

Subject: **Social Care Charging Policy 2019-20**

Purpose: To outline the updated Social Care Charging Policy and approved charges for 2019-20, highlighting areas which have been subject to review.

Recommendation: To note the updated Social Care Charging Policy and approved charges for 2019-20.

Glossary of Terms	
IJB	Integration Joint Board
NAHSCP	North Ayrshire Health and Social Care Partnership
NAC	North Ayrshire Council
COSLA	Convention of Scottish Local Authorities
CRAG	Charging for Residential Accommodation Guide

1.	EXECUTIVE SUMMARY
1.1	This report details the outcome of the recent Charging Policy review including the approved charges for 2019/20.
1.2	The Social Care Charging Policy explains how North Ayrshire Health and Social Care Partnership considers and calculates the contribution to care that Adult services users will be expected to pay towards their care and support.
1.3	North Ayrshire Council retain the authority to approve social care charges, the charges for 2019-20 were formally approved by the Council on 27 February 2018 as part of the Council budget setting process.
2.	BACKGROUND
2.1	The Charging Policy was last updated in 2011. The policy therefore required to be reviewed and updated in terms of terminology used, recent changes in legislation, charges applied to social care services and the financial assessment tapers. A working group consisting of representatives from finance, legal, Money Matters and senior social work managers was set up for the review.
2.2	Charges apply whether services are provided direct by North Ayrshire Health and Social Care Partnership, or are purchased from an external provider or purchased through a Direct Payment.
2.3	Existing charges were reviewed and benchmarked firstly against other Scottish local authorities and then with a focus on our family of benchmarking authorities (Dundee, East Ayrshire, Inverclyde, Glasgow and Eilean Siar (Western Isles).

	<p>North Ayrshire Council's charging was less than the average within residential respite care, meals service, care at home and day care. NAC charge greater than average for their Community Alarm charges. However community alarms are currently a financially assessed charge within North Ayrshire, whereas in other local authorities they are a flat rate charge not financially assessed.</p> <p>The revised charges for 19/20 are based on the average charges from the benchmarking exercise but not exceeding the cost of care to NAC.</p>
2.4	<p>The non-residential charges have been set in line with principles of Convention of Scottish Local Authorities (CoSLA) guidance, best value framework, benchmarking against other local authorities and income generation.</p> <p>Residential charges are based on the Department of Health's Charging for Residential Accommodation Guide (CRAG) and there is no local discretion on the level of charges.</p>
3.	PROPOSALS
3.1	<p>Community alarm charges</p> <p>At present we financially assess for a community alarm when the service user is in receipt of other community care services. From review of other Council charging policies nine local authorities (LA's) stated they have a flat weekly rate for community alarms. Of the Other LA's it is not clear if they operate a flat rate charge or not.</p> <p>North Ayrshire Council approved to move from a financially assessed charge to a flat rate charge for Community Alarms at the rate of £4.60 per week on the mainland and £2.25 per week on the Islands.</p>
3.2	<p>Maximum weekly charge</p> <p>Councils can choose to implement a maximum weekly charge, setting a charge for which a service user will not be charged above, regardless of their weekly income. North Ayrshire had the second lowest maximum weekly charge in the family group. This has been increased from £79.70 per week to £92 per week.</p>
3.3	<p>Tapers within the financial assessment</p> <p>If a service user has income over the charging threshold the Local Authority have powers to determine what the person pays for their service, provided it does not exceed the cost of providing the service.</p> <p>COSLA recommend that the charge towards social care is not based on all the remaining income. To calculate a maximum charge, Council's should determine a percentage of the remaining income that is available to the service user over the threshold. The percentage Taper therefore determines how the maximum contribution a service user can make towards their care.</p> <p>Benchmarking highlighted that we have a low taper in comparison to others and the average, with exception of Inverclyde over Pension Age. All Councils with the exception of ourselves and Inverclyde use the same taper for Adults and Older People.</p>

