

Arranging and paying for social care support

A guide to arranging and paying for social care support while living in your own home





About this booklet

This booklet explains the help you can get from us to assess your social care needs and then plan your social care support, while you remain living in your home.

This support can be support provided by people or services which helps to meet your needs while you live at home. It could be support with your personal care or home help assistance. It could also be help with getting out and about in the community, supported employment or day opportunities which you attend outside the home.

The booklet also covers the rules for funding this type of social care support - that is who will pay for your support.

To receive social care support there is a two part assessment process - firstly a social care assessment of your care needs. This is followed by a financial assessment of your income which will help us decide if you will need to contribute towards the cost of your social care support.

The information in here only covers social care support which you receive whilst still living in your home. The rules for funding residential or nursing home care are different and this information is available in our booklet 'Paying for care homes'.



Part one

The social care assessment

Often people will need some help with everyday life. This can be the result of illness, a disability, getting older or because you are caring for someone.

Social care is the name given to the wide range of support which is available to people who are struggling to cope at home.

If you feel that you need help from our adult social care team we will need to carry out a social care assessment of your needs so we can decide if you qualify for help. The assessment is free and can be requested by contacting our 'access to adult social care team' - their details are listed on the back of this booklet.

At the assessment social care staff will visit you in your home and talk to you and your family, or carers about the difficulties you are facing coping with living at home. This will help you decide what kind of support best meets your needs. The assessment puts you at the centre of the assessment process and will focus on the results you want to achieve and the solutions that fit your life.

The assessment will also help us decide if you qualify for social care help from us. To help us decide who qualifies for social care we use Department of Health guidelines which all councils use called 'Fair access to care services'. More information on this is available in our booklet 'Accessing adult social care'.

If you are not eligible for social care support from us there are other alternative sources of preventative support and advice available to you; or our living independently service can help you, where only short term support is needed. We will still advise you on these services and help you to access them.

Preventative services

There is a whole range of preventative services available from us, as well as other public sector bodies such as the NHS and the voluntary sector, that can help support your health and wellbeing and encourage independent living. These include:

- Information and advice on healthy living and home safety, including such things as falls prevention, home security and maintenance.

- Housing services such as housing with care, sheltered housing and floating support services which offer peace of mind to people who might be feeling vulnerable.
- Equipment for daily living, adaptations and aids to help you continue living independently at home. These include things like stair rails, ramps, special phones, hearing loops and a range of alarms and sensors linked to a constantly manned call centre which are known as telecare.

Part two

The financial assessment

If you are assessed as qualifying for social care support from us, we will then arrange for a financial assessment to take place. A welfare benefits officer will discuss your financial situation with you and work out if, or how much you will need to pay towards the cost of the social care support that you need.

The welfare benefits officer will also help you make sure you are getting all of the welfare benefits you are entitled to.

Fairer contributions

The financial assessment will be carried out in line with the government's 'fairer contributions' guidelines. Since July 2009 all councils have had to follow government guidance called Fairer Contributions - about the way they charge people for the support they get to help them carry on living at home. The guidelines make sure that all councils are charging people consistently and fairly.

The financial assessment will cover the following areas. All of the information we gather will help us to work out if, or how much you are able to pay towards the cost of your social care support.

- *Welfare benefits*

The income available to you from any welfare benefits that you receive will be split into those benefits which are disability related and those which are not.

Most benefits **not** related to disability will be taken into full account when calculating your available income which can contribute to the cost of your social care support.

Most disability related benefits will not be taken into account; however five of these are excluded and **will** be taken into account when calculating your contribution. These five are Attendance Allowance, Disability Living Allowance, Constant Attendance Allowance, Severe Disability Premium (part of Income Support, Income Based Job Seekers Allowance, Income Related Employment and Support Allowance or Pension Credit) and Exceptionally Severe Disability Allowance.

