Factsheet 9 April 2018 — Care Act 2014

Financial Assessments for Residential and Non-Residential Care Services

The Care Act is the legislation the Council follows to apply charges for certain kinds of care and support. It also determines the requirement to complete a financial assessment in order to calculate the maximum amount a person can be charged for their care.

The Financial Assessment Process

Your Social Worker can refer you for a financial assessment or you can contact the team directly on 0161 912 2106 or financial.assessments@trafford.gov.uk

How much do Non-Residential Services Cost?

The Maximum costs of services are set each year by the Council, the 2018/2019 rates are shown below:

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Care</td>
<td>£14.63</td>
</tr>
<tr>
<td>Day Care - Attendance</td>
<td>£37.00 per day, £18.50 per half day</td>
</tr>
<tr>
<td>Day Care - Transport</td>
<td>£2.50 per journey</td>
</tr>
<tr>
<td>Pendant Alarms/Telecare Services</td>
<td>£6.00 per week</td>
</tr>
<tr>
<td>Direct Payments</td>
<td>100% of Direct Payment amount</td>
</tr>
</tbody>
</table>

Capital Limits

If your capital is below £23,250 you can request a financial assessment. The Council will complete an assessment based on your income and capital and charge for you an amount ensuring that you will be either left with the Minimum Income Guarantee (MIG) if you are in receipt of non-residential care services or the Personal Expenditure Allowance (PEA) if you are in receipt of residential care.

Minimum Income Guarantee (MIG) Non Residential Care

This is the amount of income the Government states that you are allowed to keep after the Council has completed a financial assessment for non-residential care services. The rates are set by the Government each year, the 2018/19 rates are below:

<table>
<thead>
<tr>
<th>Age</th>
<th>MIG amount per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 - 24</td>
<td>£112.75</td>
</tr>
<tr>
<td>25 - 59</td>
<td>£131.75</td>
</tr>
<tr>
<td>60</td>
<td>£189.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age</th>
<th>MIG amount per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 - 59</td>
<td>£201.10</td>
</tr>
<tr>
<td>60</td>
<td>£288.60</td>
</tr>
</tbody>
</table>
Residential and Nursing Home — Council Framework Prices

<table>
<thead>
<tr>
<th>Service</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential</td>
<td>£448.13</td>
</tr>
<tr>
<td>Residential (Elderly Mentally Infirm)</td>
<td>£483.23</td>
</tr>
<tr>
<td>Nursing</td>
<td>£496.20</td>
</tr>
<tr>
<td>Nursing (Elderly Mentally Infirm)</td>
<td>£557.79</td>
</tr>
</tbody>
</table>

Residential Care Assessments

When carrying out a financial assessment for those receiving Residential Care services, the Council will leave the service user with a minimum amount of income known as the Personal Expenditure Allowance (PEA). This amount is also set nationally each year; the 2018/2019 amount is £24.90 per week.

Light Touch Assessments

The light touch assessment is there to avoid people receiving care filling in forms unnecessarily. The Council will use this approach if it is satisfied that a person can afford and continue to afford any charges due, for example, if they have capital over the £23,250 threshold, or where the service user is in receipt of means tested benefits as confirmed by the Department for Works and Pensions (DWP) which the Council can check directly.

What Income is taken into account?

- All DWP (social security) benefits, allowances and pensions.
- All private and occupational pensions.
- All 'tariff income'.

What is ‘tariff income’

For service users whose capital is between the lower and upper thresholds, a ‘tariff income’ calculation will be applied. To calculate tariff income, £1 per week is taken into account in the assessment as income for every £250 (or part of) between £14,250 and £23,250.

How is property treated?

If you are in a residential or nursing home the value of property owned or part owned will be included in your financial assessment as capital after 12 weeks from the date you first went in to a residential home. If you are receiving care in a setting that is not a residential or nursing home or if you will be returning home i.e. the stay is temporary, then the property you are residing in will be disregarded.

All other property is treated as capital based on its value

Changes in Circumstances

If your financial circumstances change then you must inform the Financial Assessments Team immediately. The DWP/Pension Service do not automatically tell us of any changes to money that you get from them, you therefore must tell us of all changes yourself.

Any change, which results in a reduction in the amount you pay, will only take affect from the Monday following the date we are told.

A change that results in you paying more will be applied from the actual date of change.
Where a service user lacks capacity to manage their finances and a legal representative is appointed, the Council will allow 1 calendar month from the date of appointment to be notified of any changes for the change to be backdated. Changes notified after this time period will be treated as above.

**Disability Related Expenditure (DRE)**
Please see DRE Factsheet

**How often will I be invoiced?**
You will be invoiced for your care services every four weeks in arrears and the details of how to pay will be on the back of your invoice. You may pay your invoice online at [www.trafford.gov.uk](http://www.trafford.gov.uk)

**What should I do if I disagree with the amount of care that I have been charged for?**
If you have a query regarding the care provided, in the first instance please contact your care provider directly to resolve the issue. If you are still having concerns and have not received a resolution directly from the Care Provider within 14 working days please contact [ICE@trafford.gov.uk](mailto:ICE@trafford.gov.uk)

**What will happen if I don’t pay my assessed client contribution?**
Failure to make payments will result in arrears that are recoverable under the Council’s Debt Recovery Policy. The Debt Recovery policy prescribes action up to but not limited to Court proceedings.

Where a service user has an appointee and has failed to pay the assessed charges for 12 weeks, the Council can apply to the DWP to be replaced as the appointee in order to prevent future arrears arising.

The Council will recover any previous arrears that accrued from the previous appointee under the Council’s Debt Recovery Policy.

‘Top-Up’ aka Third Party Payments for Residential Care services

The Council will fund an agreed amount for your placement at a residential/nursing home dependant on your needs and charge you for this by completing a financial assessment; this charge is called your ‘client contribution’

If you wish to move to a care home that costs more than this amount the excess amount is referred to as a ‘Top-Up’ or ‘Third Party’. The Care Act 2014 states that you must not pay for this yourself if you have under £23,250 in capital or a property. Therefore a third party will be required to pay for the weekly ‘Top-Up’ amount.

The third party will be required to supply information about their income and expenditure to ensure they can afford to pay this Third Party ‘Top-Up’ back to the Council. If this information is not provided or the Council does not agree that the payment is affordable, then the placement will not be agreed and home without a top up or a lower ‘Top-Up’ should be sought.

**Full Cost or Self-funding – what is the difference?**
A person who is self-funding means that they are paying for their care directly to the care provider.

A person who is full cost for their services means that the Council is paying the provider for their care, however charging you for the full cost of this service.
Useful Contacts

Screening Team – 0161 912 5199
Trafford Council, Sale Waterside, Manchester, M33 7ZF

Benefits Advice Line- 0161 912 2735
Monday to Thursday, 9.30am to 12.30pm- Free advice from Trafford Council’s Benefits Advice Service

Senior Line- 0808 800 6565
Monday to Friday 9am to 4pm - Benefits advice from Help the Aged

Benefit Enquiry Line- TEL- 0800 882200 or Textphone 0800 243355
Advice and information for people with disabilities and their carers and assistance with claim form completion

State Pension You can apply for Pension Credit by Freephone by calling the Pension Credit Application Line Telephone: 0800 731 7898 Textphone: 0800 731 7339 Monday to Friday, 8am to 6pm (except public holidays) The Pension Service website has more information for retired people www.gov.uk/state-pension/overview