

A GUIDE TO YOUR SOCIAL CARE CONTRIBUTION - COMMUNITY BASED SERVICES FREQUENTLY ASKED QUESTIONS (FAQ'S)

This leaflet should be read in conjunction with the Leaflet 'A Guide to Your Social Care Contribution'

Your Financial Assessment

Why do I need a financial assessment?

You will need a financial assessment if you have been assessed as requiring a personal budget for community-based services to help meet your care and support needs. The financial assessment is a means-tested assessment to work out how much you could afford to contribute towards your personal budget – this is called your social care contribution.

What should I do if I am not able to deal with my own finances?

If you are not able to deal with your own finances, you could ask the Department of Work and Pensions (DWP) to consider appointing a friend or family member to deal with your benefits and retirement pension.

Some banks or building societies may allow for a friend or family member to become a third-party signatory on your accounts. You should discuss this with your bank or building society for further details.

If you have other income or capital, then a friend or family member may need to apply for Deputyship or register a Lasting Power of Attorney if one was drawn up before losing mental capacity. If this is the case, then independent legal / financial advice should be sought.

If someone has lost the mental capacity to make their own decisions in respect of their health and wellbeing and / or property and finances and they don't have anyone who could / or who is willing to take on this responsibility for the person then the council can take this up on your behalf, please speak to the involved social worker for more information.

How will my Financial Assessment be carried out?

Your social worker will make a referral for a social care financial assessment to be carried out. The Social Care Financial Assessment Team (SCFAT) can gather your financial information in several ways:

- If you are able to you can complete the online financial assessment calculator at <https://sunderland.mycostofcare.com/OFA>. This will give you an estimate of your maximum contribution and you can also upload evidence of your financial information to support your financial assessment. A case worker from SCFAT will confirm your finalised contribution.
- Through you completing and returning a postal financial assessment form with your financial details.
- Through a telephone assessment with the Caseworker from SCFAT where your financial circumstances will be discussed at a convenient time to you.
- Through a home visit where it is more appropriate that the financial assessment is carried out this way or where we need to discuss more complex issues with you face to face.
- And through shared information you may have already provided to DWP and/or Housing Benefit Department.

I own a property how will this be treated in the financial assessment?

The value of any property that you live in as your main residence will be fully disregarded in the financial assessment.

If you own a second property or land with a value over the upper capital limit, this may be included in your financial assessment from the start of your services.

Individual circumstances relating to any second properties or land you own or jointly own including whether they are to be disregarded will be discussed during your financial assessment.

How much will I have to contribute towards my care and support costs?

Following your financial assessment, you will receive a letter confirming your social care contribution, this could range from £0.00 to up to the full cost of your care and support. You should also be aware that your contribution could increase in line with home care rate increases, which will be communicated to you by the council.

If you have been assessed as a £0.00 contribution this is only for the care and support the council has arranged on your behalf. You will still need to pay for any additional 'top up' costs that you have agreed with the care provider to pay.

What if I don't want a financial assessment or to disclose my full financial information?

You don't have to share your full financial information with us. However, should you choose not to, you will be assessed as able to pay for the full cost of your care and support services. If you approach the council for future local authority funding, then we may ask for verification of financial details going back to the start of these care and support services.

What happens when my financial assessment is completed?

If you have been assessed as able to pay a contribution towards your care and support needs and you decide to ask the council to manage your care and support services on your behalf, the Council's Billing Team will contact you or your representative to discuss setting up a direct debit for your social care contribution.

You can also pay for your services via a direct payment. A direct payment is a personal budget that can be used to purchase care and support to meet your assessed needs. It puts you in control and gives you more choice about how your care and support is arranged and delivered. It can be used to purchase your own care and support services and to purchase certain equipment to help you live independently at home.

If you decide to take up a direct payment from the council to pay for your services, then any social care contribution you are assessed to pay will be deducted from future payments and you will need to pay your assessed social care contribution into your direct payment bank account.

Will the financial assessment take place before services commence?

