

Department for Communities Non Residential Social Services A guide to Financial Assessment and Charges 2021-22



Fact Sheet 1

(March 2021)

Introduction

On 6th April 2016 the Social Services and Well-being (Wales) Act 2014 was introduced. Part of the Act aims to introduce more consistency in charging to reduce the wide variation in charging arrangements and in the level of charges that existed between Local Authorities in Wales. Local Authorities have the discretion to decide whether to charge for services, to decide which services to charge for and the amount to charge for each service.

What Non Residential services does the Council charge for?

The Council reviews the services that it charges for periodically and reviews the charge for each service at least annually.

The Council has flat rate charges for services which substitute for ordinary daily living costs. This charge is paid at the same rate by everyone who receives the service. Everyone will pay these charges irrespective of the outcome of their financial assessment. The services which have flat rate charges are:

- Meals at day care establishments
- Community Meals
- Laundry services
- Lifeline

The local authority currently also has a charge for the following services, but the amount anyone pays for these service(s) is determined from the result of a financial assessment (means test):

- Domiciliary Care
- Direct Payments (in place of an equivalent chargeable service)
- Telecare
- Extra Care

- Respite/Short-term care provided in a Care Home (for up to 8 weeks, based on assessed need)
- Day Care
- Supported Living
- Adult Placement – Long Term Placement
- Adult Placement – Short Term/Short Breaks
- Adult Placement – Day Care/Sessional
- Replacement Care
- Community Support

These are not flat rate charges, but if you receive these services you will be invited to have a financial assessment (means test) and the amount you will pay for these services will depend on the type and amount of services you are assessed to receive and your income and capital.

The outcome of the financial assessment will determine the exact amount anyone pays but in any event the maximum anyone will be asked to pay is shown on page 12 of this Fact Sheet, with some people paying much less and many having the services free.

The charge for each service is shown on page 11 of this Fact Sheet

Direct Payments

Service Users that receive a Direct Payment in place of a service will be charged in the same way as if they were provided with the equivalent service.

Careline/Lifeline

The Council has a flat rate charge that is applied to everyone using this service. Some Service Users will, however, be entitled to receive a subsidy payment to help pay these charges. Further information is available by contacting either: Delta Wellbeing on 0300 333 22 22 (email: deltaenquiries@carmarthenshire.gov.uk) or the Independent Living and Affordable Homes Team on 01554 899320 (email: supportingpeople@carmarthenshire.gov.uk).

How much will I have to pay for the services I am assessed to receive?

There is no one simple answer. It will depend on the type and amount of services you are assessed to receive. It will also depend on your capital, income and allowances/disregards. The actual amount you will pay will be determined from

the financial assessment (means test). Nobody will pay more than the charge for the services they are assessed to receive and the charge will not be more than the maximum weekly charge shown in page 12 of this Fact Sheet.

Services which are a substitute for ordinary daily living costs and have a flat rate charge e.g. meals on wheels are charged in addition to any charges for services which result from a financial assessment (means test).

The value of your main home (the home you live in) is not counted as part of your capital, however any land, or share of land owned is counted as a capital asset. It is worth noting that nobody pays the full cost for the services they receive, as the charge to a service user for a service is normally less than it costs the Local Authority to provide the service.

You will be charged (if you are assessed to pay a charge) **from the first day that the service(s) is provided**, however the first invoice for care charges will not be issued until you are provided with a statement detailing how the charge has been calculated.

How is the charge worked out?

Service users who receive a service that has a flat rate charge will all pay the same amount for those services.

Service users who receive a service which does not have a flat rate charge will be invited to have a personal financial assessment to decide how much they will be charged for these services only. The rules state that those with incomes and/or capital below certain minimum levels will pay nothing for these services.

What if I do not want to disclose my assets?

You can choose not to disclose your assets, in those instances you will be asked to pay the full cost for all of the services you receive, up to the maximum weekly charge shown on page 12 of this Fact Sheet. Services that are a substitute for ordinary living costs e.g. Meals on Wheels will be charged in addition to the maximum weekly charge.

Capital

The Welsh Government announces a capital threshold each April and the current figure is shown on page 12 of this Fact Sheet.

If your assets, including savings, current accounts, investments and property, if applicable are over this figure then you will be asked to pay the full charge for the assessed services, up to the maximum weekly charge shown on page 12. Your main residence will not be included in calculating how much capital you have, but any other property/land will be included. In addition some other forms of capital may be excluded when determining how much capital you have and for further information on this please contact the Financial Assessment Team (contact details are shown on page 9).

If your capital is under the threshold amount then this will be ignored during the financial assessment and any charge will depend only on your income and expenses/allowances.

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

Within a personal financial assessment there is always an amount of money that cannot be available to pay a charge. This figure varies for different people because their income is made up of different benefits and different sources of income. The figure is set by the Welsh Government and includes an amount to account for a service user's disability related expenditure.