- *Income, savings and capital*

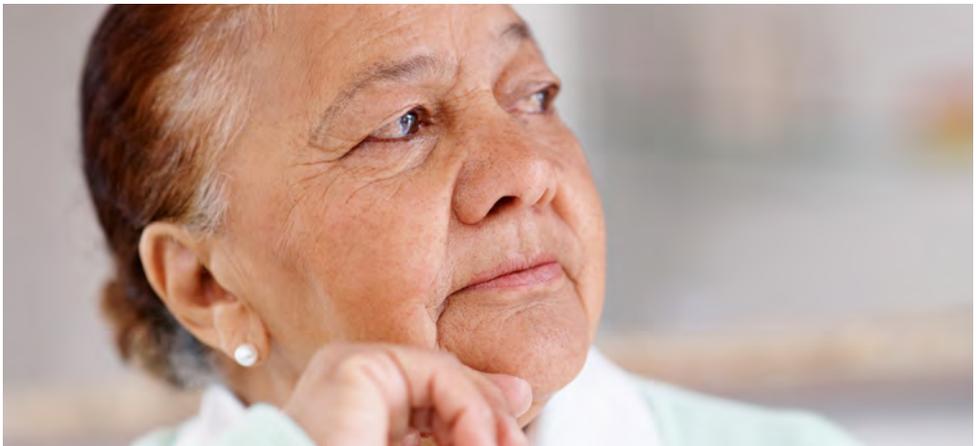
Your income, savings and any capital you have will also be taken into account when we work out your contribution. There are however some things that we **cannot** take into account here. These items include the value of the main residence, earnings that have been jointly earned by yourself and your partner; some pensions and tax credits.

A complete list of benefits and income not taken into account, as well as the full detail relating to how your contribution is calculated is available in our separate booklet - 'How much will I have to pay'?

If you have a disability and are claiming disability benefits, the financial assessment will make an allowance for the additional costs related to your disability. Alternatively a full disability related expenditure assessment can be requested.

If you are receiving support from the council's 'supporting people' service, this will be taken into account at the assessment, to ensure that there is only one charge to you.

There is also a maximum contribution that you will be expected to pay towards the cost of your social care support. This is the lower amount



of either your assessed contribution or the total cost of your social care support.

If you don't want to provide details of your finances you don't have to. You will then however need to pay the full cost of your social care support.

Exemptions from fairer contributions

There are several complete exemptions from the fairer contributions process. This means that some people will receive help from a welfare benefits officer in ensuring that they are receiving all of the welfare benefits they are entitled to. They will not need to undergo a full financial assessment as we will pay for all of their required social care support. These people are:

- People receiving services under Section 117 of the Mental Health Act
- People who at the time of their social care assessment have been diagnosed with a terminal illness and are in receipt of, or eligible for special rules disability living allowance or attendance allowance
- People diagnosed with CJD (Creutzfeldt Jacob Disease)

Your contribution

Following the financial assessment we will write to you telling you the amount of money you will be expected to contribute towards the cost of your social care support. This is your contribution. If we cannot help you with the cost of your social care support at all, you will be considered to be a 'self funder'. A self funder is a person who pays the full cost of their social care support themselves.

We will explain exactly how your charge has been worked out, what has been taken into account and how we have come to this figure. We will make sure that any contribution you have to pay towards your social care support is an amount you can afford to pay.

Once your social care support plan has been finalised and agreed between yourself and your social worker, we will inform you of the actual cost and of your actual expected contribution. We will then help you to organise a means of paying your contribution to us, within four weeks of this confirmation.



Your contribution is calculated on a weekly basis - starting on a Sunday and ending on a Saturday.

You should note that there are still additional standard charges for such services as meals provided at day centres.

If you are unhappy with your charge or with the financial assessment itself you can discuss this with us and we will do our very best to resolve the issue. If you are still not happy you should use our formal complaints procedure. The access team can advise you on this.

Self funding

If you have to pay for the full cost of your social care support yourself you are known as a self funder.

As a self funder you are still entitled to help and advice from us in working out your needs and finding the right support for you. As a self funder you can ask for help with:

Advice and information

We can provide you with advice, information and guidance about support and opportunities that are available to you.

If you have a carer, your carer is entitled to a carer's assessment to find out what support, information or advice they may need.

Planning your support

We can help you to decide what kind of support best meets your needs. There are many different types of support that can help you to live independently at home.

Support brokerage

A support broker is someone who can help in a number of ways. This includes offering you advice and information on buying support, recruiting personal assistants and accessing support. We can direct you to independent support brokerage services; alternatively we can arrange your care services for you.

Budget management

We can offer you help managing your social care budget or we can manage it on your behalf, if you wish us to organise and buy the support that you need. We will then simply invoice you on a four weekly basis for this.

Review

If you ask us to review your need for support, we will reassess your needs on an annual basis, or at your request if your circumstances or needs change.

Council funded social care support

If we calculate that you qualify for council funded social care support - that is that we will help pay all or some of the cost of your social care support, you will be allocated a sum of money to pay for this, known as your 'personal budget'.

