

Charging for community based care



Adult Care Services

Financial Information April 2022 to March 2023

Read this leaflet for advice about community care costs. For more detailed information visit: www.hertfordshire.gov.uk/payingforcare

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Understanding Social Care Charging

This booklet explains how we charge for community based (non-residential) care services and how we work out whether you will be charged or not. This includes services arranged or provided on behalf of the Council by organisations that we work in partnership with. It shows how we work out how much you will be required to pay towards the cost of your care in line with the national statutory guidance and regulations of the Care Act 2014. We apply a means test to ensure that you only pay what you can afford under the charging policy. Please note that this is guidance only and is not the Council's full charging policy. You can get an idea of whether you will need to pay towards your care costs on our website

 www.hertfordshire.gov.uk/payingforcare

We understand that arranging and paying for care can be complex. If you need help to understand this information, please contact us on  **0300 123 4042**. An interpreting service is available for those people who need it.

If you would like independent advice on funding your care, please call HertsHelp  **0300 123 4044**

Types of care and charges

Hertfordshire County Council sets the charges for social care each year from April. The figures provided in this booklet are correct for the dates between 11 April 2022 and 10 April 2023.

Home care – support at home from a paid carer

Home care and Support at Home services are charged at **£21.68** per hour (£5.42 per quarter hour, or £10.84 per half hour or £16.26 for 45 minutes).

The following table shows how we work out the number of minutes charged for each homecare visit. This is based on the number of minutes of care you have received.

Visit duration			Charged as
From	To		
0	20	minutes	15 minutes
21	35	minutes	30 minutes
36	50	minutes	45 minutes
51	65	minutes	60 minutes

All of the care you receive in each week is added up and it is this amount that we will charge for but limited to how much you can afford to pay.

Telecare

Telecare is charged at £3.35 per week. Telecare uses technologies such as remote monitoring and emergency alarms to enable you to live independently.

Short breaks (respite care)

Short breaks are charged on a weekly basis (from Sunday to Saturday) up to the maximum you are assessed as being able to afford each week. **If you stay two chargeable weeks, you will need to pay up to your maximum assessed weekly contribution for two weeks.**

Day Services

Day care is charged at **£20.98** per half day or **£41.96** per day. If you need the council to provide transport to the day service, the charge is **£4** per day on top of your day care charge. The council does not make reductions in your charge if you don't use the transport on some days. You can cancel your transport arrangement with us and make your own arrangements to travel to the day centre if you wish.

Flexicare / Supported Living

The charges for Flexicare and Supported Living are on three bands based on the amount of care you need. This is agreed in your care plan. The rates for Flexicare and Supported Living are:

Banding	Flexicare	Supported Living
Low band	£59.34 per week	£28.08 per week
Medium band	£168.13 per week	£112.32 per week
High band	£296.70 per week	£262.08 per week

You will be charged based on the band you have been assessed as needing, regardless of how much care you receive in any given week.

Live in Care

Charges are based on the cost of the service but what you pay is limited to how much you can afford to pay.

Services we do not charge for:

- Carers' services (support for carers).
- Services to prevent admission to hospital arranged by Health and Community Services.
- Short periods of enablement / intermediate care.
- Equipment to help you to stay independent, if you are assessed as needing this.

You will not be charged for care services if:

- Care is provided as part of an aftercare care plan following a compulsory stay in hospital under section 3 of the Mental Health Act. This care is intended to prevent you experiencing a relapse in your symptoms and should be regularly reviewed as part of the annual review of your care (this is called Section 117 aftercare).
- You are in the final stages of a terminal illness (for example in a progressive state of decline with a life expectancy of less than 3 months) we may, on discretion, be able to cease charging you for care.
- You are assessed as eligible for NHS Continuing Care. If the NHS decide afterwards to fund your care and you have already paid care charges for that period, you will receive a refund.

The Financial Assessment

We use national guidance called 'Care and Support Statutory Guidance' which makes sure that you do not have to pay more than you can afford for the services you receive.

We will send you a financial assessment form, which you will need to complete and return to us with evidence. We use the form to work out how much, if anything, you will be charged. If you do not want to tell us about your finances, we will charge you the full cost of the services you receive.

