

Paying for non-residential services

Information for service users,
relatives and carers

April 2010 to March 2011



HILLINGDON
LONDON

www.hillingdon.gov.uk

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Introduction

This booklet contains details about the non-residential care we provide and how we work out any contribution we may ask you to pay. Non-residential care includes things like home-care and direct payments.

There are charges for providing these services, which follow central government policy designed to make sure that people over the age of 18 are charged in a fair and reasonable way. Your contribution will depend on your financial situation. This booklet explains how we work out this contribution.

If you are finding it difficult to cope in the community, you should contact your nearest social services office. A care manager will discuss the difficulties you are having and arrange for your needs to be assessed. If you meet our eligibility conditions, the care manager will discuss with you a range of options to meet your needs.

If you would still like more information after reading this booklet, please contact us or one of the voluntary organisations listed on page 20.

Hillingdon Joint Visiting Team

This is a partnership between Hillingdon Council and The Pension, Disability and Carers Service (part of The Department for Work and Pensions).

What does the joint visiting team do?

The joint visiting team can:

- help you claim any benefits you are entitled to and help you fill in benefit application forms;
- visit you to check that you are receiving the right benefits and the right amount of benefits;

- help you fill in the financial assessment form for home-care, residential respite care and direct payments;
- check that you have a smoke detector;
- tell you about other relevant services for example, the befriending service and the handyman service; and
- help you fill in Independent Living Fund (ILF) forms.

Phone: **01895 216815** and **01895 216812**

Email: **jt-hillingdon@thepensionservice.gsi.gov.uk**

Website: **www.hillingdon.gov.uk**

Frequently asked questions

What is home care?

Home care is provided in your home, usually by a home-care assistant. The home-care assistant will help you to live as independently as possible in your own home.

Is the home-care service free?

The home-care service is only free if the result of your financial assessment says you do not have to pay.

Will I have to pay? If so, how much and why?

We cannot tell you whether you will have to pay until we have completed a financial assessment, which is based on your income, savings, outgoings and disability-related spending. Many of our services are funded or partly funded, and we need to make a charge where necessary so we can continue providing these services. See page 6 for more details.

Will I have to pay for day care or outreach services?

No, these services are currently free.

Do I have to tell you about my finances, and what information do I need to give you?

You do not have to tell us about your finances if you do not want to. However, we will assume that you can pay the full cost of your care and charge you for the actual cost of service or the maximum contribution, whichever is lower. If you would like us to carry out a financial assessment, you will need to give us details of your income, savings, outgoings and disability-related spending, and provide proof of these, for example, receipts and bank statements. See page 6 for more details.

What is counted as income and capital?

We take account of most types of income from state benefits, but there are some benefits which we ignore. We take account of savings and investments over £14,250 but do not take account of earned income from paid employment. If your savings are joint with your husband, wife, or partner, we will only take into account 50% of the total amount. However, where your husband, wife or partner has capital in their name you should include your share. 50% of this capital may legally be assumed to be yours and you may be assessed as though it is your capital. We will ignore the value of your property. However, if you own a second property, we will take this into account and you will have to pay the full cost for the service you are receiving or the maximum contribution (currently £260 a week for 2010/2011). See page 6 for more details.

Do you take account of my partner's income?

You will be assessed in your own right, and we will not take account of the income of your carer, parent or partner. However for some people who are married or living together it may be better to tell us about their joint income as it may result in a lower contribution. In all cases, the lowest contribution will apply.

What is disability-related spending?

If you receive Attendance Allowance or Disability Living Allowance (care part), we may be able to take account of any extra spending that you may have as a result of your disability or being frail.

See page 8 for more details.

Will my contribution stay the same and what will happen if my service or financial circumstances change?

Your contribution will usually increase every April in line with the increase in state benefits. See page 15 for more details. However, if your financial situation changes at any time, you will need to tell us as we will need to work out your contribution again. If your service changes, your contribution may change depending on whether you are paying the actual cost of your service.

What happens if I do not agree with the contribution?

Who can I complain to?

If you do not agree with your contribution, you can ask us to look at it again. If you are still not happy with it, you can go through the appeal process. See page 14 for more details.

How do I pay? What happens if I don't pay?

We will send you bills (at the end of each month). You can pay these by cheque or cash at the bank, or by cheque through the post. You can also choose to pay by standing order or swipe card, or you can pay over the phone using a debit or credit card. You can also pay at the Civic Centre using an automated payment machine. If you do not pay, we will refer your case to an income recovery officer and we may decide to take legal action. See page 14 for more information.