	To ensure equity the taper for adults has increased from 40% to 50% to match the taper applied to older people.																																																							
3.4	<p>Free personal care for all ages as per new legislation</p> <p>The old charging policy exempts charging for Free Personal Care for over 65's and the revised policy has been updated to reflect the Scottish Government's commitment to implement Frank's Law by extending Free Personal Care to under 65's by April 2019. The income lost through the extension of Free Personal Care will be funded by additional funding from the Scottish Government.</p>																																																							
3.5	<p>Waiving of charges for respite care</p> <p>The policy has been updated to reflect the requirements of the Carers Act whereby charges for respite care will be waived if this is identified within the Adult Carer Support Plan.</p> <p>The income lost through the waiving of charges for respite care will be funded by additional funding from the Scottish Government.</p>																																																							
3.6	<p>Approved 2019/20 Charges</p> <p>Taking into account the above areas the approved charges for non-residential social care services for 2019-20 are per the table below.</p> <table><tr><th></th><th>How Often</th><th>18/19 Charge</th><th>19/20 Charge</th><th>% Increase / (decrease)</th></tr><tr><td>Community Alarm Mainland / Islands</td><td>Per Week</td><td>£4.50 / £2.20</td><td>£4.60 / £2.25</td><td>2.2%</td></tr><tr><td>Meals at Home - Appetito</td><td>Per Meal</td><td>£ 2.90</td><td>£ 2.90</td><td>0.0%</td></tr><tr><td>Blue Badge</td><td>Per Badge</td><td>£ 20.00</td><td>£ 20.00</td><td>0.0%</td></tr><tr><td>Day Care</td><td>Per Day</td><td>£ 12.30</td><td>£ 12.95</td><td>5.3%</td></tr><tr><td>Community Supports</td><td>Per Hour</td><td>£ 12.30</td><td>£ 14.50</td><td>17.9%</td></tr><tr><td>Sleepover</td><td>Per Hour</td><td>£ 12.30</td><td>£ 10.95</td><td>(11%)</td></tr><tr><td>Direct Payments - Personal Assistant</td><td>Per Hour</td><td>£ 12.30</td><td>£ 12.10</td><td>(1.6%)</td></tr><tr><td>Direct Payments - Agency</td><td>Per Hour</td><td>£ 12.30</td><td>£ 14.50</td><td>17.9%</td></tr><tr><td>Direct Payment - Sleepovers</td><td>Per Hour</td><td>£ 12.30</td><td>£ 11.20</td><td>(8.9%)</td></tr><tr><td>Maximum Charge</td><td>Per Week</td><td>£ 79.70</td><td>£ 92.00</td><td>15.4%</td></tr></table>		How Often	18/19 Charge	19/20 Charge	% Increase / (decrease)	Community Alarm Mainland / Islands	Per Week	£4.50 / £2.20	£4.60 / £2.25	2.2%	Meals at Home - Appetito	Per Meal	£ 2.90	£ 2.90	0.0%	Blue Badge	Per Badge	£ 20.00	£ 20.00	0.0%	Day Care	Per Day	£ 12.30	£ 12.95	5.3%	Community Supports	Per Hour	£ 12.30	£ 14.50	17.9%	Sleepover	Per Hour	£ 12.30	£ 10.95	(11%)	Direct Payments - Personal Assistant	Per Hour	£ 12.30	£ 12.10	(1.6%)	Direct Payments - Agency	Per Hour	£ 12.30	£ 14.50	17.9%	Direct Payment - Sleepovers	Per Hour	£ 12.30	£ 11.20	(8.9%)	Maximum Charge	Per Week	£ 79.70	£ 92.00	15.4%
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3.7	<p>Updated Charging Policy</p> <p>The updated Social Care Charging Policy is in Appendix A of this report. This version has still to be reviewed by design colleagues to make it more accessible and user-friendly but the principles of the policy and approved 2019/20 charges will remain the same.</p>																																																							
3.8	<p>Next Steps for Implementation</p> <p>The revised charging policy will entail more work around the annual financial assessment as the maximum charge and tapers have changed.</p> <p>The Money Matters team will need to undertake 1,000 approx. revised financial assessments with new financial assessment rules (changes to taper, free personal care for under 65's and the maximum charge).</p>																																																							