We will also check whether there are benefits you may be entitled to and arrange for someone to help you to fill in the claim form, for example from the Department for Work & Pensions (DWP) or the council's Money Advice Unit.

We base any charge on a financial assessment of your income, benefits, expenses, capital and savings. We will send you a letter showing you in detail how we have calculated your financial assessment. You are given the option of challenging your financial assessment or applying for a formal review if the charge is likely to cause you financial hardship.

Charges for care should leave you with enough money to meet your essential household expenses, including any extra expenses relating to a disability.



Direct Payments

A direct payment is a cash payment that we pay direct to you if you have eligible care and support needs. Instead of the council arranging your care, having a direct payment means you can have more choice and control over arranging your own care and support, including who helps you and at what time.

If you choose this option, you will receive a payment every four weeks. If you have to pay a contribution towards your care, we will deduct this from the amount paid to you and you will need to pay your contribution into your direct payment account or onto your pre-paid card.

Your social care worker can provide more information on Direct Payments and how they work.

Living as a couple

Income and capital held in your name and half of any income or capital held in joint names will be taken into account.

We will take into account circumstances where the partner of the person receiving care could be left in financial hardship. This could be, for example, by giving an additional allowance.

How we work out how much, if anything, you pay towards your care

The amount of capital we take into account is added together:

- If the total amount of your capital is less than **£14,250**, your capital will not affect your financial assessment.
- If your capital is valued at more than **£14,250** but less than **£23,250** we include a charge called Tariff Income, see below.
- If your capital is valued above **£23,250**, you will need to pay the full cost of your care. The amount you will pay is based on how much it costs to provide you with services.

Tariff Income

The national charging rules allow the Council to include £1 per week for every £250 of savings you have above £14,250 when working out the weekly contribution you will have to pay towards the cost of your care. Tariff Income is meant to represent an amount a resident with capital over a certain limit should pay towards their care, not the interest earning capacity of that capital.

An example of Tariff Income

Thomas has savings of £15,000. This is £750 above the £14,250 limit. £750 divided by 250 is £3. We will include £3.00 per week as income when working out how much Thomas will pay towards his care, also known as an assessed charge.

Disposing of savings or capital

If someone has disposed of savings or capital in order to avoid or reduce their charge for care, the council is allowed by law to treat that person as still having that asset.

This means that the value will still be included in their financial assessment calculation. The council also reserves the right to approach the person who received the assets to help pay towards care costs.

Disposing of assets can include:

- Transferring title deeds of a property to another person
- Spending money on a valuable personal possession such as jewellery or a painting
- Making large gifts
- Paying off a debt that is not due to be paid by you

When deciding whether someone has deprived themselves of assets in order to avoid or reduce their care charges, we will take into account their circumstances.

This includes:

- The reasons for the transfer of capital
- The date that it took place
- Whether the person was fit and healthy and did not foresee the need for care

It will be for the person to prove that they no longer own the asset and to satisfy us that the disposal of capital was not done to reduce care charges.

What counts as savings and capital?

Savings and capital includes (this list is a guide and is not exhaustive):

- Money held in bank, building society and post office accounts
- Savings certificates
- Stocks, shares, bonds and unit trusts
- Premium bonds
- Property in this country or abroad (but not the home you live in)
- Cash
- Trust funds
- ISAs

We will need to verify your savings and capital and will ask to see paperwork such as bank statements.

Your savings and capital

If you own the home you live in, its value is not used when we work out whether you need to pay for non-residential care services. However, the value of any other property you own, in this country or abroad is taken into consideration as capital.

You will need to tell us about your savings and capital, even if we are going to ignore it in your financial assessment. For example, if you have a personal injury trust that qualifies to be disregarded, we still need to know about it even where we ignore the amount in the financial assessment.

