

**Community Care Services**



# **Charging for Non Residential Care Services**

**2007 - 2008**

This leaflet is available on tape, on computer disc, in large print,  
In Braille and in other languages on request from –

**Customer Services**

**☎ 020 8547 6008 (Voice) 020 8547 5819 (Minicom)**

**Email: [cust.serv@rbk.kingston.gov.uk](mailto:cust.serv@rbk.kingston.gov.uk)**

## Introduction

The information supplied in this leaflet aims to provide you with all you need to know about the Royal Borough of Kingston's charging policy for Non-residential Social Services.

## The Background to Charging

In November 2001 the Department of Health issued guidance to help make charging policies fair and consistent across all local authorities.

Kingston then carried out a review of its charging policy. After a period of consultation and agreement by Councillors, changes were made. All the changes take account of the government guidelines on charging.

Income generated through the charging policy is used to provide care services to people living in the borough who need help to live at home.

## The Charging Policy

The amount we will charge you will depend on your financial circumstances and your ability to pay. It will **not** depend on the amount of support you need.

We will work out how much you have to pay by looking at your finances to see what money you have left over after certain items have been taken in account - your 'disposable income'. We will then charge you accordingly.

Your charge will be 50% of your 'disposable income' or the actual cost of the service; whichever is the lower amount.

The policy applies from January 2005 to new recipients of home care services. The charges for existing users have been introduced incrementally from April 2005 over a period of 4 years from 2005 to 2008.

## Services covered by the Charging Policy

Services that are affected by the charging policy include:

- Home Care
- Personal/intimate care
- Shopping
- Bathing
- Live-in Carers
- Supporting people

Other Services have Standard Charges (2007-2008)

- Mobile Meals - £3.35 per meal
- Laundry Service - £2.50 per week
- Careline - £3.95 per week (this is free if you are receiving Home Care or getting an income related benefit)

## Exemption from Charges

You (the service user) will not be charged for home care or Supporting People services if: -

- your income is less than basic Income Support or Pension Credit levels plus a 25% buffer
- you are suffering from Creutzfeldt Jacob Disease (CJD)
- you are receiving services under Section 117 of the Mental Health Act

## The Financial Assessment Process

- If you are unable to pay for the services you receive (maximum £138.88 per week) you may request a financial assessment and complete a financial assessment form.
- The financial assessment will be based on your financial circumstances only.
- If you do not complete and return a financial assessment form within 14 days of agreeing your care plan and you continue to receive services, you will be charged the full cost up to the maximum of £138.88.
- All service users who choose to have a financial assessment will be asked to provide updated financial information once every year. This is to ensure you are only paying what you can afford.

Getting the financial assessment form:

- New service user - If you are a new service user, the form will be provided by the member of staff who is planning your care package or your support worker.
- Existing service user – the form will be sent to you in the post.
- If you would like to request a re-assessment you should call the Home Care Finance Officer on 020 8547 6299 or speak to your Care Manager or support worker.

Completing the financial assessment form:

- Your Care Manager can help you to complete the financial assessment form or
- Will refer to the Pensions Service who will arrange for a member of their team to see you and help you to complete the form.

## Welfare Benefit Check

To ensure that you are receiving all the benefits you are entitled to, your Care Manager/Assessor will refer you to the Pensions Service who will carry out a welfare benefits check for you. If they identify that you are entitled to benefits that you do not receive, they will help you make the claim. The address and telephone number can be found at the end of this leaflet.

## How your charge is calculated

**This section is for those people who have requested a Full Financial Assessment**

**Stage 1 of the financial assessment – your available income:**

Following the completion of the financial assessment form we will assess your financial circumstances to determine how much money you have available to pay towards the cost of your care each week. This is known as your weekly **available income**.

The sum used to determine your available income is Income minus certain **expenditure minus allowances**. That figure is then divided by **50%** and *equals* your **available income**

**Income** - this is money received by you e.g.:

- Welfare benefits such as Disability Living Allowance care or Income Support etc.
- Dept of Works and Pensions and/or Pensions paid by an employer
- Endowment from a Life Insurance Policy
- Rental income from a property

This can also include a savings charge raised from your capital and savings.

We ignore certain types of income when calculating your charge. These are:

- 100% of all income from employment
- 100% of Disability Living Allowance Mobility Component
- 100% of War Pensioner's Mobility supplement
- 100% of War Widow supplementary Pension
- 100% of Working Families Tax credit
- 100% of Disabled Persons Tax credit
- 100% of winter fuel payments
- 100% of Social Fund payments
- 100% of Housing Benefit
- 100% of Council Tax Benefit
- 50% of the occupational pension or private pension (couples only)
- £10 per week of War Disability Pension
- £10 per week of War Widows Pension
- Christmas Bonus paid with Benefits

### **Capital**

- Savings held in a Bank, Building Society, Post Office or other savings accounts
- Premium Bonds
- The value of Bonds, Stocks and Shares
- The value of PEP's, TESSA's and ISA's
- The market value of a second property or holiday home

(This list is only a guide. It does not cover all the possible types of income).

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**Savings** will only be taken into account if you have more than £13,000. If for example you and your partner have joint savings only half will be considered to be yours.

Savings Charge - £1.00 for every £500.00 or part £500.00 will apply if you have savings above the lower savings limit.

