



# 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 of your income and capital.

## **What do we mean by Non-Residential Services?**

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

- Domiciliary Care Services
- Day Care/Day Opportunities Services
- Meals - Meals on Wheels
- Day Centre/Day Opportunities Meals
- Transport
- 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 and 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 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 help us to work out 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**

It would be helpful if you could have the following information available for the member of staff who visits you

### **Income**

- Details of Benefits (e.g. Retirement Pension, Pension Credit, Income Support)
- 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. 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 member of staff will explain to you in detail what you are being asked to pay for.

**(See separate information sheet on Current Charges)**

### **What do we count as Income?**

- All Social Security pensions and benefits
- Attendance Allowance/Disability Living Allowance (Care Component)
- Works/Occupational Pension.
- Tariff Income on Savings between £14,000 and £23,000
- 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 £23,000 including bank accounts, shares, income bonds, trust funds and any other investments, you will be required to pay the full rate set by the Council for the services you receive.

If you have savings/capital of less than £23,000 the first £14,000 is ignored. If you have between £14,000 and £23,000 we will include tariff income when we calculate you charge. For example if you have £16,500 we will include £10 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 of 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. Some examples are listed below. 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 member of staff who visits you.

- Wheelchair (Manual/Powered) - If purchased privately
- Stairlift - If purchased privately
- Prescription Charges (If you are not eligible for free prescriptions)
- Careline (If this is not included in housing benefit payments)
- 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. It is important that you let us know so that we do not charge you for a service 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 (e.g. you are awarded Pension Credit or Attendance Allowance or your capital increases above the capital limits) you should notify the Customer Finance Team. They will revise your financial assessment and notify you of any changes to your weekly charge.

You are entitled to request a review of your charge at any time by contacting the Customer Finance Team on (01744) 456297 or 456575.

## **Re-Assessment**

We will review your charge every year to take account of increases in benefits, private pensions 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 not happy about the charges you have been asked to pay, you can ask for a Review of your charges. If you are not satisfied following the Review you also have the right to Appeal. The leaflet '**Reviews and Appeals**' explains to you how

this works and is available from the Customer Finance Section and the Council website [www.sthelens.gov.uk](http://www.sthelens.gov.uk).

## **How do I pay?**

You will receive an invoice every four weeks (in arrears). Payments can be made at Wesley House, Corporation Street, Town Centre or at any Post Office. If you prefer to pay by post you should send your cheque and invoice to Lincoln House, Corporation Street, St Helens.

If you prefer to pay for your services each week you can request a Payment Card. This can be used to make payments at any Post Office or Wesley House. You will receive a statement every four weeks to show services received and payments made. If you choose this option you must pay for your services either in advance or in the week you receive the service.

You can also pay your invoice or make a payment on your payment card with your debit card by telephoning (01744) 456789. You will need your Invoice number or Carefirst reference number from your Payment Card.

Online payments can be made at [www.sthelens.gov.uk](http://www.sthelens.gov.uk)

## **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) 456581 immediately to discuss your situation.

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

## **Enquiries**

Please contact: **St Helens Council  
Adult Social Care and Health  
Customer Finance Section  
2<sup>nd</sup> Floor  
The Gamble Building  
Victoria Square  
St Helens  
WA10 1DY**

**Telephone: (01744) 456575 or 456297**  
**Fax: (01744) 456345**

**You can also obtain advice and information from the contacts below:**

**DASH (Disability Advice and Information St Helens)**  
**(01744) 453053**  
**[www.merseyworld.com/dash](http://www.merseyworld.com/dash)**

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

**St Helens Carers' Centre**  
**(01744) 675615**  
**[www.sthelenscarers.org.uk](http://www.sthelenscarers.org.uk)**

**Age Concern**  
**0800 009966**  
**[www.ageconcern.org.uk](http://www.ageconcern.org.uk)**

**Help the Aged**  
**0808 800 6565**  
**[www.helptheaged.org.uk](http://www.helptheaged.org.uk)**

**The Pension Service**  
**0845 606 0265**  
**[www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)**

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