Your protected income (the Minimum Income Guarantee)

Everyone will have a certain level of income protected from social care charges. Your protected income is calculated using figures provided by the Department of Health and takes account of:

- Your age
- What benefits you receive or could receive
- Whether you are single or part of a couple
- Whether you live alone or with somebody else
- Whether you get, or could get, certain premiums in your state benefits, such as Enhanced Disability Premium and Carers Premium
- Whether you are responsible for a child/children who also live with you

Income we do not count in your assessment

- Earned income from employment or self-employment
- Savings Credit element of Pension Credit
- Disability Living Allowance (mobility component)
- Personal Independence Payment (mobility component)
- Armed forces Independence Payment (mobility component)
- Working Tax Credits
- Child Tax Credits and Child Benefit
- War Disablement Pensions
- War Reparations Payments (the first £10 is disregarded)
- War Widows Supplementary payments
- Certain charitable and voluntary payments
- Christmas Bonus and Winter Fuel Payments

Income we count in full

- Employment and Support Allowance
- Attendance Allowance
- Disability Living Allowance (care component)
- Personal Independence Payment (daily living component)
- Income Support
- Guaranteed Credit of Pension Credit
- Incapacity Benefit
- Job Seeker's Allowance
- State Retirement Pension
- Severe Disablement Allowance
- Widowed Parent's Allowance
- Occupational (works) or private pensions
- Rental income from property (unless the capital value is taken into account)
- Other income not specifically disregarded by legislation.
- Universal Credit

Your essential living expenses

Essential living expenses include costs such as:

- Rent payments (after any housing benefit)
- Ground rent
- Service charges
- Council Tax (after any Council Tax reduction)

- Additional heating costs arising from your disability (see Disability Related Expenses below)
- Mortgage payments not covered by benefits (conditions may apply)

We will consider making an allowance for reasonable expenditure where you have no choice but to meet the expenses in order to maintain independent living. We ask for evidence of any expenditure you wish us to take into account.

Telephone rental costs or contents insurance are expenses faced by everyone, whether they have a disability or not. These are expected to be paid out of income, including benefit income.

How we work out your maximum assessed contribution

To work out your maximum assessed contribution, your essential living expenses total is deducted from your total income (including Tariff income and the other income we take into account for charging purposes).

If this leaves you with the same or less than your Protected Income (see page 10), you will not be charged for your care and support services, unless you have savings over the capital limit of £23,250.

If you are left with more than your Protected Income, the difference between the two is called your Maximum Assessed Contribution.

The amount you will be charged will be the lower of:

- your maximum assessed contribution, and
- the weekly cost of your services.

Disability Related Expenses (DRE)

When we work out your charge for services, we can allow up to £22.05 per week of Disability Related Expenditure (DRE) if you provide receipts in your financial assessment. If you feel that your DRE is higher than £22.05 a week, you can ask us to look at this again. This can be done at the same time as your financial assessment, but you can also request this at any time.

What is Disability Related Expenditure?

Disability Related Expenses are costs that arise from a disability or long-term health condition. If you have to spend money on items and services that help you manage your disability or long-term health condition, then you may qualify to have these costs included in your financial assessment. This will then reduce the amount we will ask you to pay towards your care.

How to identify my Disability Related Expenditure?

- Disability Related Expenses are specific to your disability or long-term health condition so they will be unique to you
- Consider your day to day life, equipment, aids, services or special food that costs more than a normal diet
- Think about different times of the year to see if you use some items or services more than others e.g. extra heating in winter months
- Review your bills and receipts
- Check your care plan to see if you pay for anything not included there
- Think about extra costs you have comparing yourself to your friend or neighbour who hasn't got a disability or long-term health condition

Examples of Disability Related Expenditure

Everyone's costs are different, and the list of examples doesn't contain everything you could possibly claim. If you have a Disability Related Expenditure that is not listed or you are unsure if it counts as DRE you should still include it in the claim.

Make sure you include your bills, receipts and invoices as we will need them to help you.

Disability Related Expenditure	Example
Community alarm	You pay for a community alarm
Dietary needs	You have a condition such as coeliac disease that means you have to eat/drink special foods, and this is more expensive than normal diet.
Clothing and footwear	You have a disability which necessitates specialist clothing or footwear, or you need to replace your clothing more often. You need your clothing altered, for example buttons replaced with Velcro.
Bedding	You need to use special bedding such as incontinence or anti-allergenic sheets, or you need to replace your bedding more often because of incontinence.
Gas, electricity and water costs	You need to use more heating due to your condition or use more electricity because you spend a lot of time at home (this is over and above the normal use). You use more water than average due to extra laundry and are on a metered connection.

