

October 2011



Contributing towards the cost of care

This leaflet explains our policy for your contributions towards the cost of care provided in your home or local community. It does not cover residential care costs.

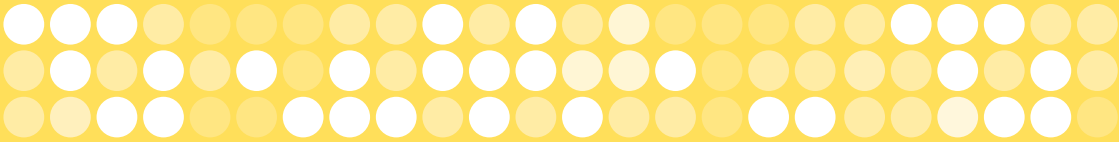


Royal Borough
Smartest Council

www.rbkc.gov.uk



THE ROYAL BOROUGH OF
**KENSINGTON
AND CHELSEA**



Introduction

The Government has asked local councils to change the way they charge for adult social care services. This leaflet tells you how we are doing this in Kensington and Chelsea. We call it our 'Contributions Policy'. You will find information about:

- the new way of organising the money needed to pay for your services
- how we assess the amount you can afford to pay towards them – known as your 'contribution'
- how your contribution will be worked out if you ask the Council to arrange services on your behalf
- how to make payments.

You will also find enclosed a list of our current standard charges for services arranged by the Council.



Personal budgets – a new way of organising care to help you stay independent

We're changing the way we ask you to contribute to the services you receive because of the introduction of 'personal budgets' as the method of paying for care services. This is another change which is being introduced across the country. The aim of personal budgets is to increase choice and control for people who use these services.

What is a personal budget?

A personal budget is the total amount of money that the Council thinks is needed each week to help you remain independent, based on your particular situation. It's the total cost of that care. You can either use this money to make your own arrangements, such as buying a service from an agency or employing someone to help you, or, if you prefer, the Council can use the money to set up services and activities on your behalf.

If you would like to know more about how personal budgets work and the steps to getting one, a separate leaflet is available from Social Servicesline on **020 7361 3013** or email **socialservices@rbkc.gov.uk**. Information

can also be found on our website: **www.rbkc.gov.uk/healthandsocialcare/peoplefirst/legalandmoneyadvice/payingforyourcare.aspx**

How do I access the money in my personal budget?

There are two main options available to you. If you want to make your own support arrangements, you can receive your personal budget as a direct payment and use the money to pay for the services you choose. If you prefer, the Council can arrange support services on your behalf and use your budget to cover the cost. There are a number of services covered by this contributions policy we can organise for you, which are described further on in this leaflet.

Depending on your financial circumstances, you may need to contribute towards your personal budget, or even meet the full cost. You will only be asked to contribute if the Council assesses that you can afford to do so.

Does everyone have to make a contribution towards their care?

You **do not** have to pay if:

- you are receiving financial support from the Independent Living Fund (ILF). This is because you will already be asked for a contribution by the ILF
- you receive mental health 'after care' services. Under current legislation these services must be provided free of charge

regardless of your ability to pay for them. However, this excludes the food element of any meals, so if you receive home meals for instance, you pay for the cost of the meal but not the delivery of it

- you receive services as part of a package of 'intermediate care'. These are short-term services normally only provided for a maximum of six weeks, for example, to help you recover when you are being discharged from hospital
- you suffer from Creutzfeldt Jacob Disease (CJD)
- your services are provided as 'continuing healthcare' by the NHS.

If you think any of the above applies to you but aren't sure, please speak to your care manager.

The financial assessment

If you do not fall under the previous categories you may need to make a contribution towards the cost of your personal budget. We will do a financial assessment to see if this is the case. If you do not want to be financially assessed for whatever reason, you can choose to decline it, but, if so, you will be required to contribute the **full cost** of your personal budget.



What is a financial assessment?

