

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 lasting power of attorney or deputyship. If this is the case, then advice should be sought from a solicitor.

If you have no one else that could or is willing to take this responsibility then the council can take this up on your behalf, please speak to your 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:

- Through a telephone assessment with the Case Worker 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.
- Through shared information you have already provided to DWP and/or Housing Benefit Department. Although we may still need to ask about capital as different rules apply.

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.

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 inline 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 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 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.

Payments and Managing your Personal Budget

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 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.

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 as being able to pay the full cost of my care and support?

Yes, this is known as a managed budget. There is a 'one off' set up fee of £248 and an on-going weekly management fee of £2.48 while your care and support is in place, in addition to the total cost of your care and support.

You will be invoiced by the billing team for the 'one off' set up fee. The on-going weekly management fee (£2.48) and your social care contribution will be payable at agreed frequency with the billing team.

Paying with Cash?

When paying for your care and support with cash you must ensure that you bring with you your invoice/documentation with a reference number.

What if I have overpaid?

At the end of your personal budget year, a reconciliation will be carried out, if you have not spent the full amount you were allocated, and you continue to receive a personal budget the following year then either your future payments can be amended to reduce the weekly amount you pay, or you can receive a refund.

What happens if I don't pay?

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

Review of your Financial Assessment

Review Process and Changes in Circumstances

It is your responsibility to inform Sunderland City Council of any changes in your circumstances (i.e. if your income increases/ decreases, or capital changes) and to pay any contribution due. 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 from the date of the award. You should notify your caseworker, SCFAT immediately for a re-assessment.

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.

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 care component or personal independence payment daily living component, these will be suspended after 28 days of being in hospital.

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.

Carers Allowance, will be suspended after 12 weeks of being in hospital.

If you experience the above contact your caseworker, SCFAT to request a re-assessment.

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 Sunderland Clinical Commissioning Group (SCCG). 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 allocated to eligibility criteria set by individual strategic health authorities, based on national guidelines and which is used by the SCCG, to decide whether a service user 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 SCCG

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.

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	www.dh.gov.uk
Care Act 2014:	https://www.gov.uk/government/publications/care-act-2014-statutory-guidance-for-implementation
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
Disability Living Allowance and Attendance Allowance – (Under 65)	0800 916 0647
Sunderland City Council	
Housing Benefit & Council Tax support / Council Tax	0191 520 5551
Customer Service Network Switchboard	0191 520 5555
Department of Health	
Sunderland Clinical Commissioning Group	0191 512 8484