	<p>Carefirst will be updated with new rules and new charges from 1 April to calculate the charge based on service.</p> <p>A single letter will then be sent to the service users. This will detailing their maximum charge, their actual charge based on the lesser of current services and max charge and a note of the new charging policy. Note that in previous years two letters were sent out (one with max charge and one with new charges). No communication was sent letting them know what their actual charge was.</p> <p>There are data quality issues for the Community Alarm service which require to be resolved before we can implement the new flat rate charge. Charging will remain as is until this is resolved.</p>
3.9	<u>Anticipated Outcomes</u>
	<p>Service users will:</p> <ul style="list-style-type: none"> • Only be charged for the hours of care and support they receive • Not be charged more than it costs to provide the service for which the charge has been assessed • Will be treated in a fair, transparent and equitable manner.
3.10	<u>Measuring Impact</u>
	<p>The Charging policy will be reviewed annually and any revisions to charges and financial assessment rules are approved by North Ayrshire Council as part of the annual budget setting process.</p> <p>Additional income arising from the updated policy will be monitored throughout 2019/20 as part of the regular budget monitoring reports presented to the IJB.</p>
4.	IMPLICATIONS

Financial:	Increased charging income of £0.200m has been included in the plans for the 2019/20 IJB budget.
Human Resources:	None
Legal:	None
Equality:	The changes to the taper level ensures that adults and older people are being charged in an equitable and consistent basis.
Children and Young People	None
Environmental & Sustainability:	None
Key Priorities:	The additional income from the Charging Policy supports the delivery of the HSCP Strategic Plan Priorities
Risk Implications:	None
Community Benefits:	None

	Direction to :-	
	1. No Direction Required	X

Direction Required to Council, Health Board or Both <i>(where Directions are required please complete Directions Template)</i>	2. North Ayrshire Council	
	3. NHS Ayrshire & Arran	
	4. North Ayrshire Council and NHS Ayrshire & Arran	

5.	CONSULTATION
5.1	The Charging Policy group consisted of Senior Managers from each service, Money Matters, Finance, Legal and the HSCP Engagement Officer.
6.	CONCLUSION
6.1	To note the updated Social Care Charging Policy and associated charges for 2019/20

For more information please contact Eleanor Currie on 317814 or eleanorcurrie@north-ayrshire.gov.uk

NORTH AYRSHIRE HEALTH AND SOCIAL CARE

CHARGING POLICY

NON-RESIDENTIAL AND RESIDENTIAL CARE SERVICES

2019-20

CONTENTS

Policy Statement

Legislation

What services do we charge for?

What services do we not charge for?

Exemptions from Charging

How are charges for non-residential care services calculated?

How are charges residential care services calculated?

How to pay for your services

Disputes and Complaints

Appendices

Appendix 1 – Current Non Residential Charges

Appendix 2 – Current Non Residential Allowances

Appendix 3 - Residential Allowances and Charges

Policy Statement

North Ayrshire Health and Social Care Partnership will support vulnerable children and adults to ensure they are able to live as well and independently as possible. To help us provide services which meet people's identified outcomes, we may ask you to contribute to the cost of your care.

This Charging policy explains how North Ayrshire Health and Social Care Partnership considers and calculates the contribution to care that Adult services users will be expected to pay towards their care and support.

Charges apply whether services are provided direct by North Ayrshire Health and Social Care Partnership, or are purchased from an external provider or purchased through a Direct Payment.

The charges have been set in line with principles of Convention of Scottish Local Authorities (CoSLA) guidance, best value framework, benchmarking against other local authorities and income generation.

The Charging policy is reviewed annually and any revisions to charges and financial assessment rules are approved by North Ayrshire Council Cabinet as part of the annual budget setting process.

The policy is based on the following principles:-

- You will only be charged for the hours of care and support that you receive
- You will not be charged more than it costs to provide the service for which your charge has been assessed
- Where the charge is subject to a financial assessment, this will be based on your ability to pay, following an income maximisation assessment
- You will know how and why you are being charged

- You will be treated in a fair, transparent and equitable manner

Legislation

Residential Care Services for Adults refer to 24 hour care and support provided in a care home setting. The care home must be a registered service with the Care Inspectorate and meet your assessed needs of either a residential or nursing basis or both. Care provision can be on a permanent, temporary or respite basis.

The legal basis for charging residential services is the National Assistance Act 1948 and the National Assistance (Assessment of Resources) Regulations 1992. North Ayrshire Health and Social Care Partnership's charging policy is based on the Scottish Government's guidance on the above legislation and the Department of Health's Charging for Residential Accommodation Guide (CRAG).

