

Adult Social Care Factsheet

Community Based Services – A guide to how much you may need to pay (8 April 2024 onwards)

If you need support from our Social Care teams to help you stay in your home, then it is important that you are aware of the possible financial implications of the Care that we provide. This leaflet is intended to help you understand the charges that are applied for Non-Residential Care and how we decide how much of those charges, you will need to pay for.

Our policy

The size of the contribution that adults should pay towards their Care Services is based on their ability to pay – this considers your disposable income.

Your disposable income is the amount of money that remains after specific housing costs, expenditure relating to any disability and a nationally set minimum income level are deducted. The Council can work with you to calculate these figures via a Financial Assessment and a Benefits Assessment.

A **Financial Assessment** is where we meet with you (and/or your Legal Representative, family member or friend) – either in person or via video technology if appropriate - to work out the savings you have, your income and any capital (other investments, property or other).

A **Benefits Assessment** is where we work with you (and/or your Legal Representative), to ensure that you are receiving all the state benefits for which you are eligible – and where you are not, we will help you to claim them.

Once these assessments have been completed, we will be able to tell you how much you will need to contribute towards the total cost of the Care you will receive. If the outcome of these assessments is that you do need to contribute towards the cost of the care you receive, we will explain to you how we will bill you. You should understand that if you do not pay those bills, we may pursue that debt and if necessary, take action to recover that money.

Can I get an estimate of how much I might have to pay?

The Financial Assessment is a detailed examination of all the factors that affect how much you might have to pay, and the outcome will give you an exact figure.

However, to help you understand the likely amounts you may have to pay, you can use the Council's online Care Cost Calculator. The Calculator replicates the information we will need you to provide as part of the Financial Assessment, along with the other contributions that go into determining the amount you may have to contribute towards the Care you receive.



To use the Care Cost Calculator please visit <https://carecalculator.warrington.gov.uk>

What figures are used to work out my contribution?

The Government have created a set of calculations and rules that are used to determine how much someone may need to pay towards the cost of their care. This considers your income, benefits, expenditure, any savings you may have and capital such as a property. We will explain this in full detail during your Financial Assessment. Below are some examples of income and savings that will be considered as part of the Financial Assessment.

- If you have savings (including shares, investments, ISA's) between £14,250 and £23,250 you will be assessed as having £1 of disposable income for every £250 of savings. If you decline a financial assessment, you will be considered to have more than £23,250 and you will be asked to pay the full cost of your care. If you have savings over £23,250 you will pay the full cost of your care package. Setup and administration fees are applicable.
- Any forms of income you may have will be considered as part of the financial assessment, such as Personal/work Pensions, Income from Rent, Disability Living Allowance and Personal Independence Payment Daily Living Component or Attendance Allowance.

There are also certain types of income you may receive, which we will exclude from the Financial Assessment. These are mostly part of your Benefits and is money which is not used to pay for Care. Some examples of this are:

- Pension Savings credit, Mobility component of DLA, Personal Independence Payment Mobility Component, War Disablement pension (mobility component), War widow's special payments, Winter fuel payments, Disabled person's tax credit and Armed forces compensation scheme.

As part of a financial assessment, you will need to provide documents to evidence any income, savings or expenditure you may have. There is a list attached at the end of this document outlining the documents required. It would be helpful if you could have any relevant documents available, where appropriate, ready for your financial assessment.

Arranging your care yourself

If you are asked to pay the full cost of the Care Services you receive, then you may find that it could cost you less to arrange your Care directly with a Social Care Service Provider. You may be able to negotiate services and fees with more choice and control to better meet your needs.

Alternatively, you can choose to use the council's contracts and you will be charged the following fees:



Services at home	
Home Care of between 46 minutes and 1 hour	£20.48
Home Care of between 31 minutes and 45 minutes	£15.79
Home Care of between 16 minutes and 30 minutes	£10.95
Home Care of between 1 minute and 15 minutes	£5.59
Carecall Portable Alarm Service	5.25

Services Outside Your Home	
Cost per day at a Day Centre	£50.00
Cost of Transport (per trip)	£6.28

Administration Charges (for full cost clients only)	
Set Up fee (one-off charge)	£60
Weekly Admin Charge	£5

Does everyone have to pay for their social care services?

If you are one of the small number of people who receive Care Services funded by Supporting People or NHS Continuing Healthcare, then your allocated Social Worker will advise whether you must pay for your Care.

Discharged from hospital and needing care services

If you are discharged from hospital, then you may qualify for Intermediate Care. This is a short-term service that supports and encourages individuals who have experienced a change in their circumstances. Your Social Worker will confirm whether this applies to your specific circumstances, but if so, you may qualify for a period of **up to 6 weeks**, where that Intermediate Care is provided free of charge.

If you continue to need Care Services following that period of Intermediate Care, then you will be charged for those ongoing Services.

If I need to temporarily pause my care?

If you need to pause the Care Services for a period of time – for example, if you go on holiday or you have visiting family who can provide that Care whilst they are with you – then you should contact your Care Provider as soon as possible. You must give the Service Provider at least 2 weeks' notice (to temporarily pause your Care), otherwise you will continue to be charged for the Care Services.



If I go into hospital?

If you go into hospital, then we will charge you for the Care Services you normally receive, for up to 2 weeks. This will allow us to ensure that when you return home, those Care Services will still be available to you.

If I need to cancel transport?

If you need to cancel Transport that we have arranged for you, we require 24 hours' notice, otherwise you will be charged. We will, however, consider unavoidable cancellations when 24 hours' notice couldn't be given (e.g., due to illness or if a Carer is late helping you to get ready).

How often will you send me a bill?

You will be sent a Bill (an invoice detailing the Care Services you have received) every four weeks in arrears (this means we will charge you after you have received the service).

If you stop receiving the Care Services altogether, you will continue to receive Bills to cover up to the last date you received services. This may take up to 8 weeks after you stopped receiving those Services.

Who can I contact for more information?

If you have any queries or would like more information on the council's charges for Social Care Services, please contact the Income and Assessment Team on 01925 444017.

The council's non-residential social care charges policy is also available on our website, visit www.warrington.gov.uk/ASC



Financial Assessment – Evidence Documents Required

The following documents are all evidence required to complete an accurate financial assessment. It would be helpful to have these documents available, where appropriate, ready for your financial assessment.

Income

Please provide the documented proof if you receive income from a pension:

- State Pension
- Pension Credit
- Private Pension
- Any Other Pensions

Please provide the documented proof if you receive any benefits:

- Universal Credit (Standard Allowance)
- Universal Credit – disability or health condition allowance
- Employment and Support Allowance
- Any Other Benefits

Savings

Please provide the last three months bank statements for all bank accounts you may have.

Please also provide statements for any other savings or investments you may have:

- ISA's
- Post Office Accounts
- Shares
- Premium Bonds
- Income Bonds
- National Savings Certificates
- Any Other Savings

Provide details of any property you own, or part own (the value of the home you live in will only be taken into account if you are moving into long-term residential care).

Expenses

Please provide evidence of any weekly or monthly expenses:

- Mortgage
- Rent
- Council Tax (minus any council tax benefit)
- Utilities bills, e.g. water rates, gas or electricity
- Building Insurance
- Ground Rent