We will aim to complete the financial assessment as soon as possible, however, this may be after your services commence. Any services provided are subject to a financial assessment and you may be required to pay up to the full cost of your care and support services from the date they started. For example, you may receive a direct payment for the full cost of 28 days respite and use some or all of this money before the financial assessment. If the outcome of the financial assessment is that you have a contribution to pay, you will be expected to pay this from when your services commenced at an agreed frequency i.e. weekly, monthly, annually etc.

What happens if I do not engage in the financial assessment process?

You may be assessed as able to pay the full cost of your care and support services.

If you are acting in an official capacity (or applying) on behalf of someone else, any concerns may be reported to the Financial Safeguarding Team for further investigation.

Payments and Managing your Personal Budget

How does my payment arrangement work?

As mentioned in the "A guide to your social care contribution leaflet", your assessed contribution will be collected and used in full before the council makes any top up payments. You will be advised on what your maximum weekly contribution will be, the Council's Billing Team or Direct Payment Team will convert this and advise you of the annual figure and agree the payment frequency with you i.e. weekly, fortnightly, monthly, annually. If you cancel your service before your personal budget year ends, then a reconciliation will be carried out to check if you still owe any annual contribution or if a refund is due to you.

What happens if I am assessed to pay the full cost of my care and support?

If you are financially assessed as being able to pay the full cost of your care and support, i.e. if you have total capital over the upper limit of £23,250 or you have chosen not to disclose your full income and capital details, then you will be required to pay for the full cost of your care and support from the date they started.

You can source and manage your own care if you wish, if you decide to do this you can ask your social worker to provide you with a list of providers to help or you may wish to research your own care providers.

Can the Council manage my care if I am assessed as being able to pay the full cost of my care and support?

Yes, you can ask your Social Worker to arrange this for you if required. Currently, no charge is applied for this service although this could change in future, you would be informed at the time.

Paying with Cash?

When paying for your care and support services with cash you must ensure that you use your invoice/documentation from the Billing Team, payments can be made at any Post Office or anywhere that displays Paypoint.

What if I have under or overpaid?

At the end of your personal budget year, a reconciliation will be carried out to check if you still owe any contribution or if a refund is due.

What happens if I don't pay?

The council will take the necessary action to recover these payments, this could include formal or legal action.

If I only have a personal budget for respite and cancel the service, do I stop paying my contribution?

The Billing Team or Direct Payment Team will work if you have paid your correct contribution and whether you need to make some further payments, whether you can stop payments altogether or whether you are owed any money back.

Review of your Financial Assessment

Review Process and Changes in Circumstances

You may receive an annual uplift every April when the Department for Work and Pension increases any benefits, pensions or allowance they pay and / or an annual or biannual review on your financial assessment anniversary. You will be notified in writing of any change in contribution to pay.

It is your responsibility to inform SCFAT of any changes in your circumstances (i.e. if your income increases / decreases, any capital changes or changes to any property you own that you do not reside in). Failure to do so may result in Sunderland City Council recovering monies owed. If you have a change in financial circumstances, or if you are awarded any benefits, which have been back dated, these will be applied to your financial assessment from the date of the award / change.

Hospital Admissions

What happens if I go into hospital?

If you are in hospital for a short period of time your payments will continue as normal, as social care contributions are calculated / allocated for the full year. As mentioned previously a reconciliation will be carried out at the end of your personal budget year to calculate if any refund is due to you.

Would any of my benefits be affected if I go into hospital?

Yes, if you are in receipt of any disability benefits such as Attendance Allowance, Disability Living Allowance or Personal Independence Payment, these will be suspended after 28 days of being in hospital (including any linking periods).

This may also affect any means tested benefits you may be in receipt of, if you go into hospital and your stay is likely to be longer than 28 days, you should contact the DWP as soon as possible to prevent any overpayment occurring.

If you are a carer and receiving Carers Allowance this will be suspended after 12 weeks of being in hospital. If someone is receiving Carers Allowance for looking after you then their benefits will be affected after 28 days (in line with your Attendance Allowance, Disability Living Allowance or Personal Independence Payment).