Further information is available at:-

<http://www.opsi.gov.uk/legislation/scotland/s-stat.htm>

<https://www.health-ni.gov.uk/publications/guidance-charging-residential-accommodation>

Non- Residential Care Services will support you with a range of services to ensure you are able to live as well and as independently as possible. These services are provided following an assessment of need and are identified to assist you to meet your identified outcomes.

The legal basis for charging non-residential social care services is the Social Work (Scotland) Act 1968, (as amended) and Community Care and Health (Scotland) Act 2002.

<http://www.legislation.gov.uk/asp/2002/5/section/1>

What Services do we charge for?

- Community Alarms
- Day Care
- Blue Badges
- Community Supports (non- personal care only)
- Meals on Wheels
- Respite Care
- Guest Room overnight accommodation at Sheltered Housing Unit

Appendix 1 details current charges for above services

What Services do we not charge for?

- Criminal Justice Social Work Services
- Information and Advice
- Needs Assessment
- Care Management
- Children's Care and Support
- Personal Care for all Adults and Children **(see Appendix 1 for list of services)**

Exemptions from charging

In some instances, due to specific circumstances you may be exempt from charging:-

If you are subject to a **Compulsory Treatment Order** under the Mental Health (Care and Treatment) (Scotland) Act 2003 or a **Compulsion Order** under the Criminal Procedure (Scotland) Act 2003

If you are receiving **Reablement services** following a stay in hospital up to a period of 6 weeks.

If you are receiving **End of Life care**, where a DS1500 form has been completed by a doctor, consultant or other health specialist.

Services that are provided to meet your carers' needs are exempt from charging as per the **Carers (Waiving of Charges for Support) (Scotland) Regulations 2014**.

Services provided to the cared-for person (you) in order to meet carer needs are also exempt from charges under the Carers (Scotland) Act 2016. Section 25 of the Act suggest a break for the carer is an option to enable them to continue in their caring role, details should be identified in an Adult Carer Support Plan or a Young Carer Statement. This break could be respite care in a residential setting or community support provided. The charge waived would be the care element for the cared for person.

If you already pay charges to the **Independent Living Fund**.

Applications for **waiving of charges** can be made by contacting your social worker, contact details for your local office can be found in who to contact section. All or part of the weekly charge may be waived, provided that there is a complete record of income and expenditure and there is evidence that you have made application for all benefits to which you may be entitled.

How are charges for Non- Residential Social Care Services calculated?

The following services are subject to a flat rate charge, therefore you pay regardless of your income:-

- **Community Alarm**
- **Blue Badge Administration**
- **Meals on Wheels**

North Ayrshire Health and Social Care Partnership pay a subsidy to the costs of the meals on wheels services following an assessment of need.

The above charges are detailed in Appendix 1

The following services are subject to a financial assessment, based on your ability to pay:-

- **Community Supports (Non Personal Care Only)**
- **Day Care services**

How are contributions to charges for Non- Residential Social Care Services calculated?

Financial Assessments

Contribution to services are determined on an individual basis by completion of a financial assessment form, this will take account of income, savings and other capital to work out how much you can afford to pay toward the cost of the services you receive. Part of this assessment process will ensure that your income is maximised and you are receiving all the benefits that you are entitled to.

The Money Matters Team based within the HSCP will complete a financial assessment form following a request from your allocated worker. The

financial assessment request will enable you, your spouse / partner and household to have a benefit check and will provide assistance/ representation to claim any benefits and allowances that you may be entitled to.

Money Matters will complete the financial assessment by checking income details held by Department of Works and Pensions and Local Authority systems. Where all appropriate benefits are in place they will complete the financial assessment. If it appears you are not in receipt of correct level of benefits a member of the Money Matters Team will contact you to discuss and gather the relevant information in order for the financial assessment to be completed.

Money Matters will notify the HSCP finance department when the maximum weekly charge has been calculated. The HSCP Finance department will then determine the actual charge for the service user depending on the level of services received, the charge will always be the lesser of the two amounts.

The Minimum Income Threshold

The Convention of Scottish Local Authorities (CoSLA) provides annual advice on weekly income below which you cannot be asked to pay charges. This is known as the Minimum Income Threshold and this is updated each financial year in line with DWP benefit up-rates and includes an additional buffer to ensure that not all income is taken into account for charges. See Appendix 2 for current thresholds.

Taper

North Ayrshire Health and Social Care Partnership then determine the amount of disposable income in excess of the minimum income threshold which will be taken into account when determining the amount you can

contribute to the cost of your care. This is achieved by the application of a Taper. See Appendix 2 for current Taper.

