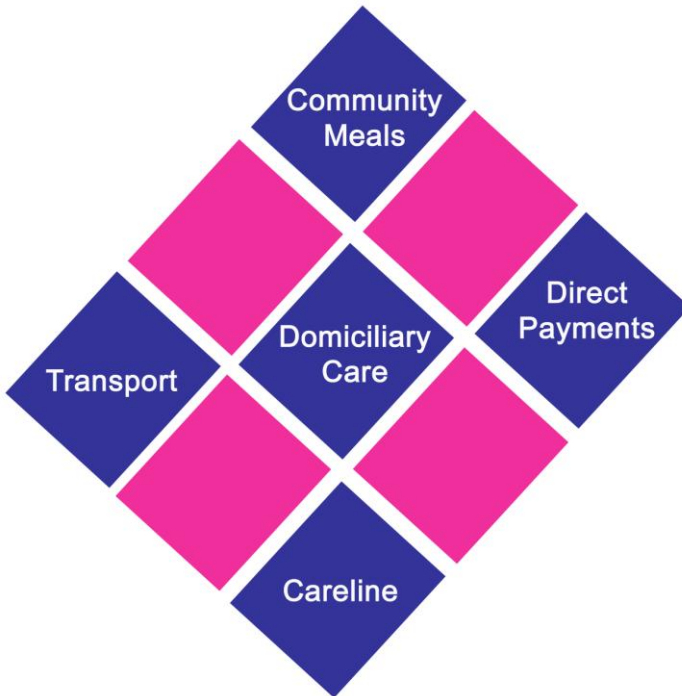


# Social Care, Health & Housing

## A guide to charges for Social Care Services



**If you would like this  
leaflet  
in large print, Braille  
or on audiotape,  
please  01267 228703**

If you think that you may need support to continue living at home you should contact the Carmarthenshire Access Team on 01267 224421.

Information about services provided by Carmarthenshire County Council can be found on the council's website:  
[www.carmarthenshire.gov.uk](http://www.carmarthenshire.gov.uk)

SCH51/06/10/b

# Contents:

Introduction	3
What services does the Council Charge for?	3
Direct Payments	3
Warden Services and Careline	4
How much will I have to pay for my Domiciliary Care?	4
How is the charge worked out?	5
Income	5
Allowances or Disregards	6
Capital	7
Disability Benefits	7
Disability Costs	8
Hourly and Maximum Charges	8
Meals and Transport	9
Laundry Services	9
Night Time Care	9
Enablement	10
Two Domiciliary Care Assistants	10
Holidays	10
Hospital and Respite Stays	10
Arrangements for Financial Assessments	11
Joint Financial Assessments	12
If you think your Financial Assessment is incorrect	13
Appeals	14
Contact	14
Complaints	14

# **Introduction**

In April 2004 the Welsh Assembly Government introduced new rules for Domiciliary Care charges. The aim is to ensure that charges for services are closely linked to an individual's ability to pay.

## **What services does the Council charge for?**

The Council has flat rate charges for:

- Meals at day care establishments;
- Transport to day care establishments;
- Community Meals;
- Laundry services;
- Warden Services and Careline.

Everyone who uses these services pays the set charge. In addition, there is an hourly charge for Domiciliary Care but the amount any Service User will pay will depend on the number of hours of care they are assessed to receive and his/her income and capital. As a result, some people will receive a free Domiciliary Care service.

## **Direct Payments**

Recipients of Direct Payments will be charged on the same basis as those Service Users receiving Domiciliary Care.

# Warden Services and Careline

The Council has a flat rate charge that is applied to everyone using these services. Some Service Users will, however, be entitled to receive a subsidy payment to help pay these charges. Further information is available by contacting either: Careline on 01558 824283 (email [careline@carmarthenshire.gov.uk](mailto:careline@carmarthenshire.gov.uk)) or the Supporting People team on 01267 228716 or 01267 228680 (email [Supportingpeople@carmarthenshire.gov.uk](mailto:Supportingpeople@carmarthenshire.gov.uk)).

