

FINANCIAL MATTERS – FACTSHEET 1

Financial implications of receiving care services at home (Non-residential)

This factsheet explains when you may have to pay for adult social care services provided in the community (for example, care at home). If someone manages your finances for you, please share this leaflet with them.

Important – you may have to pay for your care

- Adult social care services are not always free of charge.
- If you do not provide information for a financial assessment, you may be charged the full cost of your services.
- Charges usually start from the date set out in the “When will I be charged from?” section.

What services might I have to pay for?

If you receive any of the services below, you may have to pay a charge after a financial assessment:

- Home care (support at home)
- Day care / day opportunities
- Supported living
- Shared Lives schemes
- Direct Payments (you may still have to pay a charge even if you receive your support as a Direct Payment)
- Extra Care schemes

You will not have to pay for the following:

- Reablement (short-term support to help you regain independence). If you need ongoing care when reablement ends, this may be chargeable.
- Services provided under section 117 of the Mental Health Act 1983.
- Care funded by NHS Continuing Healthcare (CHC). If CHC stops, or if your care is jointly funded by health and social care, charges may apply for the social care element.

Fixed charges (not financially assessed)

- Meals at day care

- Transport to and from day care
- Lifeline and Telecare

Financial assessment

If you are assessed as needing care services at home, your social care practitioner will refer you for a financial assessment. This helps us work out how much you can afford to contribute towards the cost of your care.

A Financial Assessment Officer will:

- Work out your maximum weekly charge based on your income, savings/capital, essential living costs and disability-related expenses. You will receive a written breakdown showing how it has been calculated.
- Ask you for evidence, such as bank statements and receipts, to support the information you provide.
- Check you are receiving all the benefits you are entitled to and help you claim them. Any benefits you are entitled to may be included in the assessment even if you are not currently claiming them.
- Explain how you can pay your charge.

If you do not have a financial assessment

- If you do not want a financial assessment, or you do not provide the information we need (income and savings/capital), we may charge you the full cost of the care services.
- Please contact us if you need help to provide information (for example, if you are unwell, in hospital, or do not have access to paperwork).

When will I be charged from?

We will usually charge you from Monday following your financial assessment. If the financial assessment is unreasonably delayed, we may charge from the Monday after we first contacted you about the assessment.

How do my income and savings affect what I pay?

Income

Income can include benefits and pensions, such as State Pension, private pensions and other regular income.

Not all income is included. For example, earnings are not included, and the mobility component of Disability Living Allowance (DLA) or Personal Independence Payment (PIP) is not included.

Savings and capital

Most forms of capital are included, such as:

- Savings held in cash, bank, building society or Post Office accounts
- Premium Bonds, stocks and shares
- Property or land you own (see the property section below)

If you have a joint account, we usually treat the money as being shared equally between the account holders.

Capital limits (savings/capital)

- Savings/capital below £14,250 - this does not affect your charge.
- Savings/capital between £14,250 and £23,250 - we add “tariff income”. We assume £1 a week income for every £250 (or part of £250) above £14,250.

Example: £15,000 savings.

$£15,000 - £14,250 = £750$.

$£750 \div £250 = £3$

We will charge £3 tariff income per week.

If you have more than £23,250 (self-funder)

- If your capital is more than £23,250, you will usually pay the full cost of your care services.
- You can arrange care privately and pay your provider directly, or you can ask Sefton Council to arrange care, and we will invoice you for the full cost.
- If your capital later falls below £23,250, you can ask us to reassess you. Financial help can only start from the date you make a formal request.

If your capital drops below £23,250 and you want to ask for help with charges, please contact Sefton Council on 0345 140 0845.

Is the value of my home taken into account?

If you own and live in your own home, the value of that home is not included in a non-residential financial assessment. If you own property or land that you do not live in, the value may be included.

Extra Care or Supported Living schemes

If you move into an Extra Care or Supported Living schemes the value of the property you previously lived in will be ignored for the first 12 weeks. After 12 weeks, it may be treated as capital and included in your financial assessment. If you own property, you should request a new financial assessment before moving into Extra Care or Supported Living schemes.

We will ignore the value of your former home if it is still occupied by:

- Your partner (or, in some circumstances, former partner)
- A relative who is aged 60 or over
- A relative who is incapacitated
- A child under 18

There are other situations where we may decide to ignore the value of your former home (this will be a discretionary disregard).

If your property is not disregarded and you cannot meet the cost of your care, you may be able to apply for Sefton Council's Deferred Payment Scheme. See Financial Matters Factsheet 3 – Deferred Payment Scheme.

Essential household expenditure and general living allowance

We can allow essential household costs (for example rent, mortgage and council tax) as part of the financial assessment.

We also include a general living allowance to make sure you have enough money for basic living costs. This amount is set nationally by the Department of Health and Social Care.

Disability-related expenses

If you receive one of these benefits:

- Attendance Allowance
- Disability Living Allowance (care component – middle or high rate)
- Personal Independence Payment (daily living component)

We will allow a standard amount of £11.70 per week for disability-related expenses.

If you have higher disability-related costs, you can ask us to consider a higher allowance. We will ask for evidence (for example, receipts).

How we calculate your maximum weekly charge

1) We work out your weekly income.

2) We add together your allowances, such as:

- Essential household expenditure
- General living allowance
- Disability-related expenses (if applicable)

3) Your weekly income minus your allowances gives your maximum weekly charge.

If the cost of your care is less than your maximum weekly charge, you will only pay the actual cost of your care.

If you receive more care than planned, you may be charged for the additional care.

How do I pay my charge?

We will usually send an invoice every four weeks. You can pay by:

- Standing order with your bank
- At any Post Office
- Online via Sefton Council's website
- Cash, cheque, debit or credit card at a One Stop Shop, by post or by telephone

To make a payment you will need your Customer Reference number which is on your invoice.

If you receive a Direct Payment, your charge will usually be deducted from your Direct Payment. You will need to pay this amount into your Direct Payment account

What happens if I give away money or property?

If you give away savings or property to avoid or reduce what you pay, we may still treat you as if you still have that money or asset. This can include transferring

property ownership to someone else or making large gifts. If you are thinking about giving away savings or property you should seek independent legal advice.

Example – how a charge is calculated

This example is to show how the calculation works. Your own financial assessment will be different.

Mrs A is aged 77 and lives alone. She receives Attendance Allowance (lower rate), State Pension and an occupational pension. She has £15,000 in savings and pays council tax.

She receives 14 hours per week home care cost £339.36 per week.

Weekly income	Amount	Less allowances	Amount
Retirement Pension	£211.62	Council Tax	£1.49
Occupational Pension	£90.31	Mortgage	£45.00
Attendance Allowance	£76.70	Disability expenses	£11.70
Tariff income from savings	£3.00	General living allowance	£241.45
Total income	£381.63	Total allowances	£299.64

Calculation: £381.63 – £299.64 = £81.99

Maximum weekly charge = £81.99

What if I disagree with the outcome?

If you disagree with your financial assessment, please contact the Financial Assessment Officer. They can explain how your charge has been worked out. If you still disagree, you can write to the Senior Financial Assessment Officer with the reasons and any supporting evidence.

Address:

Sefton Council

Financial Assessment Team

1st Floor, Magdalen House

Trinity Road

Bootle L20 3NJ

If you remain unhappy, you can make a complaint online at www.sefton.gov.uk
or by calling 0345 140 0845.