How do I know if I am receiving my full benefit entitlement?

When we work out your assessed contribution, we will do a benefit check to make sure you are receiving all the benefits you

are entitled to. If we think that you are entitled to any other benefits, we will put you in touch with the appropriate organisation. See page 20 for more details.

Paying for home care-services

There is a single charge covering the home-care services that you may be receiving. A trained visiting officer will visit you at home (or a place you choose) and work this out for you. For most people, the charge will only be a contribution towards the full cost of the service we provide.

When you have been assessed as needing care, your care manager will let the visiting officer from the joint team know that you need a visit for a financial assessment to be carried out. This will not delay the start of your care package.

The visiting officer will contact you to arrange a convenient time for a home visit and will let you know beforehand what information you will need to have ready. The visiting officer will also be able to make sure that you receive all of the right benefits, and will help you to apply for extra benefits where this is appropriate.

We will ask you to sign a consent form, which we will use to check your benefit entitlement with the Department for Work and Pensions. This will also give us permission to check your benefit rates for future years, so you will not need to fill in a review form every year.

How much will I have to pay?

The amount you will have to pay will depend on your financial circumstances, as well as your entitlement to benefits.

A visiting officer will visit you in your own home and will financially assess the amount you may need to contribute. They will also help you to get all the benefits you are entitled to from the Department for Work and Pensions and the Disability Benefit Centre.

If you fail to produce any of the information we need to see or refuse to sign an assessment form, we will charge you the maximum charge, which is currently £260 a week or the cost of your service, whichever is lower.

If you have capital assets of more than £23,250, you will have to pay the full charge for the service you receive. Capital assets are savings, stocks and shares, and other investments, not including the value of the house in which you live.

If your savings and investments are below £14,250 and your income is at or below the Income Support or Pension Credit level, you may be entitled to receive these services free of charge.

If your income is above the Income Support or Pension Credit level, we may ask you to make a contribution towards the home-care service you receive. We will not ask you to pay more than £260 or the cost of the home-care service, whichever is lower.

Please see page 17 for the full charge rates for services, and page 10 for an example of how we might work out your contribution.

How do we work out your contribution?

You must give us a full statement of your financial position and we will work out the maximum contribution each week starting from the first day you receive care. The following paragraph sets out how we use that financial information.

Income

We will take account of:

- all the benefits you receive, except those listed under 'We will ignore';
- your State Pension and work pensions;
- any other income; and
- capital. If you have savings between £14,250 and £23,250, we will add £1 a week to your charge for each £250 (or part of £250) that you have.

Capital includes any savings you have:

- in bank or building society accounts;
- in National Savings bank accounts;
- in PEP or ISA accounts;
- in save-as-you-earn (SAYE) schemes;
- in cash;
- as Premium Bonds or National Savings Certificates;
- as stocks, shares, trust funds and investments;
- invested in property, building and land (rental income will be included); and
- which someone else is holding on your behalf.

If your savings are joint with your husband or wife, or your partner, we will only take account of 50% of the total amount.

We will ignore:

- the mobility part of Disability Living Allowance;
- £10 of a War Pension or War Widow's Pension;
- War Widow's special payment;
- payments from the Independent Living Fund;
- Child Benefit and Child Tax Credit;
- the part of Attendance Allowance and Disability Living Allowance (care part) that covers your care at night;
- Working Tax Credit;
- Disabled Person's Tax Credit;
- Maternity Allowance;
- payments you receive from a charity;
- the savings part of Pension Credit; and
- earned income from paid employment.

Costs we can ignore

Housing

If you pay a mortgage, rent or council tax, we will take these from your income before we work out your contribution. Your rent and council tax payments are the amount you have to pay after any related benefits have been taken off your income.

Disability-related expenses

If you receive Attendance Allowance or Disability Living Allowance (care part) and you have any extra spending due to your disability or being frail, we may be able to make allowances for some of this if you give details to the visiting officer. We will need to ask you how these extra costs relate to your disability or being frail, and will ask for proof of your spending on these items in the form of receipts, bills and invoices.