## How much will I have to pay for my Domiciliary Care?

There is no one simple answer. It will depend on how many hours of care you are **assessed** as requiring. It will also depend on your capital, income and allowances but nobody will pay more than the maximum charge. The value of your main home is not counted as part of your capital. It is worth noting that nobody pays the full cost of Domiciliary Care. Every hour is subsidised, as the charge per hour is less than it costs the Local Authority to provide the service.

The Council will charge for a whole week of service at a time, not for part of a week. The Service User will be charged for the whole week in which the service commences and have no charge in the week a service terminates.

# How is the charge worked out?

Service Users are offered a personal financial assessment to decide how much they will be charged for their care costs.

The rules state that those with incomes and/or capital below certain minimum levels will pay nothing for their home care. However, people with personal capital of over £22,500 pay the maximum charge for their assessed hours of care. (It is possible to decide to pay the maximum charge for your care package without a financial assessment if you don't want to discuss your financial affairs). In between these two groups there will be Service Users who will be charged something but the amount will depend on the outcome of the financial assessment and the number of assessed hours of Domiciliary Care.

## Income

In the majority of cases all of your income from whatever source will be included in the financial assessment. In some circumstances however, elements of income may need to be disregarded, or, allowances applied, to reduce the income that is included in the financial assessment.

# Allowances or Disregards

The list below shows the main allowances or disregards that will be taken into account:

- Any employment earnings of disabled people.
- Carer's Allowance.
- Child Benefit.
- Christmas Bonuses.
- Council Tax.
- Disabled Person's Tax Credit.
- Income Tax And National Insurance.
- Mobility component of Disability Living Allowance (as opposed to the care component) and War Pensioner's mobility supplement.
- Paid expenses at work.
- Payments to Far Eastern former POW's and Vaccine damage payments
- Rent/mortgage.
- The equivalent of basic income support plus 35%. The amount varies according to age and circumstances.
- The first £10 of War Disability pensions and War Widows pensions.
- The value of your home (n.b. not additional properties).
- War Widows Supplementary Pension.
- Winter Fuel Payments.
- Working (families) Tax Credit

## Capital

If you have capital of under £22,000 then this will be ignored during the financial assessment and any charge will depend only on your income. Some forms of capital may be disregarded and for further information on this please contact the Fairer Charging Assessment Team (details as per page 14). If your capital is over £22,500 then you will pay the full charge based on the number of domiciliary care hours you are assessed to receive up to the maximum charge current at the time.

## Disability benefits

The Welsh Assembly Government has allowed a disregard for Disability Related Expenditure of 10% for **all** service users. In addition to this Carmarthenshire County Council will disregard an element of disability benefit as income. Currently this is set at 25% of the day-care element of such benefits and the whole of the night-care component of such benefits.

## **Disability costs**

In addition to the disregards above, the Council will allow the costs of personal care during the day from registered care providers and the cost of emergency personal alarm systems (e.g. Care Line) as a disregard. We shall ask you to provide us with receipts for these services. In addition where a service user purchases night-time care from a registered care provider and the cost of this care exceeds the night-care component of the benefit received, then the additional cost incurred is allowed as a disregard.

## **Hourly and maximum charges**

The charge for Domiciliary Care in 2011-2012 is £9.60 per hour (effective from June 2011). The amount a service user pays will depend on the outcome of their financial assessment and the hours of Domiciliary Care s/he is assessed to receive. No one who pays charges will be asked to pay more than a maximum charge. The maximum charge is currently £50.00 per week. (The charging week runs from Monday to Sunday).

## **Meals and transport**

In 2011-2012 the charge for community meals, and meals provided at establishments, will be £3.30 per meal and transport to day care establishments will be free. Everyone will pay these charges irrespective of the outcome of their financial assessment.

## **Laundry services**

The Council has a limited capacity to wash laundry in some of its day centres and other establishments. The laundry charge for 2011-2012 will be £2.00 per bag to Service Users who have been assessed as requiring this service. Special laundry bags will be provided to the Service Users concerned. Everyone will pay this charge irrespective of the outcome of their financial assessment.

