Charges for Care and Support at Home

Introduction
This factsheet is for adults who have been assessed as eligible for managed care and support at home to help them maintain or regain their independence. Your Care and Support plan may include a range of services either provided or arranged on your behalf by Swansea Social Services. You may expect to receive some practical help and support in carrying out personal or household tasks without which you may find it difficult to continue to live at home. For more information see our factsheet Care at Home.

This factsheet explains what you might be expected to pay towards the cost of your care and support, and how we calculate the charges.

The charges we make are a contribution to the overall cost of the care and support you receive. These charges, and the way we calculate them, are the same whether the care and support is provided by the Council’s Integrated Domiciliary Care Service or by an independent care agency working on behalf of the Council. In this factsheet the term “home care” refers to any type of care provided in your own home.

If you have not already had an assessment of your needs, you will first need to go through an assessment to find out if you are eligible for managed care and support at home from Social Services. There is more information about this in our factsheet Care and Support Assessments for Adults.

The basis for charging
To ensure that the charges we make for home care are fair, we use a Charging Policy, based on the provisions of the Social Services and Well-being (Wales) Act 2014, including:

- The Care and Support (Charging) (Wales) Regulations 2015
- The Care and Support (Financial Assessment) (Wales) Regulations 2015
- The Part 4 and 5 Code of Practice (Charging and Financial Assessment)

We use the Charging Policy to work out whether someone will pay:

- **nothing towards the cost of home care.**
- **the full charge for their care.** This is worked out according to the number of hours they get, at a rate of £17 per hour, up to a maximum of £90 per week.
- **part of the cost of their care, but not the full charge.** The exact amount will depend on how much money they have each week, after meeting certain expenses.

For most people, we decide how much they will pay by doing a financial assessment. However, there are some people who will automatically get their care free (as long as they are eligible for the service) and will not have to have a financial assessment. They are:

- service users who are provided after- care services under Section 117 of the Mental Health Act 1983,
where the need for non-residential services has been specifically identified in the care plan.

- adults who are diagnosed as suffering from Creuzfeldt Jacob disease (CJD)
- adults who are receiving care as part of a reablement package, for a maximum of 6 weeks. (N.B. Any time spent in a residential Assessment Unit would form part of the 6 week period.)

The financial assessment
Once we have assessed you as being eligible for a home care service, we will carry out a financial assessment to decide how much you will pay (except for people who fall into the previous categories).

The financial assessment is a way of working out how much money you have available to pay towards the cost of your care.

In order to make a financial assessment we will ask you for details of your income (e.g. benefits, state pension, works pension) your capital (e.g. bank and building society accounts, shares, National Savings Certificates) and your expenses. You will have 15 working days to provide this information once it has been requested.

We keep all this information confidential.

Your income
We look at the money you get from pensions, from most types of benefits, or from other sources such as payments from other people. We only count the income after tax. We are not interested in money which you earn as wages.

Your savings
Because you can earn interest or dividends on savings, we include them in our financial assessment. We look at the money you have in the bank or savings accounts, in stocks and shares or other investments. We do not count the value of the home you live in.

If your savings are more than £24,000, you will automatically be charged the full rate for home care.

However, there may be instances where savings over £24,000 are not classed as capital assets. Certain sorts of assets could be treated as income and not as capital. This could affect the amount you would need to pay towards your care.

Therefore, even if your savings are over £24,000 you may wish to give us details of your assets so that we can assess them appropriately. We can then tell you whether this makes a difference to your financial position.

Your expenses
We take account of some of your essential expenses, such as rent or mortgage payments and Council Tax payments.

We can give you more details on what we do and don’t count as savings, income and expenses.

Working out what you will pay
Once we have collected all the financial information, we

- work out your total weekly assessed income, including any income from savings
- subtract your expenses.

We don’t expect you to spend all the money that’s left on home care. There is a minimum income amount that the law says you are entitled to use for other things. This amount will vary according to your personal circumstances.

If your assessed income, after expenses, is less than this (whichever figure is relevant to you) then you will not be expected to pay anything towards the cost of home care. If it is more, you will be expected to contribute towards the cost of home care.
We work out the total cost of your home care, at a rate of £17 per hour, and £4.25 per quarter hour where relevant.

