Care Directory. Visit www.barnet.gov.uk or call the Communications Officer for Adult Social Care and Health on **020 8359 7150** to get a copy.



Contributing towards the cost of services

If you qualify for services from the council following your social care assessment, we will work out the amount of money needed to provide the services to meet your needs. This amount of money is called your **Personal Budget**.

Once your Personal Budget has been agreed, you can choose to receive it as a Direct Payment to you so that you can arrange your own services, or you can ask the council to arrange some or all of these services on your behalf.

Either way, you may be expected to contribute some of your own money towards your Personal Budget, to cover the cost of the services that you have been assessed as needing.

How much the council will contribute and how much you need to contribute will depend on how much income, savings and outgoings you have (see page 6).



What kind of services could be covered in my Personal Budget?

- **Assist Alarm Service** - this is a service linked to a call centre for when you need emergency help at home
- **Day services** (including day care) - social and leisure activities to meet the needs of your care plan
- **Extra Care Housing** - this includes the home care support service you receive at the scheme you live in
- **Home Care Enablement Services (after six weeks)** - if you qualify for support from Barnet Council, you will receive six weeks of free enablement support, to help you regain your independence following illness, an accident or discharge from hospital. Enablement workers help you to re-learn skills of personal care and independent living. If you still need this support after six weeks, you may be charged for this service
- **Supported living** - this covers the support you get from on-site or visiting staff to help you to live independently
- **Supporting People charges** - this covers housing related support mainly for people in supported tenancies
- **Transport services** - such as transport to and from a day centre.

The amount that you contribute towards the cost of services above will depend on your income and capital (see page 6).

How do you work out my contribution?

Your contributions are assessed on your ability to pay. We will work out how much you need to contribute by asking you to complete a **Financial Assessment Form**.

When you fill in the form, you will also need to send us evidence of your income, savings and outgoings.

What if I don't want to fill in a Financial Assessment Form?

If you do not want to have a financial assessment, you will have to pay the full costs of your service.



What does the Financial Assessment Form include?

In the form, you will be asked for as many details as possible of:

- **Your income** - this could be a State Pension, a private pension or most benefits, but not money that you get from the Independent Living Fund.
- **Your savings and capital** - savings includes money in bank accounts or building society accounts. Capital includes stocks, shares and property (other than your own home).
- **The money you have going out** - such as your rent (after you get Housing Benefit), your mortgage (after you get any Income Support or Pension Credit), council tax (after you get Council Tax Benefit), the costs of running your home, and buildings insurance (if you are an owner-occupier).
- **Any costs you have related to your disability** - such as:
 - Any equipment you buy or have repaired, that you need because of your disability. This could include stairlifts, wheelchairs, special beds, hoists and electric buggies
 - Any heating costs or water-meter costs above the average levels for the area and the type of property you live in, and that you need because of your age, medical condition or disability
 - Any costs for buying special clothing or footwear
 - The cost of a yearly season ticket for prescription charges, if you do not qualify for free prescriptions.

You will need to provide evidence for the details you include in the form (such as receipts for costs related to your disability). You do not have to provide us with original documents - photocopies are acceptable.

Do my partner's income and savings need to be included in the Financial Assessment Form?

Only the person who is assessed as needing the service from us must provide details of their income and capital. We will work out the contribution using living allowances for a single person, and will allow for half of any joint household expenses. In some circumstances, it may be beneficial for you to apply for a financial assessment as a couple and to declare both partners' income, capital and expenses.

If you are unsure which option would be better for you, you can ask us to do a 'better off' calculation and we will work out which would be lower and ask you to contribute the lower amount.

If you need help or advice when completing the form, please contact the Financial Assessment Team on **020 8359 7107**.

Benefit checks

As part of our assessment process, we will check that you are receiving all the benefits that you are entitled to. This may increase your income although a proportion of that may be counted towards your assessed contribution. However, you may still be better off as a result of this.

The council works closely with the Pension Service. Visits can be arranged for you by the Financial Assessment Team to ensure your income is maximised and to help you complete application forms. To arrange a visit, please phone **020 8359 2238**.

Calculating your contribution

If your Financial Assessment Form shows that you have **more than £23,250** in savings and capital, you will need to pay the full cost of the budget needed for your care. We do **not** include the value of the home that you live in as part of this calculation.

If you have **less than £23,250** in savings and capital, Barnet Council need to make sure you have enough money to cover all of the following, before you will contribute towards the cost of your services:

- An amount that is equal to Income Support or Pension Credit (this is a weekly amount of money the Government sets as the lowest level of income that everyone should have to live on, to meet everyday living costs, such as food, travel and utility bills).
- An extra 25% of the amount above, to make sure that you are not left with a very low income.
- Enough income to pay for all of your housing costs including rent (after you get Housing Benefit), mortgage payments, buildings insurance and council tax (before you get any Council Tax Benefit).
- Enough income to cover any costs related to a disability you have.

Any income that you have left after these things have been taken into account will be used to calculate your contribution towards your care services. This is called your **assessable income**.

How we treat your savings and capital

We will add £1 per week to your assessable income for every £250 of savings and capital that you have **over £14,250 (and up to £23,250)**.

For example, if you have £15,000 in savings, **£3** per week would be added to your assessable income. This is because you have £750 in savings **over** the limit of £14,250.

If your total assessable income is **less than £2** per week you will not be asked to pay anything towards the cost of your care.



Examples of how we work out your contribution

Example one

Bijal is 33, single and lives with his parents. He receives a Personal Budget of £83.10 a week, which he uses to go to a day centre.