Maximum Weekly Charge

North Ayrshire Health and Social Care Partnership set a maximum weekly charge annually. No person will pay above this maximum weekly charge regardless of the cost of the service or the outcome of the financial assessment. This is included in the table of charges, see Appendix 1.

Non-Disclosure

If you fail to respond to information required to complete a financial assessment or choose not to disclose information, then you will be assessed as being able to afford the maximum weekly charge or the actual cost your care. Whichever is the lesser amount.

Income

All of your income will be taken into account when calculating your maximum charge, as shown below:-

- All benefits
- Earned Income
- Occupational/Private Pensions
- Rental income
- Income from capital
- Any other income

Disregards

Certain types of income are disregarded and NOT taken into account when assessing your ability to make a contribution including the following:-

- Disability Living Allowance or PIP Mobility Component
- First £20 of earned income (such as salary) or any monies earned through permitted work in line with DWP assessment
- Payments from War Disablement Pension or made under the Armed Forces Compensation Scheme
- If you are in receipt of high rates of Disability Living Allowance Care Component, Attendance Allowance or PIP Enhanced Daily Living Component, we will only take into account the Middle Rate of DLA or the standard rate of PIP or Lower Rate of Attendance Allowance, provided you are not in receipt of overnight care
- Independent Living Fund Payments
- Carers Premium
- Benefits paid for or on behalf of your children or your partner (eg. Elements within Universal Credit, child benefits)
- All interest from savings (Tariff Income taken into account instead, detailed below)
- Net rent
- Water and Sewerage charges
- Partners earnings under state pension age
- Compensation Payments

Tariff Income

The first £6,000 if you are under pension credit age and the first £10,000 if you are over pension credit age of total capital is disregarded in full. There is an assumed income derived from capital over these amounts which will be calculated at:

- £1 per every £500 if you are over pension credit age
- £1 per every £250 if you are under pension credit age.

Notional Income and Capital

If you dispose of capital in an effort to avoid charges this will be deliberate deprivation and notional capital calculated will apply.

Couple better off Calculation

Where one member of a couple is in receipt of non-residential services we will take account of joint income and capital in the financial assessment. However, we will apply a better off calculation based on your age and if charged as a single person living alone, whatever is lower of the two will be the max charge calculated.

Annual Financial Reassessments

Annual Financial Re-assessments will be undertaken each year in line with DWP uprating of benefits and the annual review of national guidance.

Change in Financial Circumstances

Any changes in financial circumstances should be notified to ensure Money Matters can calculate an accurate and up to date financial assessment and to assist with any benefits issues that may arise from said changes.

Example of how weekly maximum charge is calculated:-

Single 40 year old living in local authority housing, receiving maximum housing benefit and exempt from Council Tax, he receives:-

1. Personal Independence Payment daily living £58.70 per week
2. Mobility Allowance £61.20 per week
3. Employment and Support Allowance £194.30 per week

Total Assessed Income - £314.20 per week

Less Income Disregards - £61.20 per week (Mobility)

Less Min Income Threshold £135.00 per week (single under pension age)

Equals Excess income £118.00 per week

Apply Taper at 50% £59.00 per week

Max weekly Charge £59.00 per week

See Appendix 2 for further examples

How are contributions to Residential Social Care Services calculated?

Financial Assessments

If you are assessed as needing residential care, a financial assessment will require to be undertaken to identify the contribution you are required to pay to the care home towards your care costs.

This information will initially be collected by the social worker in the first instance, with finance officers available to assist you and your financial representatives, if required.

Benefits

When you have been placed in a care home, your payments for Attendance Allowance and the **care components** of Disability Living Allowance and Universal credit must cease after being in hospital or a care home for 4 consecutive weeks. It is the responsibility of you or your financial representative to notify the Department of Work and Pensions as soon as possible of any change in circumstances. Any overpayments will require to be paid back.

Income

In general all income you receive will be taken into account. If an occupational pension is paid, you can opt to give 50% of the amount paid to your spouse/partner, if they live in the community. This must be declared on the financial assessment form.

Personal Expenses Allowance

You are entitled to a weekly personal expense allowance from income, this amount is set annually by the Scottish Government. The personal expenses allowance is to enable you to have money to spend as you wish, for example on stationery, personal toiletries, small presents for

friends and relatives and other minor items. The current allowance is stated in Appendix 3 .