We may include:

- specialist washing powders or laundry;
- extra costs of bedding;
- special dietary needs;
- special clothing or footwear;
- extra heating costs;
- the reasonable cost of basic garden maintenance;
- the reasonable cost of cleaning or domestic help;
- private chiropody (foot care) services;
- a community alarm system (Careline);
- privately arranged care services, for example, respite care and holidays;
- buying disability-related equipment privately; and
- transport costs.

Basic Living Allowance (what you are allowed to keep as a general living expense)

From the information you give us on the financial assessment form, we will take off the amount which you would be entitled to for the cost of basic living, as set out by the Department for Work and Pensions. This is called Income Support for people up to the age of 59 and Pension Credit for people over the age of 60.

Everyone is allowed to keep their Income Support or Pension Credit plus 25%. This is called your **Basic Living Allowance**.

The current Basic Living Allowance amounts are as follows.

- Aged 60 or over £132.60 + 25% = £165.75
- Aged 25 to 59 £107.10 + 25% = £133.88
- Aged 18 to 24 £93.50 + 25% = £116.88

Your contribution

We work out your contribution by:

- adding together all your weekly income;
- taking away any costs for housing;
- taking away any income we have ignored;
- taking away any disability-related spending; and
- taking away your Basic Living Allowance.

This will be the maximum that we could ask you to contribute each week.

We will then compare your maximum contribution with the full cost of the service you are receiving. The lowest of these two amounts is the contribution you will have to pay.

Please see the next four pages for examples of how we might work out your contribution.

We will give you a breakdown of how we have worked out your contribution.

Examples of how we might work out your contribution

If you are aged 60 or over

A 76-year-old woman living on her own has a State Pension, private pension and Pension Credit, and receives Attendance Allowance. She has one hour of home-care each day. She has been assessed to have £20.75 disability-related expenses each week, and £10.50 housing expenses ignored each week.

Income each week

State Pension	£97.65
Private pension	£9.60
Pension Credit (Guarantee Credit)	£25.35
Pension Credit (Saving Credit)	£5.75
Severe Disability Premium	£53.65
Attendance Allowance	£71.40

Total income	£263.40
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Less Savings Credit	- £5.75
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Less the night element of Attendance Allowance	- £23.60
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Less disability-related spending	- £20.75
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Less housing costs	- £10.50
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Less Basic Living Allowance	- £165.75
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Total amount ignored	£226.35
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The total income less the total amount ignored gives the assessed contribution	£ 37.05
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Full cost of the service

Seven hours of home care at £13.80 an hour	£96.60
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Her contribution will be the lowest amount between the full cost or the assessed contribution, so the contribution will be £37.05 a week.

If you are aged 25 to 59

A 36-year-old man lives at home with his family. He receives Severe Disability Allowance, Income Support and Disability Living Allowance (care and mobility components). He receives one hour of home-care a week. He has been assessed to have £2.58 disability-related expenses.

Income each week

Severe Disability Allowance	£74.45
Income Support	£32.65
Disability Living Allowance (care component)	£71.40
Disability Living Allowance (mobility component)	£49.85

Total income	£228.35
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Less the night element of Disability Living Allowance (care component)	- £23.60
Less Disability Living Allowance (mobility component)	- £49.85
Less disability-related spending	- £2.58
Less Basic Living Allowance	- £133.88

Total amount ignored	£209.91
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The total income less the total amount ignored gives the assessed contribution	£18.44
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Full cost of the service

One hour of home care at £13.80 an hour	£13.80
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His contribution will be the lowest amount between the full cost or the assessed contribution, so the contribution will be £13.80 a week.

If you are aged 18 to 24

A 22-year-old woman lives at home with her family. She receives Incapacity Benefit and Disability Living Allowance (care and mobility components). She has five hours of home-care each week. She has been assessed to have £40 disability-related expenses.

Income each week

Incapacity Benefit	£106.40
Disability Living Allowance (care component)	£71.40
Disability Living Allowance (mobility component)	£49.85
Total income	£227.65

Less the night element of Disability Living Allowance (care component)	- £23.60
Less Disability Living Allowance (mobility component)	- £49.85
Less disability-related spending	- £42.50
Less Basic Living Allowance	- £116.88
Total amount ignored	£232.83

The total income less the total amount ignored gives the assessed contribution - £5.18

Full cost of the service

Five hours of home care at £13.80 an hour	£69.00
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Her contribution will be the lowest amount between the full cost or the assessed contribution, so there will be no contribution (free service).

