

## Changes to charges for care and support

From **11 April 2016**, we have made some changes to how we charge for care and support. **These changes only apply to people who do not live in a care home.**

<p><b>We have changed the allowances we use to work out how much a person can afford to pay towards their care</b></p> <p>If a person or their partner is aged below state pension age, the allowance we will use from the above date will be the Minimum Income Guarantee (MIG) amount. This is shown in the regulations issued by the Department of Health.</p> <p>If the person or their partner has reached state pension age we will use the MIG amount but we will increase the allowance by 2.9% to allow for increases in the state pension and pension credit payments.</p>	<p><b>Who does this affect?</b></p> <p>If a person has previously been financially assessed as being part of a couple, they will see that the allowance used in their financial assessment calculation has gone down.</p> <p>This is because the allowances we used before were based on a single person or couple MIG amount. The allowance we are now using is based on a half couple MIG allowance.</p>
<p><b>We have removed financial assessments for couples based on joint income</b></p> <p><b>Why have we done this?</b></p> <p>The Care Act 2014 requires us to financially assess people as individuals when working out how much they should contribute towards care costs.</p> <p>The Department of Health provides councils with the Minimum Income Guarantee (MIG) amount that an individual must be left with after paying towards care.</p>	<p><b>Who does this affect?</b></p> <p>All people currently paying for care based on a joint assessment should have had their financial assessment reviewed on an individual basis.</p> <p>The amount they are now being asked to pay towards care may have gone up, depending on how much money and expenses the individual has.</p>

	<p>If the single assessment leaves the person not receiving care with less income than the MIG, we will apply an adjustment to the MIG Allowance to compensate. <i>NB This can only be achieved where the other partner is prepared to consent to providing details of their income and savings</i></p>
<p><b>We have changed the way we work out how much income a person has if they receive income jointly with their partner</b></p> <p>If a person is part of a couple we will take 50% of any joint income and savings into account in the financial assessment.</p>	<p><b>Who does this affect?</b></p> <p>If a person has previously been financially assessed as being part of a couple, they may see changes to how much of their income has been included in the financial assessment.</p> <p>If people receive any benefits, such as pension credits, as a couple, we have taken an equal share of the amount they receive as a couple into account.</p> <p>If they have joint savings or assets, any tariff income from these investments will be calculated based on their equal share.</p>
<p><b>We have changed the way we take some DWP benefits into account</b></p> <p>When we carry out a financial assessment we will take the full amount of any personal independence payments into account. Where someone has night time needs not being met by the council, we will allow the night time costs they pay as an expense when working out how much a person can pay towards care and support.</p>	<p><b>Who does this affect?</b></p> <p>People who start to receive personal independence payments who have a financial assessment after 11<sup>th</sup> April 2016.</p>
<p><b>We have introduced additional fees for people with capital assets over £23,250 (self-funders)</b></p> <p>There will be a flat rate fee of £100 for arranging care and support.</p> <p>There will be an administration fee of £9.50 for managing your care and support contract. The fee will be shown on each invoice we send.</p>	<p><b>Who does this affect?</b></p> <p>Fees will apply to all new and existing self-funders.</p> <p>People will only be charged the £9.50 administration fee for managing payments and collecting charges.</p> <p>The charge will appear on the first invoice we send in May 2016.</p>

<p>We usually send out 12 invoices each year.</p>	<p>If people no longer want the council to manage their care contract and want to pay the care provider directly they must contact the council.</p>
<p><b>We have introduced charges for telecare</b></p> <p>Telecare helps people live independently at home so the council wants to make it available to everyone who might benefit from it.</p> <p>Telecare is available to everyone, so charging for the service is not covered by the same regulations as other types of care and support.</p> <p>A small weekly charge of £2.86 will be made for the service although the actual cost of the equipment will still be free. This will be charged in addition to any other care and support services.</p>	<p><b>Who does this affect?</b></p> <p>All new and existing telecare users.</p> <p><b>If a person already has telecare equipment provided by the council, how does this affect them?</b></p> <p>Charges for existing telecare customers will commence on 30<sup>th</sup> May 2016.</p> <p>Any payments people make for telecare will be taken into account as a disability related expense when we assess contributions towards other care services.</p> <p>A light touch financial assessment will be undertaken for people who state they cannot afford to pay. This will apply when a person is in receipt of income related benefits only and is not in receipt of any disability related benefits such as Attendance Allowance, Disability Living Allowance or Personal Independence Payments.</p> <p>Letters will be sent to existing customers explaining the new payment arrangements..</p>
<p><b>We will charge everyone for care and support from the date the service starts</b></p>	<p><b>Who does this affect?</b></p> <p>All new care packages started after 11<sup>th</sup> April 2016</p>