



Paying for non residential care services

Please note that all the rates referred to in this factsheet are from 15 April 2011 and are subject to review on an annual basis.

Introduction

The Government has issued regulations for councils to follow when charging for non residential care services. The regulations were brought in to minimise the differences in charging across the country. There are some decisions left to councils in the detail of their charging policy. The following explains how your council will apply these.

Why charge for services?

The Government has given councils the choice of whether to charge for services. This is because the Government reduce the money they give to councils on the assumption that charges are collected. Dorset County Council has decided to charge for home and night care services, transport to and from day care and the Telecare service and for day care from 1 July 2011. It is therefore essential that we charge to make sure that we can provide and maintain these services to the people of Dorset.

The financial assessment

If we arrange home care services, the Telecare service or transport to day care or day care for you, we will work out whether you are able to pay our charges. This is called a financial assessment.

A Financial Assessment and Benefit (FAB) Officer will visit you to collect information about your income and savings. The visiting officer will also ensure that you are receiving all the benefits that you are entitled to. You may have a member of your family or a friend present if you wish. Any information that you provide will be treated in confidence in accordance with the Data Protection Act.



If you do not wish to disclose your financial information you will be asked to sign a form agreeing to pay the standard charge for the Telecare service or transport to and from day care; or you will be required to purchase the home care services directly from an independent care provider.

What we will need to see

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

Income

- Letters from Department for Work and Pensions giving details of all the benefits you receive, e.g. Retirement Pension, Income Support, Pension Credit, Disability Living Allowance, Attendance Allowance, Carers Allowance, Incapacity Benefit etc.
- Notification of private pension
- Income from an annuity
- Details of any other income you may have coming in

Savings

- Building Society books
- Bank statements
- National Savings Bank or Post Office books
- Premium Bonds and National Savings Certificates
- Share certificates
- Details of endowment insurance policies
- Details of any other savings or investments

Expenditure

- Last 4 gas and/or electricity bills, or bank statements showing your direct debit to your utility provider with a letter of confirmation from that provider if possible
- Current water and Council tax bills
- Evidence of the rental of a mobile phone
- Actual costs and last 4 bills of any privately arranged care including domestic care
- Actual costs and last 4 bills of a community alarm system
- Evidence of purchase, repair or maintenance of a wheel chair, powered bed, reclining chair, stair lift or hoist



- Any available receipts of extra costs incurred in relation to your condition, such as abnormal wear and tear of clothing, extra transport costs, excessive washing due to incontinence
- Actual costs and frequency of any prescription charges if you are not eligible for free prescriptions

Calculating your charge

The Government has set a figure and if your income is below that figure you will not have to pay for your non residential care services. This limit is based on basic Income Support including age and disability premium plus an extra 25% (one-quarter). This does not include Severe Disability premium, Attendance Allowance and Disability Living Allowance.

The current rates are:	£
Single person aged under 60	126.69
Single person aged over 60	178.38
Couple aged under 60	193.38
Couple aged over 60	272.38

If you receive the higher rate of Disability Living Allowance Care Component and are under pension age you will be entitled to an enhanced disability premium of £14.80 if you are single and £21.30 if a couple, in addition to the above amounts.

If you receive Carers Allowance, or have an underlying entitlement to Carers Allowance, you will be entitled to a carers' premium of £32.60 in addition to the above. (If you are part of a couple and you **both** receive Carers Allowance or have an underlying entitlement to Carers Allowance, you will be entitled to a carers' premium of £65.20 in addition to the above amounts).

The charge is calculated as follows:

Your net disposable income is worked out by calculating:

Your total weekly income*

Less

Any allowances and disregards

Equals

Your net disposable income. (This is the amount that you will have left to pay for your non residential care charges).



If your net weekly disposable income is more than the cost of your home care or Telecare services you will usually be expected to purchase this care directly from an independent care provider. Your Care Manager will be able to advise you regarding this matter.

***Income**

This will include state benefits, any private or occupational pension, income from an insurance policy, income from a sub let, maintenance received from an ex partner, or income from an annuity. Your earnings, Disabled Persons Tax Credit and Working Tax Credit are not taken into account.

Capital/Savings

If you have savings over £23,250 you will be required to purchase any non residential care services privately. You will be given every assistance in contacting a care agency in your area by your Care Manager.

The capital limit does not include the value of your main home, which will not be taken into account.

If you own, or are part owner, of any other property or land, the value of this will be taken into account when calculating your capital assets.

Any capital below £14,250 is ignored. For every £250 or part thereof above £14,250 we will assume an income of £1 per week.

E.g. If you had savings of £16,500 we would ignore the first £14,250 leaving £2,250. There are 9 amounts of £250 in £2,250 so £9 per week will be added to your income.

Allowances and disregards

These include:

- Basic Income Support plus 25%
- 25% of the lower rate of Attendance Allowance or middle rate of Disability Living Allowance Care Component is disregarded to cover basic disability related expenditure*. The night time



element of AA or DLA is disregarded if you do not receive night care

- Mobility Allowance/Mobility Component of Disability Living Allowance - this will be disregarded in full
- Mortgage interest payments/Rent- any amounts not paid for through Income Support or Housing Benefit will be allowed as expenditure
- Council Tax - any amounts not paid for through Council Tax Benefit will be allowed as expenditure
- War Disability and War Widows Pensions - the first £10 per week will be disregarded
- War Widows Special payments - will be disregarded in full
- Allowances can be allowed for excessive heating costs dependent on type of property

***Disability related expenditure**

25% of any disability benefits that you may receive, e.g. Attendance Allowance or Disability Living Allowance care component are disregarded to cover basic disability related expenditure, e.g. window cleaning or gardening costs.

