



St. Helens Council

Fairer Charging Policy

Charges for Non-Residential Services

Adult Social Care and Health

Introduction

The Council's Fairer Charging policy for Non-Residential Services has been produced in accordance with the Department of Health guidance 'Fairer Charging Policies for Home Care and other Non-Residential Social Services'. This is statutory guidance issued under Section 7 of the Local Authority Social Services Act 1970. It does not apply to residential services where charging is governed by the National Assistance (Assessment of Resources) Regulations 1992 and the Department of Health's Charging for Residential Accommodation Guide (CRAG).

The Fairer Charging Policy sets out the amount you will be required to pay towards your care package. Your charge is based on a financial assessment of your income and capital.

What do we mean by Non-Residential Services?

Non-Residential Services refers to services which enable you live in your own home. For example:

- Domiciliary Care Services
- Day Care/Day Opportunities Services
- Meals on Wheels
- Meals taken in a Day Centre or Day Opportunities
- Supported Living Schemes
- Extra Care Housing Schemes
- Short Breaks
- Direct Payments Scheme
- Careline

How will I know what I have to pay for my Care Package?

Your Care Manager/Social Worker will tell you how much services cost. If you do not wish to disclose your financial details you will be asked to sign a form agreeing to pay the full rate set by the Council for the services you receive. If you request a financial assessment you will be asked to sign a form so that we can check your benefit payments with the Pension Service to help us to work out how much you will have to pay. Your Care Manager/Social Worker will let the Customer Finance Team know which services you are getting and a member of staff will then contact you to arrange to visit you to carry out a financial assessment.

Financial Assessment

The financial assessment is a means tested assessment and will be offered when you receive any non-residential services.

A Customer Finance Officer will usually visit you at home and the information you provide will enable us to calculate how much you should pay. You will need to show the Customer Finance Officer evidence of your income and savings. Any information you provide will

not be shared with anyone else without your permission. You are welcome to have a family member or friend present with you at the assessment.

The Customer Finance Officer will give you information on benefits and offer assistance to make a claim to ensure that you are receiving your maximum benefit entitlement.

All of our staff carry identification badges showing their photograph so please check this before allowing anyone into your home.

What we will need to see

Please ensure you have the following information available for the Customer Finance Officer when they visit you:

Income

- Details of Benefits e.g. (Retirement Pension, Pension Credit, Income Support)
- Your award letter from DWP or Job Centre Plus will show these details.
- Details of Private (Occupational) Pension
- Details of any other income

Savings

- Building Society Books
- Bank Statements
- Details of Shares
- Bonds (Premium, Pension, Savings, Income)
- Any other financial investment e.g. TESSA, PEP, ISA etc

Expenditure

- Rent Card
- Council Tax bill
- Mortgage payment details
- Extra costs of disability

What will the charge be?

The amount we ask you to pay is based on your income and savings less allowances and disregards. We also make an allowance for disability related expenditure of which you will be required to provide proof such as receipts. These items are explained in more detail below.

The actual amount you will have to pay will depend on the amount of services you receive, but you will not be asked to pay more than the full cost of the service.

The Customer Finance Officer will explain to you in details what you are being asked to pay for.

(See separate information sheet on Current Charges)

What do we count as Income?

- All DWP pensions and benefits
- Attendance Allowance/Disability Living Allowance (Care Component)
- Works/Occupational Pension
- Tariff Income on Savings between £14,250 and £23,250
- Income from any Trust Fund
- Any other income

Will my home be taken into account?

The value of the house you live in will not be taken into account. However, if you own any other property or land this will be taken into account as capital.

Will my Savings be taken into account?

If you have savings/capital above £23,250 including bank accounts, shares, income bonds, trust funds or any other types of investments, you will be required to pay the full rate set by the Council for the services you receive.

However, if you do have savings/capital above £23,250, the first £14,250 is ignored. If you have between £14,250 and £23,250 we will include tariff income when we calculate your charge. For example if you have £15,250 we will include £4 per week as tariff income.

Savings in personal pension plans are disregarded.

What do we count as allowances for living costs?

- Pension Credit/Income Support equivalent to the basic level for someone your age and circumstances + 25%
- Mortgage payments
- Rent payments (minus housing benefit)
- Council tax payments (minus council tax benefit)
- Ground Rent
- Service Charges (if part of a tenancy agreement)

What income do we disregard?

- Disability Living Allowance (Mobility Component)
- War Pensions
- Earnings from Employment
- Night time rate Attendance Allowance/DLA Care Component (Except if you receive night time services then we will include this as income)
- Ex-gratia payments made to former Far Eastern prisoners of war.
- Payments made under the vaccine Damage Payment scheme
- Tax Credits

What do we count as disability related expenditure?