## **Night-time care**

The Council provides a night service and the hours of care provided during the night will be included in the financial assessment. At present night care allowances are excluded from the financial assessment.

## **Enablement**

The Council provides an enablement service and this service is currently provided free of charge and will not be included in the financial assessment.

## **Two Domiciliary Care Assistants**

Some people with particular needs have two Domiciliary Care Assistants at the same time to attend to them. Any charge will depend on the hours of care required, not the number of Care Assistants.

## **Holidays/Cancelled calls**

If you go away on holiday, stay with your family, if your family stays with you or if you cancel a call for any reason then you will still be charged for the calls.

## **Hospital and Respite stays**

If you are admitted to hospital or receive respite care then your Domiciliary Care package will stop temporarily. You will not be charged for the service in the week you are admitted but you will pay the full weekly charge for the week that you are discharged.

# Arrangements for financial assessments

Everybody who is accessing a Domiciliary Care Service will be offered a financial assessment. You have the option to decline, in which case, you will be asked to pay the appropriate charge for the service you are assessed to receive, up to the maximum charge current at the time. If you agree to a financial assessment then this will normally take place in your own home to ensure privacy. Alternatively a private interview can be arranged at a convenient council office. A relative or friend can be present if you wish. If you do not handle your own money matters, then the person who does this for you can complete the form on your behalf. If you do not want us to visit you at your home then the appropriate forms can be provided for you to complete without our assistance.

It is important that you do not pay more than you should, or pay anything if you are entitled to a free service. By looking at your finances we can make sure that you are receiving all of the benefits that you are entitled to. Help will be given to complete any form(s) that is/are required.

We will need to make copies of the financial documents that we use so that we have an accurate record of your finances at the time of your financial assessment. All our Assessment Staff have been checked by the Criminal Records Bureau and we

have procedures in place to make sure your privacy is protected.

After-care services provided under section 117 of the Mental Health Act 1983 may not be charged for.

The Assembly Government has made an undertaking that users of non-residential social services suffering from any form of CJD should not undergo a financial assessment, but should be treated as automatically exempt.

## **Joint financial assessments**

The financial assessment will be carried out on the person who is to receive the Domiciliary Care Service. Only income and capital to which that person has a right are considered. Where capital/investments etc. are held jointly with another they will be apportioned on the basis of entitlement. Where benefits are paid in respect of a 'couple' then the amount paid for the person who will receive the Domiciliary Care service will be taken into account in the financial assessment process.

If anybody else lives with you at the same address the Council will endeavour to ensure that the household retains the appropriate level of Income Support plus 35% on top. A financial assessment for the other person(s) living in the house would be

offered and the result could mean a reduction of the charge for Domiciliary Care to the Service User.

## **If you think your financial assessment is incorrect**

If you believe that your Domiciliary Care charge has been assessed incorrectly, then you should follow these steps:

1. Contact the Fairer Charging Assessment Team. An Officer will go over your assessment to re-check that all the figures are correct and that there is no relevant information missing.
2. Ask for your case file to be reviewed by a more Senior Officer. That Officer will write to you to tell you why the rules have been interpreted in a particular way.

You can also ask someone outside the Council to check the calculations (e.g. the Citizens' Advice Bureau).

## **Appeals**

If you have gone through the above process and still believe that the rules that apply to your charges have been applied incorrectly, then you can appeal against the decision using the appeals process. A panel of senior managers will consider that appeal on behalf of Social Care, Health and Housing and may refer it to the Director of Social Care, Health and Housing and an Elected Member for a final decision.

## **Contact**

If you wish to contact the Council about your charges then please write or telephone:

**The Fairer Charging Assessment Team  
Carmarthenshire County Council  
3 Spilman Street  
CARMARTHEN  
SA31 1LE**

**☎ 01267 228977 or 228814 or 228838 or 228632**

## **Complaints**

If you are unhappy about any of our services, or about the way you have been treated you have the right to complain. Further details of how to use the department's complaints procedure can be found in the leaflet "Have your say about social care services?" or by contacting the Complaints Officer on 01267 224488.