If you agree to a financial assessment we look at your income, expenses, savings and investments. This information is used to work out how much you can afford to contribute towards the cost of your support. If you have savings of more than £25,000 you will automatically be required to pay the full cost of your personal budget. If you have savings of less than £25,000 we will work out what proportion you should pay.

We make sure that you are left with enough money to live on (this minimum amount is set by central government).

The simple diagram on the next page shows you the financial assessment process.

Financial assessment process for care services in the home.

Does your service or condition make you exempt from charges?
(see page six)

Yes

You do not have to pay for your services.

No

Are you willing to discuss your financial situation with the Council?

No

You will have to pay the full charge for your services.

Yes

Do you have savings over £25,000?

Yes

No

The Council will arrange a financial assessment visit to work out your contribution.

How do you carry out a financial assessment?

The assessment is carried out in your own home by Council staff and is confidential. You can arrange for someone else to be present, or we can arrange for you to be visited somewhere else if you prefer. We will ask you for details of your finances including your weekly income (for example, benefits and pensions) and your savings and investments.

What if I have savings and investments?

If you have savings and/or investments over £25,000, you will have to pay the full cost of your support.

If you have savings and/or investments below £25,000, the financial assessment will tell us how much you can afford to contribute towards your personal budget. Depending on your income, this could range from nothing at all to the full cost of your support.

If initially you have more than £25,000 but this amount decreases because of your care costs or other reasons, when it falls below £25,000 you can ask to be re-assessed.

What about the value of my home?

We ignore the value of the home in which you normally live.

Are housing costs taken into account?

Yes, we take your housing and council tax costs into account.

What about income from current employment?

We ignore this, so you keep any income from employment.

What else do you ignore?

We allow for appropriate Disability Related Expenditure (see right). We also ignore any benefits you receive for night care where the Council is not providing a night time service.

What is Disability Related Expenditure (DRE)?

DRE is when you have to spend money on things where the entire cost is related to your disability – for example, home shopping delivery costs – we will allow for this in the financial assessment. You will be asked for details of how much you spend on these items and we may need to ask for evidence. If you have not kept receipts in the past we may ask you to do this in future.

You are entitled to turn down this part of the assessment if you feel it would be too intrusive. However, we will make the assessment as tactful as possible and it may reduce the amount you are asked to contribute to your support costs.

Occasionally, it will not be possible to work out what proportion of your spending relates to your disability. We will have to assess this based on guidance available from the Government.

Will the financial assessment and being asked to make a contribution affect other benefits I get?

No. You will not lose any other benefits or entitlements because you are assessed by us, or asked to contribute to services.

Can I refuse a financial assessment?

When your care manager is arranging your services they will ask you to

complete a Financial Agreement Form. On this form you can say whether or not you would like a financial assessment. As already explained, if you do not want to talk about your financial situation to the Council, then you will have to pay the full charges for your services.

Do you offer a benefit check service?

The Council can arrange for you to have a benefit check which looks at your income and ensures you are getting all the financial benefits possible. This service is provided by Citizen's Advice. The financial assessment officer will make the arrangements, with your agreement, if necessary.

If I receive my personal budget directly, how do I pay my contribution?

If you have chosen to receive a direct payment, then your contributions will be deducted from the amount we pay you. Therefore, to pay the suppliers that provide your care, you will need to pay an equivalent amount into the account you use, to make sure the cost is covered. You will receive a statement every four weeks. This will show your agreed personal budget less the amount we have deducted because it is being paid by you.

If the Council arranges my care, how do I pay my contribution?

You will receive a bill from the Council every four weeks. This will cover all the services you have received. You then pay the Council even if your care is provided by an external agency which the Council has appointed on your behalf. We then pay them from that money.

How do I pay?

You can pay by sending a cheque or postal order in the pre-addressed envelope that will be included with your bill, or you can pay cash at:

**Cashiers Section
The Town Hall
Hornton Street
London W8 7NX**

Mondays to Fridays
9am to 4pm.

You can also pay by credit or debit card - call **020 7361 3007** and ask for the cashiers section. **If you have difficulty paying your bills, please contact a member of staff who will be happy to help you.**

Council arranged services

What services can the Council arrange for me?