**Expenditure** - this consists of your weekly housing costs (net of Housing Benefit or Council Tax Benefit) and/or any extra costs that you have as a result of your illness or disability. Housing related expenses may include rent, council tax, mortgage etc. Expenses resulting from disability might include special dietary costs.

We realise that each service user will have different circumstances and consequently different expenditure items. The financial assessment will consider all disability related expenditure items that you have.

**Allowances** – this is money that the government says we have to ignore when calculating how much money you have available to pay for care you receive. Allowances represent the basic levels of Income Support or Pension Credit *plus* a 25% buffer, which is money, considered essential for your basic day to day living requirements.

**Charges** – the maximum you pay, after taking account of income, expenditure and allowances, will be no more than 50% of the available income.

### **Stage 2 of the financial assessment – the cost of services that you receive:**

We then look at what services you receive from Community Care Services or Supporting People Services and how often you receive them each week. With this information we can calculate how much it costs Community Care Services to provide you with this service.

The calculation used to determine the cost of services is as follows:  
Service cost *multiplied by* the number of hours of home care service.

**Service Cost** – contribution towards the cost of the service is increased annually in line with inflation. The 2007-2008 rate is £16.08 per hour of home care.

#### **Example**

Mr A is 90 years old and received 4 hours of home care. The total cost is  
4 hours multiplied by £16.08 = £64.32.

Mrs B is 45 years old and receives 7 hours of home care. The total cost is  
7 hours multiplied by £16.08 = £112.56

### **Stage 3 of the financial assessment – how much you actually pay**

You will be asked to pay either the cost of the service up to a maximum of £138.88 (2007-2008) or the level of your Supporting People Charge, or your available income, whichever is lower.

You will only be charged for the service received, even if more than one carer provides your service at any one time.

Note:

- You will never be expected to pay more than your available income.
- You will never be charged more than it costs to provide the service
- The ceiling charge set by Community Care Services is £138.88 (2007-2008)

## EXAMPLE 1

<b>Client 65 years + without a disability</b>	<b>Weekly amounts</b>
<b>Income</b>	
Income Support only	£119.05
Attendance Allowance - Higher	£64.50
<b>Total Income</b>	<b>£183.55</b>
<b>Less allowances</b>	
Minimum income for Single Person as per Government guidelines (includes 25% buffer)	£148.81
<b>Income available for home care charge</b>	<b>£34.74</b>
<b>Maximum charge</b>	<b>£17.37</b>

## EXAMPLE 2

<b>Client 65 years + without a disability</b>	
<b>Income</b>	
State pension plus personal pension	£255.00
<b>Less allowances</b>	
Minimum income for Single Person as per Government guidelines (includes 25% buffer)	£148.81
Additional housing costs, not met by housing benefit	£12.70
<b>Income available for home care charge</b>	<b>£93.49</b>
<b>Maximum charge</b>	<b>£46.74</b>

## EXAMPLE 3

<b>Single Client 45 years without a disability</b>	
<b>Income</b>	
Income Support	£143.65
Earned Income (excluded from calculation)	£57.00
<b>Total Relevant Income</b>	<b>£143.65</b>
<b>Less allowances</b>	
Minimum income for Single Person as per Government guidelines (includes 25% buffer)	£105.50
<b>Income available for homecare charge</b>	<b>£38.15</b>
<b>Maximum charge</b>	<b>£19.07</b>

### **What happens next?**

We will write to you confirming your assessed charge. We will also send you a 'calculation sheet', which will show you exactly how we calculated your charge.

## Review of Charges

If you are unhappy about your assessed charge, you can ask us to look at your circumstances again.

- You will need to contact the Home Care Finance Officer to arrange a second financial assessment to be completed
- New information provided by you on your second financial assessment form will be taken into account.
- The Finance Officer will then confirm the outcome to you.
- If you are still not satisfied you can use the official complaints procedure.
  
- If your financial circumstances change – for example because you win a premium bond prize or inherit money or your level of income is reduced – then we may need to review your contribution. Please contact the Finance Officer on 020 8547 6299.

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## How to Pay

An account will be sent to you or the address you have requested. At present bills are processed every four or five weeks based on the local authority accounting cycle.

You can pay by Cash or Cheque at any:

- Bank or Building Society (There may be a charge for this service)
- Post Office (There may be a charge for this service)
- Council Cashiers Offices
- Visa or Master Card
- By Direct Debit
- Supporting People charges will normally be made as a debit against your rent account or by a reduction in the Supporting People Subsidy paid to you.

### If you do not pay your account:

The Council will send reminders to you and any unpaid accounts could result in legal action to recover monies owed. If you find your financial/personal circumstances change please contact the Home Care finance Officer on 020 8547 6299.

## Some Useful Contacts

### Department of Pensions and Works (The Pensions Service Kingston)

The Department of Work and Pensions can assist you to complete the financial assessment form. They can also offer to check to see if you are receiving all the benefits to which you are entitled and assist you to submit a claim, if appropriate.

There contact telephone number is: 020 8481 3109

### Social Services Contacts:

Correspondence to all Community Care Services contacts can be sent to:

Royal Borough of Kingston  
Customer Services Office  
Guildhall 1  
Kingston upon Thames  
KT1 1EU