Personal budgets

You will be fully involved in deciding exactly how your personal budget is spent on your social care support. You can choose to receive it either as a direct payment or in the form of a council managed account. We can help you decide how you wish to receive your personal budget - whether a direct payment or a council managed account is right for you.

The personal budget will cover the full cost of your social care support and if you have been assessed as needing to contribute to this we will charge you for your contribution - more information on this is detailed below.

Direct payments

Here your personal budget is paid into a separate bank account in your name. You then organise your own social care support and pay for this from this bank account. You can choose how you spend your direct payment; we do however need to be satisfied that your support needs are being effectively met.

You can choose to organise your social care support yourself, employing people, or engaging services yourself; or you can get support from direct payment support service agencies which are contracted by the council.

If you receive a direct payment you will need to account for the money you spend. We will tell you what records you need to keep and what information you need to provide.

Council managed accounts

Here your personal budget is retained by us and we pay for your social care support from it. We also arrange and manage the support for you.



If you are making a financial assessed contribution to the cost of your support there are various methods of payment available for you to use to pay this contribution to us. These are:

- Direct debit - you can pay your contribution by direct debit from your bank account every four weeks, in arrears.
- Four weekly invoice - you can be invoiced for your contribution every four weeks in arrears and can choose to pay this by phone, via the internet, in person at a number of outlets or by post (full details are listed on the reverse of the invoices).
- Care card - if you choose to pay by care card you won't be invoiced, but will be expected to pay your contribution weekly. Payment using a care card can be made at any Post Office or at PayPoint outlets. The care card must be presented with payment (cash or cheque at Post Offices, cash only at PayPoint) and a receipt is given which should be kept as proof of payment. If someone else makes a payment on your behalf they need to make sure that this is correctly recorded against your account.

Cancellation

If at a later date you want to cancel any part of your social care support you must let us know in good time. If you don't give us enough notice you may still be required to make your contribution to the costs incurred.

You also need to give us at least 48 hours notice if you want to cancel your social care support for holidays or planned appointments. Again if you don't do this we will still have to charge you for the support provided.

If your circumstances change

If your social care needs change, for the better or for the worse, you should contact us as soon as possible so that we can reassess your circumstances.

If you are not happy with the way you are receiving your personal budget and don't want to continue with a direct payment or council managed account, please let us know. Similarly, if we feel that you are not managing well with a direct payment we may decide to withdraw the direct payment and provide your support through a managed account.

Other publications in this series

Accessing adult social care

Paying for care homes - a guide to paying for residential and nursing home care

Choosing a care home - a guide to choosing a residential or nursing care home

How much will I have to pay? - how we calculate charges for social care support provided while living in your home



Useful contact details

We appreciate that arranging and paying for social care support can be upsetting and confusing. If you feel that you would like some independent advice or want someone to help you by speaking on your behalf as an advocate, the following organisations may be of assistance to you.

Age UK

Produce a range of useful fact sheets regarding social care provision. They also offer an advice service.

National advice line - **0800 169 6565** (Lines open 8am - 7pm).

www.ageuk.co.uk

Age UK Dudley

The Junction

1 Cradley Road, Netherton, Dudley DY2 9RA

01384 354508

www.ageuk.org.uk/dudley

Firststop Care Advice

Is an independent free service providing information and advice about housing and care options in later life.

0800 377 7070

www.firststopcareadvice.org.uk

Counsel and Care

This independent organisation offers help and advice on all aspects of care funding.

6 Avonmore Road, Kensington Olympia, London W14 8RL

020 7605 4200

www.counselandcare.org.uk

Citizens advice bureau

Marlborough House

11 St James's Road, Dudley, West Midlands DY1 1JG

01384 816222 - advice line

08080 486486 - care and disability line

www.citizensadvice.org.uk



Further information

**For further information please contact our
access to adult social care helpline**



Telephone

0300 555 0055 (Monday to Friday - 9am to 5pm)

An emergency duty team is available on **0300 555 8574**, at all other times

Web

www.dudley.gov.uk/asc

Email

acessteam.dachs@dudley.gov.uk

Post

**Brierley Hill Health & Social Care Centre
Venture Way, Brierley Hill DY5 1RU**

If you require any assistance with regards to this document or would like to request an interpreter, large print or audio version, please contact the equality and diversity unit on 01384 813400