Disability related expenditure will be individually assessed and allowances will be made. In order to simplify the assessment a fixed weekly amount will be used where possible. Where this is not possible, the actual cost of the item will be used. Evidence of expenditure will be sought to verify that items claimed have actually been purchased.

This will be fully explained by the Customer Finance Officer at the visit.

Examples include:

- Wheelchair (Manual/Powered) – if purchased privately
- Stair lift – If purchased privately
- Prescription charges (If you are not eligible for free prescriptions)
- Careline
- Private Care Costs (providing it has been agreed by your Social Worker/Care Manager)
- Heating Costs (in excess of Government guidelines depending on property type/occupancy)
- Specialist footwear
- Basic garden maintenance
- Basic cleaning services

The above list is not exhaustive and you will have the opportunity to have further items taken into account.

Two Carers

Where a personal care package requires two [personal care assistants](#), no charge will be made for the second personal care assistant.

Direct Payments

This charging policy will also apply to you if you choose to receive a Direct Payment. The amount you are assessed to pay under the Fairer Charging Policy will be deducted from your Direct Payment.

Meals and Transport

Charges for meals and transport are flat rate charges and are in addition to your assessed weekly charge.

What happens if my care package changes?

Depending on your care package and assessed charge, if there is a change in the services you receive the amount you pay per week may or may not change. A reassessment will be completed and, if appropriate, your charge will be adjusted accordingly.

What if the service is not provided?

You will not generally be charged for services that are not provided. However, we do expect you to inform us in advance of planned absences such as holidays, days out, hospital appointments etc. so that we can cancel the service for that period. It is important that you let us know so that we do not charge you for services you have not received. If you do not notify us and the Council incurs a cost as a result, then you may be charged for this.

What happens if my financial circumstances change?

If you have any change in financial circumstances, for example you are awarded Pension Credit or Attendance Allowance or your Capital increases above the capital limits, you must notify the Customer Finance Team as soon as possible. They will revise your financial assessment and notify you of the change in your weekly charge.

You are entitled to request a review of your charge at any time by contacting the Customer Finance Team on (01744) 675359.

Re-Assessment

We will review your charge every year to take account of increases in benefits, private pension and the cost of living. The re-assessments are normally completed in April of each year. If you are in receipt of Pension Credit/Income Support we should be able to revise your charge automatically. If you do not receive these benefits we may need to contact you to complete a revised assessment.

What if I disagree with the assessed charge?

If you are unhappy about the charges you have been asked to pay, you can ask for a Review of your charges. If you are still not satisfied following the review you also have the Right to Appeal. The leaflet ' Reviews and Appeals ' explains how this works and is available from the Customer Finance Section and the Council website:

www.sthelens.gov.uk

How do I pay?

You will receive an invoice every four weeks in arrears. There are several methods of payment:

By Credit/Debit card using the automated telephone service 01744 671699, which is available 24 hours a day, 7 days a week.

By Internet via St.Helens Council's website (www.sthelens.gov.uk) with your Debit/Credit card. Please quote your eight-digit invoice number.

By Post making cheques payable to St.Helens Council and sending them to the Income Section, Lincoln House, Corporation Street, St.Helens, WA10 1UQ. Please ensure you write your invoice number on the reverse of the cheque. Receipts will only be issued upon request.

If you would rather pay in Person, you can go...

To the **Post Office** and pay by cash, cheque or debit card. Cheques should be made payable to ' Post Office Counters '.

To a **Payzone Outlet** and pay by cash only. You will need to take your invoice with you to the Payzone to make the payment.

To the **Central Cash Office** in Wesley House, Corporation Street, St.Helens Monday to Friday 9.00 to 4.30pm. Cheques should be made payable to **St.Helens Council**.

Debt Management

All payments arrears will be followed up promptly and sensitively, in accordance with Council debt recovery policy.

If you are having difficulty paying your charges it is important that you contact us on 01744 676581 immediately to discuss you situation.

The use of the legal debt recovery process will be used as a last resort and may include court action.

For any Enquiries, please contact us at: St.Helens Council, Adult Social Care and Health, Customer Finance Section, 2nd Floor, The Gamble Building, Victoria Square St.Helens, WA10 1DY or call us on 01744 676575 / 676297.

You can also obtain advice and information from:

DASH (Disability Advice and Information St Helens)
(01744) 456053

www.informationsthelens.org

Citizens Advice Bureau
(01744) 737866 – Appointment Line
08701 212027 – Advice Line between 10am-1pm

St Helens Carers' Centre
(01744) 675615
www.sthelenscarers.org.uk

Age UK (Age Concern and Help the Aged have now merged)
0800 009966
www.ageuk.org.uk

The Pension Service
0845 606 0265
www.thepensionsservice.gov.uk

**Attendance Allowance/Disability Living Allowance
Benefit Enquiry Line
0800 882200**