Other services you may receive which are charged separately

- Disabled person's parking permits (Blue Badge);
- Meals on wheels;
- Meals at luncheon clubs or day centres;
- Respite care;
- Adaptations over £1,000;
- A service for emptying chemical toilets (£5.50 a week); and
- An amenities charge for supported housing (£13.21 a week).

Mental Health Act 1983 – section 117

If you receive after care under section 117 of the Mental Health Act 1983, you will not be charged for your service. If there is a change to your situation and section 117 no longer applies, the Fairer Charging Policy will apply. The Fairer Charging Policy outlines how we financially assess service users who receive a non-residential service.

How can I pay my contribution?

Once the visiting officer has worked out your contribution to the cost of your service, we will give you a record of the amount we will expect you to contribute, plus the name and phone number of the visiting officer in case you have any questions about the contribution.

You will then be able to arrange how you would like to pay. You can pay in one of the following ways.

Bills

We will send you these every four or five weeks. They will set out clearly the period covered and the amount you owe. You must pay your bill as soon as you receive it.

The charging week runs from Monday to Sunday.

You can pay the bill in the following ways.

- By cheque at a bank or through the post.
- By standing order. You can pay straight from your bank account once you have filled in a standing order form.
- By plastic swipe card at the post office. You or your carer can pay your contribution at the post office using a plastic swipe card. You must present the card with the payment at the post office counter, and you will receive a receipt.
- By using the automated payment machine at the Civic Centre
- By debit card or credit card, over the phone.

What happens if I do not pay?

We will work out your contribution to your care using government legislation and guidelines. So, if you are assessed as having to pay for your care, we must collect this contribution from you. If you do not pay, we will refer your case to an income recovery officer who will make contact with you to settle the account. If you do not take action to make a payment at this stage, we may have to take legal action against you.

Review and appeals

If you feel that the contribution we are asking you to pay is unreasonable or that your personal circumstances are not properly shown in the financial assessment, you may ask us to review the contribution.

Review

If you disagree with the assessed contribution, please explain in writing what you think is wrong and we will review your contribution again.

The visiting officer will check your assessment to make sure that there were no mistakes in the calculation, and that all relevant income has been included and relevant spending ignored.

Stage 1 – Appeal

If you are not satisfied with the visiting officer's decision, you can move to stage 1 of the appeal process by writing to our senior financial assessment officer who will investigate the case further. You will be told of the decision within 14 days.

Stage 2 – Appeal

If you are still not happy with the senior financial assessment officer's decision, you can move to stage 2 by writing to the head of finance who will review your case and give you their decision.

Stage 3 – Appeal

If you are still not happy, you can present your case to a panel of councillors who will make a decision. Their decision will be final. You must ask for this within 28 days from the date of the letter you receive from the head of finance.

During the review and appeal process

We will continue to send you bills based on the original contribution while we are reviewing your case. You should pay what you can afford towards your charge to avoid a large debt building up. If there is a reduction in your contribution following the review or appeal, we will refund your money to you.

Annual review

We will review your contribution each year in line with increases in state benefits. You should tell us as soon as possible about any changes in your financial circumstances, as these may affect your contribution.

How do I know whether I am receiving all the benefits I am entitled to?

You may be entitled to receive benefits you have not claimed. If in doubt, our visiting officer and financial assessment team will try to help.

For more information, you can ring the Department for Work and Pensions and the Pension, Disability and Carers Service direct.

The Benefits Enquiry Line for people with disabilities
Freephone: 0800 882200

If you have a speech or hearing problem and use a textphone
Freephone: 0800 243355

Pension Credit for people who are 60 or over
Freephone: 0800 991234

Carer's Allowance Unit **01253 856123**

Department for Work and Pensions **0845 6060265** (for people over 60)

Jobcentre Plus **0845 6088770** (for people under 60)

Attendance Allowance and Disability Living Allowance
08457 123456

Or, you can ring a local voluntary organisation who specialise in benefits advice.

Hillingdon Carers Association **01895 811206**

Age Concern, Hillingdon **020 8756 3040**

Citizens Advice Bureau (Hillingdon) **0844 8487903**

For advice, support and information for disabled people, contact the Disablement Association of Hillingdon (DASH).
020 8848 8319

Service subsidies

Our home-care services are heavily funded by us. If you have over £23,250 or more, you will pay for the actual cost of the service up to the maximum contribution. If you are financially assessed, it is likely that your contribution will be less than it costs us to provide the service. For a small number of people who pay a higher contribution but receive a small amount of care, their assessed contribution may work out higher than the cost. In these cases, we will only charge them what it costs us to provide the service.