Disability Related Expenditure	Example
Domestic help, cleaning and garden maintenance	You pay someone to do these tasks as you cannot do them yourself due to a disability and there isn't someone in your household who can do these tasks.
Purchase, maintenance and repair of your disability equipment	Costs in relation to purchase, maintenance and repair of disability equipment such as: wheelchairs, hoists, stair-lifts or home adaptations like grab-rails and ramps, if you have bought or hired these yourself (or you had to make a contribution to top up Disabled Facilities Grant). IT equipment such as adapted computers and communication aids, or specialist software. Special gadgets you need in the kitchen or around the house such as food preparation machines, bedside tables, bath boards, sliding sheets, special cutlery (if not provided by Occupational Therapy).
Transport costs	You are unable to use public transport and use taxis instead. Transport costs are not always allowed. For example, if you have a benefit like the Disability Living Allowance or PIP (Mobility component), then this benefit should be used to pay for transport costs. Parking costs would normally be covered by using the Blue Badge Scheme.

Calculating costs in your financial assessment

Regular and one-off expenses are calculated differently. We explain this in more detail below.

One-off expenses

Larger, one-off expenses are usually for equipment or adaptations such as wheelchairs or hoists.

If you would like the council to consider making an allowance for larger disability equipment, you will need to show that you have explored free or cheaper alternatives. For example, there are grants you may be able to apply for if you need to put in a wheelchair ramp. If you don't apply for a grant where it is available, we may not make an allowance in your assessment.

For example, Rahul spent £3,000 for a powered wheelchair. We have found that a similar wheelchair costs £2,500, so we can only consider £2,500. We have divided £2,500 by 500 (10 years life expectancy of the wheelchair) and arrived at £5 DRE per week.

Before purchasing any disability equipment over £1,000 or before making adaptations to your property, please seek advice from your social worker or call ☎ **0300 123 4042** for advice on what help may be available. You will also need to prove how much you spent on the equipment.

Regular expenses

We will ask for evidence of your regular expenses to see how much you spend and how often. This will allow us to work out your average weekly expenses.

For example, Elsie cannot clean her flat and this is not covered in her care plan. Elsie spends £12 per week for a cleaner to help her. Elsie has provided the receipts for the last 4 weeks showing her expenditure. We have awarded £12 of DRE per week.

Fuel costs (gas and electricity)

We already make an allowance in your financial assessment that covers the ordinary costs of living, including fuel costs.

If your costs are higher than average you need to show us your fuel bills for the whole year. We can then work out the average weekly amount you spend.

If you do not have a full year's worth of fuel bills, a recent bill should have a prediction for the next 12 months.

Your personal prediction for the next 12 months

Electricity
£662.39

**Standard Electricity
- Economy 7**

Gas
£406.31

**Standard Gas
ROB**

You could save by moving to a cheaper tariff

Electricity
save up to
£115.21
a year

**Paying your bills by Direct Debit can
lower your charges**

Gas
save up to
£52.50
a year

We compare this cost with the average cost for your type of property. If the average cost is lower, this means you are spending more than the average household and we will make an allowance in your assessment for the difference.

How to claim for extra expenses due to a disability

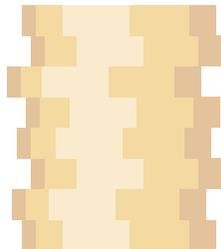
You can tell us about any Disability Related Expenses on your financial assessment form or ask us to look again at DRE at any time. You can tell us by letter or by email. Remember to provide evidence of your expenses with your claim.

A Disability Related Expenses Claim form is available at  www.hertfordshire.gov.uk/payingforcare see **Booklets and factsheets** - understanding your care costs section.