Where less than one hour’s care is provided in any week, the charge will be the equivalent of one hour’s care or, the assessed maximum charge, whichever is the lower.

We compare the total weekly cost of your care with your available income, over the weekly allowance. You pay whichever is less. Nobody will be asked to pay more than £90 per week.

We will provide you with a statement setting out the calculation of the payment that you must make.

Note: All figures in this factsheet apply from 8th April 2019. They will be reviewed every year, and may be changed.

Is there help available to complete the financial assessment form?

If you wish, you can appoint someone else such as a family member or friend to assist you to complete the financial assessment form. The organisations listed below may also be able to provide you with support or assistance.

- Swansea Carers Centre 📞 01792 653344
- British Red Cross 📞 01792 772146
- Citizens Advice Bureau 📞 03444 772020
- Age Cymru Swansea Bay 📞 01792 648866
- Minority Ethnic Elders Advocacy Project (M.E.E.A.) 📞 01792 457035

What if my financial circumstances change?

You can request a new financial assessment by contacting the Social Care Income and Finance Team.

Are assessments the same for couples as for single people?

Even if you are in a couple, the financial assessment is just of your finances, not your partner’s. So if you have savings in a joint account, we just count half of the money.

However, if both you and your partner are eligible for services and are having a financial assessment, you can choose to have a joint assessment, or to continue to be assessed separately.

What if I don’t want to give you information on my finances?

You can choose not to have a financial assessment. However, if you make this choice, or if you fail to respond to the invitation for a financial assessment, this means that you will be asked to pay the full charge for the home care you receive, at a rate of £17 per hour to a maximum of £90 per week.

Can I challenge the charges?

Yes, you can. You can request a review of your financial position by contacting the Income and Finance Officer who will explain the process for reviewing decisions.

If you are not happy with the result of your challenge, you may make a formal complaint as described later in this factsheet.

How do I pay for home care?

You make payments for home care either by Direct Debit or by using an electronic swipe card. Information about Direct Debits and a mandate to pay by this method will be sent to you with a copy of your Financial Assessment.

Alternatively you can apply to the Income and Finance Officer for an electronic swipe card. You can then pay to put money on this card at any Post Office in order to pay for your home care service. You can ask someone to do this for you, if you prefer.
What happens if I don’t pay the charges?
City and County of Swansea expects charges to be met in full following a financial assessment. If anyone is having difficulty paying, they should contact the Income and Finance Officer, or speak to their care manager or social worker.
Any non-payment of an assessed charge will be reviewed, and reminders will be sent out. Continued failure to pay charges will result in action being taken by the local authority to recover the debt.

Contact us
The first person to talk to about financial assessments for home care might be either your care manager or social worker, or the Income and Finance Officer.
If you have any more detailed questions about the assessment, or would like to challenge the charges, please contact:
Social Care Income and Finance Team
Benefits and Revenues
Finance Department
Civic Centre, SA1 3SN
☎ 01792 636380
or email: SCIF@swansea.gov.uk

Swansea Social Services and personal information
Swansea Council is the data controller for the personal information you provide to us. Your information will be used in the exercise of our official authority and will not be used for any other purpose. We will not share your data with third parties unless we are required or permitted to do so by law. Data protection law describes the legal basis for our processing your data as necessary for the performance of a public task (Social Services and Well-being (Wales) Act 2014).
For further information about how Swansea Council uses your personal data, including your rights as a data subject, please see our corporate privacy notice on our website www.swansea.gov.uk/privacy
We can give you more information about how we handle personal information. Phone 01792 636902 for a factsheet.

Comments and complaints
We welcome any comments about our services – good or bad. We are interested to hear how we could do things better, and we like to know when we are doing well.
If you are unhappy with the services you receive, we encourage you to make a complaint. Full details are given in the factsheet Making a comment, complaint or compliment about Social Services. For more advice or information about making a complaint, you can contact our Complaints Officers on 01792 637345.

This information is also available in Welsh and in alternative formats, such as large print, on audio CD, in Braille, or electronically. Please phone 01792 636902 to request an alternative format.