The current disregarded income is shown on page 12 of this Fact Sheet

The list overleaf shows the main allowances or disregards that will be taken into account, in addition to the disregarded income shown on page 12 of this Fact Sheet:

- Any employment earnings
- 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 and

- Personal Independence Payment (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 first £10 of War Widows/Widowers pensions, survivors Guaranteed Income Payments from the Armed Forces Compensation Scheme, Civilian War Injury pension and payments to victim of National Socialist persecution
- The value of your home (n.b. not additional properties, or any land owned)
- War Widows Supplementary Pension
- Winter Fuel Payments
- Working (families) Tax Credit
- War Disablement Pension
- Up to the first £5.75 of Savings Credit
- 50% of a private/occupational pension where you give at least 50% of the pension to your spouse/partner for their living expenses

Disability Benefits

The Welsh Government has allowed in the financial assessment a disregard for Disability Related Expenditure. In addition to this Carmarthenshire County Council will disregard an element of disability benefits 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. Careline) 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.

Additional disability related costs may be considered as expenses, where the costs are evidenced.

Can I give any of my assets away?

If you gave away savings, money or other assets or sold a property at less than its market value before receiving care, or whilst receiving care, then we may assess

you as though you still have the full value of the asset. The person who benefits may become liable for any unpaid charges.

We will ask you about the timing, reason, recipient and monetary value of the transfer and use this information to base our decision on whether the asset is included or disregarded from the financial assessment.

Do I need to tell you about any change?

You should inform us if you get an increase or decrease in your benefits/income, if you get any new benefits/income, if you benefit from an inheritance or any other transfer, or if your savings/capital has gone above or falls below the maximum capital threshold (see page 12 for current capital threshold) or if you incur new or additional expenses as a result of a change in your care needs.

How do I pay my charge?

If you are assessed to pay something towards your care then we will inform you of the ways you can pay your charges when we write to you to confirm the outcome of your financial assessment.

Meals

The Council has a flat rate charge for community meals and meals provided at establishments. Everyone will pay these charges irrespective of the outcome of their financial assessment.

The current charge is shown on page 11 of this Fact Sheet

Laundry Services

The Council has a flat rate charge for laundry services and everyone will pay this charge irrespective of the outcome of their financial assessment.

The current charge is shown on page 11 of this Fact Sheet

Transport

If you are assessed as needing transport to and/or from a day care establishment then there will not be a charge for this service.

Reablement

The Council provides a Reablement service and this service is currently provided free of charge **normally for up to 6 weeks** and will not be included in the financial assessment. If long-term care needs are identified at any point (this could be at any time after the commencement of the Reablement service) then a charge may apply and the service user will be offered a financial assessment to determine the charge for the long-term services they are assessed to receive.

Once a service to meet long-term support needs is provided, the Reablement service will cease. However, the long-term care needs may be met by Reablement staff whilst a different provider for your long-term care is identified, and dependent on your financial assessment you would still be charged for this care.

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.

Arrangements for Financial Assessments

Everybody who is accessing a Non Residential Social Service (apart from those people who only have services that substitute for ordinary daily living costs – see page 1 of this Factsheet) will be offered a financial assessment to calculate the charge (if any) for the service(s) provided. 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 weekly charge current at the time.

If you agree to a financial assessment, then this may take place in your own home to ensure privacy or a private interview can be arranged at a convenient council office. A relative or friend can be present or represent you 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.

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 your charge is correct, and also 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 to claim any Department for Works and Pensions/Job Centre Plus benefit entitlement.

We will ask to see any supporting financial documents and 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. We have procedures in place to make sure your privacy is protected.

If you knowingly make a false statement on the assessment form to reduce or avoid liability to pay charges, or, if not all financial circumstances are disclosed, you may be charged the full cost of the service provided, up to the maximum charge current at the time (please see pages 11 and 12 of the Fact Sheet)

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

Service users of non-residential social services who suffer from any form of CJD, which has been diagnosed by a Registered Medical Practitioner will not undergo a financial assessment and will be treated as automatically exempt and receive a free service.

Joint Financial Assessments

The financial assessment will be carried out on the person who is to receive the non-residential social service(s). 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 equally, or on the basis of entitlement if the records provided reflect something different. Where benefits are paid in respect of a 'couple' then the amount paid for the person who receives a service will be taken into account in the financial assessment process.

If anybody else lives with you at the same address, then the Council will endeavour to ensure that the household's income does not fall below a certain level set by the Welsh Government. 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 to the person receiving the service.

If you think your Financial Assessment is incorrect

If you believe that your charge has been assessed incorrectly, then please contact the Financial Assessment Team. An Officer will go through your assessment to re-check that all the figures are correct and that there is no relevant information missing. If you are still unhappy with the outcome, then you can ask for a manager to check the assessment. If after this you are still unhappy then you can

request a formal review of the decision and the staff in the Non Residential Financial Assessment Team can explain the steps you should follow next.

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

Contact

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

Financial Assessment Team,
Department for Communities, Carmarthenshire County Council,
3 Spilman Street, Carmarthen, SA31 1LE

Telephone: 01267 228683

Email: SCHfairerchargingassess@carmarthenshire.gov.uk

What if I am unhappy with the service or want to make a complaint?