Each expense you claim for must be a reasonable expense needed to maintain independent living, which you have little or no choice other than to pay. We must take into account:

- your needs and capacity
- the circumstances, needs and health of others living in the household
- the availability of voluntary help
- your actual expenditure and whether a cheaper alternative is reasonably available to you

Some items of expenditure are already included in your protected income (see page 10). For example, you should be able to pay normal water costs and energy costs from your protected income. This means the council will not make an allowance for normal costs.



Financial Assessment examples

How we work out your 'maximum assessed contribution'

We will send you a calculation sheet showing how we have worked out the amount that you need to contribute towards your services.

Your 'maximum assessed contribution' is the most that we calculate you can afford to pay towards the services you receive each week. This amount is compared with the cost of services you receive each week and the council charges the lower amount.

The following examples explain this.

Example 1

Mr A has one hour home care, one day each week at a day centre and transport to and from the day centre.

The weekly cost of Mr A's services is **£67.64** (£21.68 for one hour home care, £41.96 for one day at a day centre, £4.00 for transport there and back).

Mr A's calculation sheet shows his 'maximum assessed contribution' is **£68.00**. Mr A will only pay **£67.064** for his services because this is less than his maximum assessed contribution.

If Mr A needs to increase his home care to three hours each week the weekly cost of his services will increase to **£111.00** but he will only pay **£68.00** because that is the most that we calculate he can afford to pay (his maximum assessed contribution).

Example 2

Mrs B has four hours home care per week and two days at a day centre (but doesn't use our transport). The weekly cost of Mrs B's service is **£170.64**.

Mrs B's calculation sheet shows that her maximum assessed contribution is **£104.50**. Mrs B will pay **£104.50** per week as her maximum assessed contribution, the most she can afford.

If Mrs B decides to go to the day centre just once a week, she will still pay **£104.50** because the cost of her services (**£128.68**) is still higher than her maximum assessed contribution.

If Mrs B decreases her care to two hours of home care and one day at day centre the cost of her services will be **£85.32**. She will then pay this lower amount per week because it is now less than her maximum assessed contribution.

Example 3

Mr C has a direct payment of **£150** per week. Mr C's calculation sheet shows that his maximum assessed contribution is **£85**.

Mr C will pay **£85** per week as that is the most he can afford. The council will pay **£65** per week into his direct payment account.

Mr C needs to pay **£85** from his own money into that same account bringing the total to **£150**. This will ensure there is enough money available to pay the carer/s.

How to pay your care charges

a. Managing your finances yourself

If you can manage your own money we will contact you directly to carry out the financial assessment to work out how much you have to pay towards the cost of your care.

b. Somebody else manages your finances

If you cannot manage your own finances or you would prefer someone else to deal with them, please speak to your social worker. We can sometimes help with this or signpost to other organisations that can help.

When we have completed your financial assessment, we will send you a letter telling you what you need to pay each week. If you believe that the financial details are incorrect, please telephone the number given on the letter to tell us why. We will then review the assessment.

We will send you an invoice every four weeks which explains how payment can be made. You will have 14 days to pay your invoice before a reminder is sent to you.

Direct Debit through your bank or building society is a safe and easy way to pay your care costs. Most people pay this way. We will send a Direct Debit form for you to complete.

You can also pay online, or by cheque, standing order, credit or debit card. Pay online at <https://www.hertfordshire.gov.uk/actweb/payments/invoicepay.cfm>

If there are changes to the care services you receive

When you don't receive some care services one week, perhaps because you are in hospital or go on holiday, the charge may be reduced for that week. You will pay less if the cost of any services you still get are less than your maximum assessed contribution.

If you receive an invoice for a service you have not had

If your invoice is wrong because you have been charged for a service you have not received, please call ☎ **01438 843 434** (choose option 1, then option 2, then option 1) as soon as possible. We will make an adjustment on the next invoice to credit you for the services you have not received. You will still need to pay the original invoice.

What to do if you think your financial assessment is wrong

Contact the ACS Income Team and explain why you feel the financial assessment is wrong. You can call us on ☎ **01438 843 434** or contact us by email or post. Our address is on all letters we send.

If, after we reply you are still not satisfied, you have the right to request a review.