If you have increased expenditure because of your disability, these costs can be taken into account.

The types of expenditure that can qualify are:

- Community alarm systems
- Laundry costs, bedding or clothing through incontinence
- Wear and tear of clothing due to disability
- Specialist disability equipment
- Exceptional transport costs

You will be asked to provide proof of this expenditure and any other costs that you may feel that you have above what you would normally expect to pay.

Treatment of couples

If one of a couple is in receipt of means tested benefits a 'joint' calculation of charge will be carried out based on the couple's total capital and income and the charge will be 50% of the couple's disposable income.



For people not receiving means tested benefits, if only one member of a couple receives non residential care services only that person's financial details needs to be provided. If a partner's details are collected we will make sure that allowances are made on the basis of a couple as well as a single person and the lower charge levied.

The Government has also said that if a Council believes that a service user shares money that is held by their partner then it may be reasonable to seek information on this. An example of this could be if savings are held in a partner's name but which can be seen as jointly owned. If this is the case then the service user will be treated as a couple and assessed as a couple.

Re-assessment

The calculated weekly disposable income will be increased in line with state benefit increases every April and your charge adjusted accordingly. This will be notified to you on your monthly invoice.

A full review of your financial assessment will be carried out every 3 years. We will also re-assess your charge following changes to your capital, income, housing costs or disability expenditure, or at any time at your request. This is called a financial re-assessment and will be done by post whenever possible.

Notifying you of your charge

You will be notified of your charge in writing showing you how it has been worked out. If you feel that there is a mistake on the assessment you can ask to have the charge reviewed. A manager of Adult and Community Services will carry this out within 3 weeks of your request and you will be given the decision in writing. If you are still not satisfied you can then use the official Complaints Procedure.

What happens if I do not wish to disclose details of my finances to Dorset County Council?

If you do not wish to disclose details of your income and capital this is your decision. However, the Finance Assessment and Benefits Officer will not be able to check your entitlement to means tested benefits and you will be required to pay the full standard charge for any non residential care services that you receive, or



you may have to purchase your care directly from an independent care provider.

How much will you have to pay and how?

Home Care Services

The minimum charge for any visit will be £10. Any visit lasting over 30 minutes and up to 45 minutes will be charged at a fixed rate of £12. Time over will be charged at a rate of £15 per hour.

You will have to pay the standard rate as detailed above for the total care detailed in your care plan or the total amount of your net disposable income as identified in the financial assessment, whichever is the lower amount.

You will receive an account for payment every 4 weeks from the Income section. The care will be charged from the day that care begins and will be based on the agreed package of care as detailed in your care diary by your Care Manager. Charges will be reduced if you are admitted to hospital or if you give at least 48 hours notice that care is not required.

If you have difficulties paying every 4 weeks, arrangements can be made to pay weekly by Giro payment book or payment by bank standing order or Direct Debit. You will need to contact the Income section regarding this, their contact number will be on your invoice.

Telecare services

The standard charge is £4.15 per week. You will be invoiced for the Telecare service in the same way as for home care.

Day care services

All day centres that provide meals, snacks and drinks make a charge for these as listed below:

	£
Full mid-day meal	3.60
Part mid-day meal (less sweet)	3.10
Full mid-day meal including hot drink	4.10
Morning or afternoon drink (tea, coffee, soft drink)	0.50
Ice cream	0.50



Biscuits (plain)	0.20
Small snack	1.30
Large snack	2.15

These are flat rate charges and not subject to a financial assessment

Transport to day care

You will be required to pay £2.50 per journey or the total amount of your net disposable income as identified in the financial assessment, whichever is the lower amount. The charge for transport will be collected weekly at the day centre and starts from the first journey using transport provided by Dorset County Council.

Some people who would not normally be eligible to use Dorset County Council transport may, under exceptional circumstances, be able to use our transport. You will then be charged a concessionary rate of £4.10 per journey plus 50p per mile for every mile over 10 miles per day. Your Care Manager will advise you if you are able to use DCC transport in these circumstances.

If you receive more than one care service your net disposable income will be assessed in exactly the same way. The amount payable for each service will be notified to you but the total charge will not be more than your net disposable income.

Compliments and complaints

Adult and Community Services staff in Dorset are committed to providing quality services to our service users, their carers and families. We welcome comments from our service users as this helps us to understand what aspects of our service people like.

If you are unhappy about the service you have received and want to make a complaint, our factsheet 'How to complain' describes the procedure. Our Complaints Officer can give you advice on the process and can be contacted on 01305 228563.



Diversity statement

Diversity is not about treating everyone in the same way, but about recognising and valuing difference, as well as recognising and addressing inequalities and disadvantage.

As an employer and service provider, Dorset County Council seeks to promote an environment that accepts and actively supports diversity in age, gender, ethnic origin, sexual orientation, religious belief, disability, culture, work style and the many other ways in which people differ from each other.

All our factsheets are available in large print and on audio cassette/CD, Braille, Easy to Read or alternative languages. Please contact the Information Office on 01305 224320.

Further information on services provided by Dorset County Council Adult and Community Services can be accessed at www.dorsetforyou.com