Although most people have a very positive experience of the processes involved in care assessment, receiving care and support services and the financial assessment, it can sometimes be complicated.

If you are unhappy with our services, or about the way you have been treated you have a right to complain and you should contact our Information and Complaints Team. You won't lose services as a result of complaining.

You can contact the Information and Complaints Team in the following ways:

- By phone on 01267 224488
- By email complaints@carmarthenshire.gov.uk
- By completing the online complaints and compliments form available at: www.carmarthenshire.gov.uk/complaintsandcompliments

Who should I contact to discuss my needs?

You should contact our **Information, Advice and Assistance Service – Delta Wellbeing** on 0300 333 2222, or your Social Worker, if you have been allocated one.

How we use your information

To find out about how we use your information, you can view our privacy notices at: www.carmarthenshire.gov.wales/privacy-notice. If you are unable to access the privacy notices online and you wish to receive a copy please contact 01267 228703.

Other useful contact addresses:

Age Cymru Sir Gâr	01554 784080
Care and Social Services Inspectorate for Wales	0300 7900126
Carers Information Service	0300 0200 002
Citizens Advice Bureau	03444 772 020
Independent Age	0800 3196 789
Department for Work and Pensions (DWP)	0800 882 200
Job Centre Plus (JCP)	0800 055 6688

Please note that any charges contained within this booklet are liable for change. Changes usually apply from April each year.

If you would like the leaflet in large print, Braille or on audio please  01267 228703

Charges for Non Residential Social Services

Service	Charge	Financial Assessment
Meals at Day Care Establishments	£5.00 per meal	Flat rate charge
Community meals	£5.00 per meal	Flat rate charge
Delta Leased (Careline) – monitoring and pendant	£45.50 per quarter	Flat rate charge
Delta Leased (Careline) – monitoring and 2 pendants	£58.23 per quarter	Flat rate charge
Delta Leased (Careline) – monitoring only	£15.86 per quarter	Flat rate charge
Laundry	£2.55 per load	Flat rate charge
Domiciliary Care	£16.85 per hour	Included in the financial assessment
Direct Payments (in place of chargeable service)	£12.20 per hour/£96.50 per night (2021/22 rate not yet announced)	Included in the financial assessment
Respite/Short Term care (in a Care Home)	Standard charge/ Independent Sector Placement Rate*	Included in the financial assessment
Telecare	£3.22 per week	Included in the financial assessment
Extra Care	£16.85 per hour	Included in the financial assessment
Day Care	£16.50 per session **	Included in the financial assessment
Supported Living	£16.85 per hour	Included in the financial assessment
Adult Placement - Long Term Placement	£16.50 per night	Included in the financial assessment
Adult Placement - Short Term/Short Breaks	£16.50 per night	Included in the financial assessment
Adult Placement - Day Care/Sessional	£2.65 per hour	Included in the financial assessment
Replacement Care	£16.85 per hour	Included in the financial assessment
Community Support	£16.85 per hour	Included in the financial assessment

* Please note that the charging week runs from Monday to Sunday, therefore one night's Respite/Short-term care in a care home during a charging week would be charged at your assessed charge shown on the Statement of Financial Assessment (which will be provided to you) and this may be the current maximum charge, i.e. you could pay £100 for one night's stay at a care home.

**One Day Care session is defined as:

- A service received before 1pm on any day, for any length of time
- A service received between 1pm and 6pm on any day, for any length of time
- A service received after 6pm on any day, for any length of time

Maximum Weekly Charge for Non Residential Social Services for 2021/22 (set by Welsh Government): £100.00 per week

Maximum Capital Threshold for 2021/22 (set by Welsh Government): £24,000.00 – capital under this threshold is not included in financial assessment

The amount of weekly income that someone receives before being asked to pay a charge for 2021/22 (set by Welsh Government):

- Pensioner (65 and over) = £256.80 per week
- Disabled Adult (25-64) = £184.15 per week
- Disabled Adult (18-24) = £161.68 per week
- Disabled Adult (25-64), in receipt of Employment Support Allowance = £190.39 per week
- Disabled Adult (18-24), in receipt of Employment Support Allowance = £167.91 per week
- Adult (25-64), in receipt of Universal Credit = £108.70 per week
- Adult (18-24), in receipt of Universal Credit = £86.11 per week
- Disabled Adult (25-64), in receipt of Universal Credit (in receipt of additional disability related allowances) = £151.83 per week
- Disabled Adult (18-24), in receipt of Universal Credit (in receipt of additional disability related allowances) = £129.24 per week
- Disabled Adult (25-64), in receipt of Universal Credit (in receipt of additional disability related allowances) = £223.69 per week
- Disabled Adult (18-24), in receipt of Universal Credit (in receipt of additional disability related allowances) = £201.09 per week

These figures can increase where additional different benefits are received.



For more information on social care services log onto:
www.carmarthenshire.gov.wales/socialcare