Capital

Capital from all sources can be taken into account, including savings held in a bank, building society, post office or other savings account, stocks and shares, values of PEPs and ISA. We will also consider the value of any property you own in assessing charges for residential services.

Disregards

The value of the property can be disregarded where:-

- Your partner is continuing to reside in the property
- You have a relative who is over 60 years old and will continue to reside in the property
- A relative aged under 16 years and is dependent on being maintained by you is continuing to reside in the property
- A relative who resides in the property is incapacitated
- In certain circumstances discretion may be applied if a carer has given up their own home in order to care for you

Capital Thresholds

Capital thresholds are set each year by the Scottish Government, there is both an upper and lower funding threshold. The upper threshold is the amount of assessable capital that you have, above which you are required to meet the full cost of your care. You would therefore be classed as a Self-Funder. (See appendix 3 for current Thresholds)

If you have capital in excess of the upper funding threshold, there is an entitlement to a Free Personal/Nursing Care payment to the residential or

nursing care you receive, see Appendix 3 for the current payments. This amount is paid direct to the care home by North Ayrshire Health and Social Care Partnership. You or your financial representative pay the balance due to the care home, based on their charging rates for self-funders.

The lower threshold is the amount of capital, disregarded in your financial assessment.

If your capital falls between the upper and lower thresholds you will have a tariff income applied. This is currently £1 for each band of £250 above the lower threshold level.

12 Week Property Disregard

If you do not have savings in excess of the upper funding threshold, but you do own a property, the value of which is to be taken into account in the financial assessment. For the first 12 weeks following admission to a care home, the value of the property will be disregarded. This disregard must be requested in the financial assessment.

This is called a 12 Week Property Disregard and allows time for you to decide if you wish to remain in a care home setting and if you decide you do, this allows time to make arrangements for the sale of the property.

Charging Order

After the 12 week disregard period, the value of the property will be taken into account in the financial assessment. If you or your financial representative makes the decision to sell the property and the property is not sold within the 12 week period, the Council can assist with interim funding the care home fees up to the National Care Home Contract Rate by placing a charging order on the property. The Council will then recoup the costs of interim funding once the property is sold.

More detailed information regarding the use of a charging order can be provided by the NAHSCP FINANCE please email CommunityCareFinanceOlder@north-ayrshire.gov.uk.

Notional Income and Capital

North Ayrshire Health and Social Care Finance department will seek legal advice when we think income or capital assets have been deliberately disposed of in anticipation of admission to a care home. When this has been decided as deprivation of capital we will include the capital assets in the financial assessment i.e. we will calculate your contribution to care home fees as if you still own the asset, this is termed as Notional Capital.

Annual Reassessments

Annual Financial Re-assessments will be undertaken each year in line with DWP uprating of benefits and the annual review of national guidance.

Change in Financial Circumstances

If you are a self-funder in receipt of Free Personal/Nursing Care and your capital is depleting, you are advised to contact NACHSCP Finance department when capital reaches £10,000 above the upper threshold (see Appendix 3). This is in order for a new financial assessment to be completed in respect of additional funding potentially being required from the Council. Any other changes in financial circumstances e.g. sale of property, capital receipts from gifts including inheriting money from others.

See Appendix 3 examples of residential contribution to care home fees

Respite Charges

If you are cared for at home by family or friend, they are your carer. Your carer takes responsibility for your care. Respite is provided to give your carer a break from their caring duties. In some instances the care charge will be waived, if respite is to give the carer a break. This will be identified as part of your assessment of needs and the carers support plan.

In other instances where respite care is required but this is for your care needs, there will be a charge. The charge for adult respite provision within a care home setting is a standard charge based on the minimum income guarantee minus a weekly personal allowance.

Appendix 3 details the latest charges

How to pay for your services

If you are in receipt of a **community alarm only**, you will receive a 4 weekly bill. The easiest way is to pay by direct debit call 01294-324579 to arrange. Alternatively you can pay on receipt of your bill by calling 01294-310000, paying on line www.north-ayrshire.gov.uk/pay or at local offices, details in who to contact section.

If you receive **meals on wheels** pay direct to Wiltshire Farm foods.