If your benefits are suspended, contact SCFAT to request a financial re-assessment as the contribution you are required to pay may change.

Continuing Health Care (CHC)

What is National Health Service (NHS) Continuing Health Care (CHC)

NHS, CHC is a package of care funded by the NHS for people whose needs meet the eligibility criteria of the North East and North Cumbria Integrated Care Board (NENCICB). This care could be provided in a hospital setting, in a nursing registered care home that is chosen by the NHS or at times in the person's own home.

NHS, CHC is assessed against eligibility criteria set by individual strategic health authorities, based on national guidelines and which is used by the NENCICB, to decide whether a person is entitled to this funding.

In order to identify whether you meet the criteria, a continuing care assessment needs to be completed by a health professional. If you are assessed as being eligible for NHS, CHC, the following outlines whether a financial assessment will be completed.

- If NHS, CHC are **Fully Funding** the community care and support costs, no financial assessment will be completed as you will not be expected to pay for any of the care and support costs covered by this. You should contact the DWP as there may be changes or further entitlement to your benefits.
- If following a review by a health professional your circumstances change and you no longer meet the criteria for fully funded NHS, CHC you should contact your social worker who will refer you for a financial assessment to calculate your weekly social care contribution.

Further information regarding NHS, CHC can be obtained from the NENCICB.

What happens if I am discharged from hospital pending a funding meeting?

If you are discharged from hospital with NHS funding, this means that the NHS will cover the costs of your care until the outcome of the Multidisciplinary Team Meeting (MDT), this will normally take place within 28 days.

If the outcome is that you qualify for fully funded CHC, then the NHS will continue to pay for your care following the MDT meeting.

If the outcome is that you do not qualify for fully funded CHC, then the NHS will stop paying for your care from the date of the MDT meeting. Your social worker will refer you for a financial assessment and once your social care contribution has been calculated, this will need to be paid from the date of the MDT meeting and not from the date the financial assessment takes place.

What happens if I am not eligible for CHC funding?

You will be referred for a financial assessment by your Social Worker to work out how much you may need to pay towards your placement.

If you have capital over the upper capital limit of £23,250, you will be liable to pay up to the full cost of your care and support services.

Need more information?

For information on your personal budget or your care and support, please call 0191 520 5552 or visit: www.sunderland.gov.uk/yourcare

For information on your financial assessment, please call 0191 520 5552 or email: financialassessmentenquiries@sunderland.gov.uk

Visit: www.sunderland.gov.uk/financialassessments

For information on payments or your account, please call 0191 561 1856.

Useful Websites:

Organisation / Contact	Website Address
Department of Health & Social Care	www.dh.gov.uk
Care Act 2014:	Care and support statutory guidance - GOV.UK (www.gov.uk)
Sunderland City Council Financial Assessments	www.sunderland.gov.uk/financialassessments
Age UK	www.ageuk.org.uk
Housing Care / First Stop:	http://www.housingcare.org/
Elderly Accommodation Counsel (EAC)	http://www.eac.org.uk/
Sunderland City Council Payments	https://www.sunderland.gov.uk/payonline
Sunderland City Council Direct Payments	https://www.sunderland.gov.uk/directpayments
Direct.Gov	https://www.gov.uk/browse/benefits
Independent Financial Advice	https://www.sunderland.gov.uk/article/14289/Getting-independent-financial-advice
Later Life Asset Management	https://www.laterlifeasset.co.uk/

Useful Telephone Numbers:

Organisation / Contact	Telephone Number
Department for Work and Pensions:	
Pension Service	0800 731 0469
Income Support and Employment Support Allowance	0800 169 0310
Disability Living Allowance and Attendance Allowance (65+)	0800 731 0122
Personal Independence Payment – (Under 65)	0800 1214433
Sunderland City Council	
Housing Benefit & Council Tax support / Council Tax	0191 520 5551
Health & Wellbeing	0191 520 5552
Customer Service Network Switchboard	0191 520 5555

Department of Health	
North East and North Cumbria Integrated Care Board	0191 512 8484