Annual review of your charge

Each year, we will reassess the amount you have to pay and let you know of any change to your charge. This reassessment is an estimate and may not always be accurate. This is a good time for you to check your assessment and see if your details are up to date. We send you a review form as part of this annual review. Use this form to tell us if your circumstances have changed.

You are required to let us know of any change in your financial circumstances as it may affect your financial assessment. If you do not inform us of a change in your circumstances, the council reserves the right to do a retrospective financial assessment which may result in a backdated charge to you.

Confidentiality and privacy

We will treat the information you give us as confidential. We will not share your information with other organisations without your permission, except for the purposes of the detection and prevention of fraud, including benefit fraud or where the law requires us to share your information.

Having your say

We would like you to tell us how well Adult Care Services has worked with you and what you think of our care services. Our staff will ask you for your views at various stages in your contact with us.

We really do care how satisfied you are with our services and look for ways to improve. Please ask for a Have Your Say form to tell us confidentially what you think. Your comments are important to us so that we can check services are working well for you.

Where to get help

Charges

- I have a question about my financial assessment or Telecare charges.
Contact the **Income Team** on ☎ **01438 843 434** (when asked choose option 1, then option 2, then option 1),
- I think you have charged me for the wrong services or charged for a service not received.
Contact the **Care Payments Team** on ☎ **01438 843 434** (when asked choose option 1, then option 2, then option 2)
- I have a query about my Direct Payment.
Contact the **social care helpline** on ☎ **0300 123 4042** and ask to speak to the **Direct Payment Team**

Services

- I have an issue over the standard of care that I am receiving, or
 - I want to change the services I am currently receiving
- Speak with your social worker, if you don't have a social worker call the **social care helpline** ☎ **0300 123 4042**

Bills

- I want to speak to someone about paying my bill (also check the back of each invoice for payment options)
- I want advice about paying my bills by Direct Debit or some other method
- I am having problems paying my bills
- I have received a reminder about paying my bill and want some explanation

Contact **Serco** on ☎ **01992 555 341**. Serco collect payments on our behalf.

Contacts

Age UK Hertfordshire

Advice, support and services for older people in Hertfordshire

 **0300 345 3446**

 **www.ageuk.org.uk/hertfordshire**

Society of Later Life Advisers

Independent Financial Advice signposting

 **0333 2020 454**

 **societyoflaterlifeadvisers.co.uk**

Department for Work & Pensions

For benefit information and advice

 **<https://www.gov.uk/browse/benefits>**

Carers in Herts

Confidential advice, support and information for carers

 **01992 586969**

 **www.carersinherts.org.uk**

Citizens Advice Bureau

Free, independent advice, offices in most large towns

 **03444 111 444**

 **www.hcas.org.uk**



Mental Capacity Act

Making decisions for someone else, information about the Mental Capacity Act, Lasting Power of Attorneys, Court Appointed Deputies.

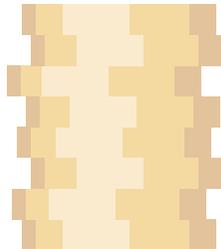
 www.gov.uk/make-decisions-for-someone

Independent Age

Advice line

 **0800 319 6789**

 www.independentage.org



Contact us

Our website

Information about adult social care – apply online for meals on wheels or a Blue Badge and make a referral for care services -

www.hertfordshire.gov.uk/adults

Hertfordshire Directory

Find national and local community groups, charities, services and activities www.hertfordshire.gov.uk/directory

Contact us

For information and advice on how to get care and support

 **0300 123 4042**

 **Textphone: 0300 123 4041**

 **contact@hertfordshire.gov.uk**

 **www.hertfordshire.gov.uk/adults**

HertsHelp

Independent information and advice on local community services and care funding.

 **0300 123 4044**

 **0300 456 2364**

 **www.hertshelp.net**

Calls to 0300 numbers cost no more than a national rate call to a 01 or 02 number.

If you are worried that you or someone you know is at risk of abuse or neglect

Call us on  **0300 123 4042** (24 hours a day)

If you need help to understand Call  **0300 123 4042** if you would like help to understand this information or need it in a different language or format. You can also ask to speak to someone in your own language.