Blue badge pay direct with your application

If you are in receipt of **non -residential services** that are chargeable you will receive a 4 weekly bill, you can pay on receipt of your bill by calling 01294-310000, paying on line www.north-ayrshire.gov.uk/pay or at local offices, details in who to contact section.

If you receive a **Direct Payment**, the contribution to services will be deducted from your 4 weekly direct payment, you must pay the contribution into your dedicated Direct Payment bank account to ensure you have the available funds to meet the costs of your care.

If you are in receipt of **residential services**, your contribution is paid direct to the care home or other residential establishment.

Non Payment

If you have been assessed as requiring a service and refuse to pay, the service should not be withheld where it is clear that the service is essential to your well-being. Where the service is not essential to your well-being and you refuse to pay, the service may be withdrawn.

NAHSCP will pursue debts through the Council's normal debt recovery process.

Disputes and Complaints

If you are unhappy with the calculation or outcome of your financial assessment.

The Money Matters team can provide a detailed written explanation of the basis of the calculation and ensure all relevant disregards and allowances have been applied.

If it is discovered to be incorrect a new financial assessment will be undertaken and a correct charge applied.

If you remain dissatisfied you are entitled to pursue a complaint through NAHSCP complaints process by

- Using the online form, found at <http://www.nahscp.org/contact-us/>
- Emailing contactus@north-ayrshire.gov.uk
- Calling 01294 317700
- Writing to Chief Officer, North Ayrshire Health and Social Care Partnership, 5th floor west, Cunninghame House, Irvine KA12 8EE

Who to contact

Community Alarms - CommunityAlarmsFinance@north-ayrshire.gov.uk.

Tel no. 01294-324579

Blue Badges – ILSBB@north-ayrshire.gov.uk Tel no. 01294-400616

Non-residential contribution to care – MoneyMatters.gcsx.gov.uk, Tel no. Advice line – 01294- 310456

Residential contribution to care - CommunityCareFinanceOlder@north-ayrshire.gov.uk

Local Offices:-

Arran - Shore Road, Lamlash, KA27 8JY, Tel no. 01770 600742

Garnock Valley - Craigton Road, Kilbirnie, KA25 6LJ, Tel no. 01505 684551

Irvine - Bridgegate House, Irvine, KA12 8BD, Tel no. 01294 310300

North Coast - Brooksby Medical Centre, 31 Brisbane Road, Largs, KA30 8LH

Three Towns - Town Hall, 17-21 Countess Street, Saltcoats, KA21 5HP, Tel no. 01294 310005

APPENDIX 1 CURRENT NON RESIDENTIAL CHARGES 19/20

Service	Charge	How Often
Community Alarm Mainland/Islands	£4.60/£2.25	Per week
Apetito	£2.90	Per Meal
Blue Badge	£20	Per Badge
Day Care Charge	£12.95	Per Day
Community Supports	£14.50	Per Hour
Sleepover	£10.95	Per Hour
Direct Payments -Personal Assistants	£12.10	Per Hour
Direct Payments - Agency Rates	£14.50	Per Hour
Direct Payments - Sleepovers	£11.20	Per Hour

Maximum Weekly Charge £92 per week

Personal Care Services (Free)

Personal Care Services which assist people with things like:-

Personal Hygiene – Bathing, showering, hair washing, shaving, oral hygiene, nail care

Continence Management – Toileting, catheter/stoma care, skin care, incontinence laundry, bed changing

Food and Diet – Assistance with preparation of food and assistance with the fulfilment of special dietary needs

Problems with Immobility – Dealing with the consequences of being immobile or substantially immobile

Counselling and Support – Behaviour management, psychological support, reminding devices

Simple Treatments – assistance with medication (including eye drops), application of creams and lotions, simple dressings, oxygen therapy

Personal Assistance – Assistance with dressing, surgical appliances, prostheses, mechanical and manual aids. Assistance to get up and go to bed. Transfers including use of a hoist

APPENDIX 2 NON RESIDENTIAL ALLOWANCES

Minimum Income Thresholds 19/20

For people below state pension qualifying age the Income Support Personal Allowance and the Disability Premium for 19/20

	Income Support – Personal Allowance	Disability Premium	Buffer 25%	Minimum Income Charging Threshold
Single Person	£73.10	£34.35	£27.55	£135
Couple	£114.85	£48.95	£41.20	£205