We've already talked about the choice you have of arranging services yourself from your personal budget, or asking the Council to do so on your behalf. If you ask the Council to do so, there are a number of services we can organise which are covered by the contributions policy. We charge a certain amount for each of these services.

- Home care – this service helps with the personal and practical care needs of people to help them live in their own homes, such as help with dressing, preparing meals or essential housework.
- Day services – these are clubs and centres where you can meet other people and enjoy activities either on your own or with others. Please note lunch is charged separately and does not form part of the contributions policy.
- Transport to day centres.
- A list of our current standard charges for these services is enclosed within this booklet. These charges are also shown on our website at **www.rbkc.gov.uk/healthandsocialcare/peoplefirst/legalandmoneyadvice/payingforyourcare/socialcarecontributions.aspx** or please contact the Financial Assessment Manager on **020 7361 2324**.

Are there services that are not covered by the Council's contributions policy?

Some of the services you may receive from the Council are not covered by this contributions policy, although you may be charged separately for some of them.

These include:

- the Community Alarm Service
- home meals and meals received at day centres
- services in 'supported' or 'sheltered' housing.

How does the Council know what services I have had?

When your care manager met with you they will have agreed a support plan with you which will have identified services to help you stay independent. We will base your contributions on these services as outlined in your support plan, whether we have arranged them for you or you have a direct payment to do so yourself. Your care manager will have given you a copy of your support plan. It tells you:

- the type of support you will receive
- the days and times you will receive support
- details of the amount of time this help should take.

If you do not receive this care, you need to tell us so that we can see if your charge should be amended.

Home care - knowing how much time home care services spend with you, day to day

If we have arranged home care for you, the care workers of most of our agencies are required to use an electronic system, instead of a manual timesheet, to keep track of the care you receive at home. This is a much better way of ensuring your care worker is visiting you when they are supposed to.

It may still be necessary for some care workers to ask you to sign a timesheet each time they visit you.

If this is the case, it is important that you only sign for the actual time they have been with you. Do not sign if you think they have filled in the sheet incorrectly. Explain why and then contact your care manager.

What is the electronic monitoring system?

Care workers use your telephone to log in when they arrive at your home and log out when they leave. These calls only last a few seconds and do not cost you anything as they are made to a freephone number. If you do not have a telephone then it is still possible to record the visiting times electronically by using a device called a code box which uses text messages. This is done when they arrive and again when they leave.

This method also does not cost you or the care worker anything as the text message is sent to a free text number.

What if I am going to be away?

We may charge you for services if you do not tell us that they are not needed or if you are out when the visit is supposed to be taking place. You are expected to give adequate cancellation notice. We expect a minimum of two working days notice to be received before 10am. For example, if you are cancelling a home care visit due on a Thursday afternoon, we would expect to be notified before 10am on the Tuesday. We understand that it is not always possible to notify us in time, for example, if you

are admitted to hospital. We will not charge you in these circumstances.

Who should I notify?

Cancellations for home care services should be notified to the e-monitoring team on **020 7361 3018**.

For day services and transport to day services you should notify the manager of the appropriate day service. Their contact details are:

Kensington Day Centre
020 7727 7337

Miranda Barry
020 7349 6890

The Quest
020 7792 8434

Pepper Pot
020 8968 6940

Contacts, appeals and complaints, and further information



Contacts

For more information about financial assessments, please contact the Financial Assessment Manager on **020 7361 2324**.

For more information about your bill, please contact the Income Collection Manager on **020 7361 2917**.

You can also email either of the above on: **hsfateam@rbkc.gov.uk**.

Appeals and complaints

We have tried to make our charges fair, but if you feel that you have exceptional or additional needs, you can ask us to look at your

case again. This is called a financial review. A senior member of staff in Adult Social Care services will look at your case to make sure we have taken your particular circumstances into account.