- His income is **£145.65** a week, which is made up of Income Support and Disability Living Allowance.
- He has no other allowable outgoings
- He spends £15 per week on additional clothing, shoes and laundry, which is related to his disability.
- His Personal Allowance (Income Support plus 25%) is **£120.44**. To work out what contribution he has to pay towards his Personal Budget, take away his Personal Allowance (**£120.44**) and the money he spends on his disability (**£15**) from the total income of **£145.65**.

$$\text{£145.65} - \text{£120.44} - \text{£15} = \text{£10.21}$$

Bijal has to contribute **£10.21 a week** towards his Personal Budget.



Example two

Ethel is 80 and lives alone. Her Personal Budget is £145.32 a week, which she uses to purchase 10½ hours of home care. She owns her own house and has full help with her council tax.

- Her income is **£241.95** per week, which is made up of her State Pension, Pension Credit and Attendance Allowance.
- Her building insurance is **£6** a week.
- She spends **£18** a week on disability related costs. This includes the costs of paying for extra heating, special diet and maintenance for a stairlift.
- Her Personal Allowance (Pension Credit plus 25%) is **£171.69**.

To work out how much Ethel has to pay towards the cost of her home care, take away her Personal Allowance (£171.69), the money she has going out (£6) and the money she spends on her disability (£18.00) from her total income of £241.95.

$$\mathbf{£241.95 - £171.69 - £6.00 - £18.00 = £46.26}$$

Ethel has to contribute **£46.26** a week towards her care costs of **£145.32**.



When will I know how much I have to contribute?

Once we have received your completed Financial Assessment Form and have checked all the details, we will send you a letter that explains how we have worked out the amount you have to contribute. You will then receive an invoice every four weeks asking for your contribution for that period.

We calculate your invoices based on the amount of care that your social worker said that you needed following your social care assessment (your Personal Budget). However, we realise that you might not always receive this amount of care each and every week. For example, you might receive less care if you have had a stay in hospital or been on holiday.

We regularly check whether you have been receiving all of the care that you have been asked to pay for. If you have not received all of this care, we might carry out a credit adjustment to your account for that four week period.



Example

Anita has a Personal Budget of £97 per week, and she uses it to pay for seven hours of home care (one hour per day). She has been assessed to contribute the full cost towards her services. This means that she is invoiced for 28 hours of care for every four week period.

One week, Anita receives an hour less care than usual because she has a family member visiting her one day. For the following three weeks, she has her full seven hours of care. This means that one hour of care would be credited to Anita's account. If she had received an extra hour of care in any other week, no credit adjustment would have been made to her account.

If her account is up to date and there are no outstanding payments owed to Barnet Council, this credit will be applied to her future bills. Otherwise, this credit will go towards her outstanding payments for social care services.



What if I don't agree with the amount I have to pay towards my care?

If you think we have not worked out the amount you have to pay correctly, you can ask us to look at it again. You should contact the Financial Assessment Team within 20 working days of receiving your letter so that we can look into this.

If we have made a mistake, we will be able to correct the contribution and let you know the new amount to pay. If we do not agree that your contribution is wrong, we will write to you explaining in more detail why the charge is correct, and will let you know what your further appeal rights are. We will however ask you to continue paying your contribution.



How do I pay?

You will receive an invoice for the amount you must contribute every four weeks. On the back of this invoice is information about the ways you can pay.

If you receive Direct Payments to arrange your own care, we will deduct your assessed contribution from the payment that we send to you.

An example of how we would work out your Direct Payment

If we have given you a Personal Budget of £65 to buy all the care you need, but then financially assessed that you can afford £5 per week, we will send you a direct payment of £60 per week. You will need to add your assessed contribution of £5 per week from your own money to pay for all the care you need.

What happens if I don't pay?

If you are having trouble paying your bill, please contact the Financial Assessment Team on **020 8359 7107** as soon as possible so that we can discuss this with you.

If you don't pay within 28 days of receiving your bill, we will send you a reminder letter. We will continue to send you reminders until you pay all the money you owe us. If you do not pay, we may pass your details to a debt-collection agency or our legal services department.

What if my circumstances change?

You should always let us know about any changes to your income, savings, or the money you are paying out. You can do this at any time.

If your care needs change, we may also need to review your contribution towards the cost of the services you receive.

Reviewing your contribution

As well as reviewing contributions when you tell us about changes, we review everybody's contribution once a year (usually in April). This is 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.



Where to go for more information

If you have any questions about the charging policy or your financial assessment, please contact the **Financial Assessment Team** on **020 8359 7107**.

Useful contact details

For questions about contributions towards adult social care services

Please contact the Financial Assessment Team:

Tel **020 8359 7107**

Email **financial.assessments@barnet.gov.uk**

For questions about the service you receive

You can speak to your social worker, or contact the Social Care Direct Team at Barnet Council:

Tel **020 8359 5000**

Email **socialcaredirect@barnet.gov.uk**

For comments, compliments or complaints about services

Please contact the Complaints and Representations Manager for Adult Social Care and Health: London Borough of Barnet,

Building 4, North London Business Park, Oakleigh Road South, London N11 1NP

Tel **020 8359 4299**

Email **adultsocialservices@barnet.gov.uk**

This booklet is available on request on audio tape, CD, large print, Braille or alternative language.

To request your preferred format, please contact the Communications Officer for Adult Social Services on 020 8359 7150 or email adultsocialservices@barnet.gov.uk

Information about adult social care services also be found at www.socialcareconnect.barnet.gov.uk