NAC Taper for 19/20 is 50% therefore 50% of any excess income over and above the weekly threshold can be used towards social care charges

EXAMPLE 1

A single 25 year old adult living in parent's home, who attends 3 days day care and is in receipt of income as shown:-

1. DLA high rate care £87.65 per week
2. Mobility allowance £61.20 per week
3. Employment Support Allowance of £128.45 per week

Description	Per Week
Total Income	£277.30
Less Disregards	£90.15 **
Less Threshold	£135.00
TOTAL Chargeable Income	£52.15
Less 50% Taper	£26.07
Maximum Weekly Charge	£26.07

** Disregard calculated based on difference between night time DLA (£87.65) and middle DLA (£58.70) at £28.95 per week and mobility allowance £61.20 per week

Max weekly Charge £26.07 per week compared to cost of actual service received ie. 3 days day care @ £12.95 per day is £38.85 per week. The adult will contribute the max weekly charge as this is lesser of two amounts.

For people of state pension qualifying age or above the Pension Credit Guarantee is used as a basis for charging threshold calculation with the buffer added as shown below.

	Income Support – Personal Allowance	Buffer 25%	Charging Threshold (weekly)
Single Person	£167.25	£42.75	£210
Couple	£255.25	£64.75	£320

NAC Taper for 19/20 is 50% therefore 50% of any excess income over and above the weekly threshold can be used towards social care charges

EXAMPLE 2

A single pensioner living in Local Authority housing in receipt of Housing Benefit and Council tax, however liable for water & sewerage charges at £4.25 per week. He attends 1 day day care per week He is in receipt of income as shown:-

1. Pension Credit at £233.10 per week
2. Attendance Allowance at £87.65 per week

Description	Per Week
Total Income	£320.75
Less Disregards	£ 33.20 **
Less Threshold	£210
TOTAL Chargeable Income	£77.55
Less 50% Taper	£38.77
Maximum Weekly Charge	£38.77

** Disregard calculated based on the difference between high rate attendance allowance (£87.65) and low rate attendance allowance (£58.70) at £28.95 per week and water and sewerage charge at £4.25 per week.

Max weekly Charge £37.77 per week compared to cost of actual service received ie. 1 day care £12.95 per week. The adult will contribute the £12.95 per week, as this is lesser of two amounts.

APPENDIX 3 RESIDENTIAL ALLOWANCES AND CHARGES

Allowances

Personal Allowance - £27.75 per week

Capital Threshold – Lower Threshold £17,500 to **Upper Threshold** £28,000

Free Personal Care (Residential) - £177 per week

Free Personal Care (Nursing) - £257 per week

Charges

Respite Care 16-24 Years - £64.50 per week

Respite Care 25-64 Years - £79.70 per week

Respite Care Over 65 Years - £139.50 per week

EXAMPLE 1

Margo, age 80 has been assessed as requiring a nursing care home placement, she lives in a local authority house and is in receipt of a state retirement pension and has a post office account with £9,500 savings.

Income and Savings

Retirement Pension	£136.00	
Pension Credit (Guarantee)	£ 31.25	
Pension Credit (Savings)	£0.00	
Income	£167.25	
Savings (£9,500)	£0.00	(First £17,500 Disregarded)
Total Income	£167.25	
Less Personal Allowance	£27.75	
WEEKLY CONTRIBUTION	£139.50	

EXAMPLE 2

James, age 82 has been assessed as requiring a nursing care home placement, he lives in a private care home and is in receipt of a state retirement pension, an occupational pension and has savings of £18,466.

Income and Savings

Retirement Pension	£163.00	
Occupational Pension	£24.80	
Capital Tariff Income * (£18,466)	£4.00	(First £17,500 Disregarded)
Total Income	£191.80	
Less Personal Allowance	£27.75	
WEEKLY CONTRIBUTION	£164.05	

$$*\text{£18,466} - \text{£17,500} = \text{£966} / \text{£250} = \text{£3.86 (rounded up to £4)}$$

EXAMPLE 3

Fred, age 77 has been assessed as requiring a nursing care home placement, he lives in a private care home and is in receipt of a state retirement pension, an occupational pension and has savings of £48,601.

Fred has capital above the upper threshold and is therefore only entitled to receive Free Personal and Nursing Care funding from the Council until his capital falls below the upper threshold