How will I know whether my contribution is higher than the cost of care?

We have worked out the unit costs of our services, which are set out below.

All charges apply from 12 April 2010.

- Home-care: £13.80 an hour

Services charged separately to the above

- Meals on wheels: frozen meals £2.80 a meal
hot meals £2.80 a meal
- Blue Badges (disabled parking permits): £2.00 a badge
- Meals at day centres: £2.80 a meal

Respite care

Respite care is when you go into a residential or nursing home for a very short stay, for example, one or two weeks, so that your carer can have a break. Respite care is free for 28 days in every financial year. If you need respite care for longer than this, we would assess your finances under the fairer charging policy, to see how much you may need to contribute.

The charging week runs from Monday to Sunday. If your assessed weekly contribution is less than £260, you will be charged £37.14 a night up to the amount of your assessed weekly contribution.

If you have been assessed to pay £260 a week your contribution will be £37.14 a night.

Our direct payments scheme

Most people who need help from us can make a choice about how they receive our help. One way is to use the home-care service we provide, or you can receive a cash allowance (a direct payment) and use it to pay for the help you need, for example, by employing your own personal assistants. It is also possible to mix and match both systems for different parts of a 'package of care'.

In agreeing to receive the money from us and to manage your own budget, you can have more choice and control over your day-to-day services and make flexible arrangements to fit in with your own family and way of life. If you use the direct payments scheme, we will assess your finances in the same way as we assess people who use our home-care service.

If you would like to know more about direct payments, speak to your care manager or contact the direct payments officer on 01895 556657.

About your personal information

Any personal information you give us will be accurately recorded and we will pass it on to other service providers if you want us to, so that you do not have to keep repeating the same information. This will help us to look at your needs in more detail and provide services more quickly. We are committed to making sure that only people who absolutely need to know have access to personal information about you, and then usually you understand and support why they need to know.

You have the right to see the information we hold about you in a form that suits you, for example, in your language, on tape or through an interpreter. A leaflet explaining more about this, **The Right of Access to Personal Information**, is available. Please ask us if you would like a copy.

What if you want to make a complaint or comment

If you think that you have not been dealt with properly and you want to make a complaint or comment, you should first of all speak to the member of staff you are in contact with or their manager. If you cannot sort out the problem with them, you can phone 01895 277800 and ask to speak to the complaints manager who will be able to help you. We have a separate leaflet, which gives you more details of how to make a complaint or comment. Please ask for one.

Equal opportunities

We have an equal opportunities policy to provide services to everyone, no matter what their sex, race, religion, sexuality or disability.

Contacting us

Anyone can contact us. If you are a carer, you can ask for help for either yourself or the person you are looking after.

If appropriate, we will arrange to assess your needs. At this meeting, we will discuss with you what help you feel you need, and consider your abilities, disabilities, health and mobility. If we agree that you need help, we will try to make sure we offer you a choice of services which are tailored to meet your needs. We will also make sure that we carefully consider the needs of your family or other people who are interested in your wellbeing.

Useful addresses and phone numbers

London Borough of Hillingdon Adult Social Care, Health and Housing

Civic Centre, High Street, Uxbridge, Middlesex UB8 1UW

Social Care Direct Phone: **01895 556633**

Financial Assessment Team Phone: **01895 556865**

Income Team (queries about bills) Phone: **01895 250345**

Meals on wheels Phone: **01895 250767**

Careline/Tele Care (information) Phone: **01895 250380**

Supporting People Phone: **01895 556925**

Age Concern Hillingdon Phone: **020 8756 3040**

2 Chapel Court, 126 Church Road,
Hayes, Middlesex
UB3 2LW

Citizens Advice Bureau Phone: **08448 487903**

Link 1A, Civic Centre, High Street
Uxbridge, Middlesex
UB8 1UW

**Disablement Association of
Hillingdon (DASH)** Phone: **020 8848 8319**

Wood End Centre
Judge Heath Lane
Hayes, Middlesex
UB3 2PB

Hillingdon Carers Phone: **01895 811206**

Luther Bouch House
126 High Street
Uxbridge, Middlesex
UB8 1JT

For advice on Attendance Allowance or Disability Living Allowance, please call **08457 123456**.

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in Braille or on audio tape, or you would like
information about this document or our
services in another language, please call
01895 556865**