Appeals

If you still feel that we are asking you to pay too much you can contact the Head of Adult Social Care at the following address:

**Head of Adult Social Care
The Royal Borough of
Kensington and Chelsea
Room 140
The Town Hall
Hornton Street
London W8 7NX**

Complaints

If you are not satisfied with the financial assessment service or how you pay your bill, you should contact the Financial Assessment Manager or Income Collection Manager using the contact details on the previous page. Complaints about the quantity or quality of your care should be raised with your care manager. We hope they will be able to sort out your concerns, but if you are still unhappy and you would like to make an official complaint, you can contact:

The Customer Care and Complaints Team
Housing Health and Adult Social Care
The Town Hall
Hornton Street
London W8 7NX

Freephone: **0800 587 0072**
Email: **HSSCustomerCare@rbkc.gov.uk**

Will my culture be respected?

We organise our services for people from many races and cultures which we respect and value. It is our aim to meet your individual needs in a sensitive way.

What about confidentiality?

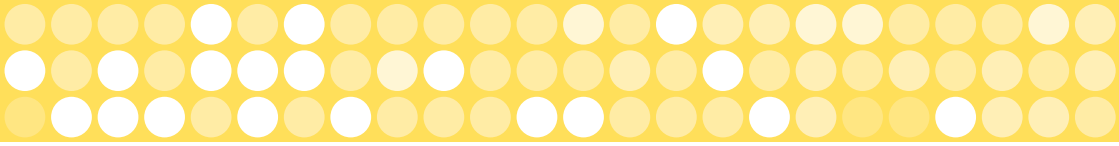
The information you provide will not be shared with any other agencies or organisations, except in certain circumstances. If we need to share any of your information with a third party, we will only do so with your agreement. The information will be handled by the Council in accordance with the Data Protection Act 1998. You have a right to access current and most historical information we hold on you. If you have any concerns about confidentiality,

please speak to a member of staff. There is also a separate confidentiality leaflet available. For a copy of this leaflet, please contact any member of staff. It is our policy to maintain confidentiality, so please do not ask the Financial Assessment Officer to discuss any of the other people they visit.

Fair treatment of staff

We believe that our staff are entitled to carry out their work in circumstances where they feel safe and respected. They are entitled to be treated fairly regardless of their race, colour, sex, sexual orientation, age, disability, religion or any other personal attribute or circumstances which are unrelated to their ability. We believe it is inappropriate to select workers on the basis of their colour, sex or sexual orientation. The Council operates an equal opportunities policy and recruits staff on the basis of their ability to do the job.





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English

Information from this document can be made available in alternative formats and in different languages. If you require further assistance please use the contact details below.

Arabic

يمكن توفير المعلومات التي وردت في هذا المستند بصيغ بديلة ولغات أخرى. إذا كنت في حاجة إلى مزيد من المساعدة، الرجاء استخدام بيانات الاتصال الواردة أدناه.

Farsi

اطلاعات حاوی در این مدارک به صورتهای دیگر و به زبانهای مختلف در دسترس می باشد. در صورت نیاز به کمک بیشتر لطفا از جزئیات تماس ذکر شده در ذیل استفاده کنید.

French

Les informations présentées dans ce document peuvent vous être fournies dans d'autres formats et d'autres langues. Si vous avez besoin d'une aide complémentaire, veuillez utiliser les coordonnées ci-dessous.

Portuguese

A informação presente neste documento pode ser disponibilizada em formatos alternativos e em línguas diferentes. Se desejar mais assistência, use por favor os contactos fornecidos abaixo.

Somali

Macluumaadka dokumentigan waxaa lagu heli karaa qaabab kale iyo luuqado kala duwan. Haddii aad u baahan tahay caawinaad intaas dhaaf-siisan fadlan isticmaal xiriirka faahfaahinta hoose.

Spanish

La información en este documento puede facilitarse en formatos alternativos y en diferentes idiomas. Si necesita más ayuda por favor utilice la siguiente información de contacto.

Social Servicesline

Tel: 020 7361 3013

Email: socialservices@rbkc.gov.uk