

# Paying for Care Living at Home

Home Care, Day Care, Supporting People, Supported Living  
and Direct Payments

## Non residential care services

This leaflet gives information on charges for non-residential care services. We have another leaflet which explains the charges for residential care. Care at home includes services such as home care, day centres, direct payments, transport, meals, disabled facilities grants, adult placement schemes and respite care.

Each year the Government sets the limits on the amount of savings you can have before you need to pay towards your services. When we refer to these limits in this leaflet they are marked in **bold text**. The current limits are on page 4.

Everyone receiving these services should have a financial assessment to assess whether they have to pay a contribution towards the costs of care. If you have savings of more than **the upper capital limit**, we will expect you to pay the full cost of your care. This leaflet aims to help answer some of the questions you may have, how the charges will be met and how much you are expected to pay.

## Getting help

Every person has different financial and personal circumstances and therefore the leaflet cannot cover every situation that might arise. If you have any questions that have not been answered please contact your Social Worker or our Financial Assessment Team at Bedford (see last page of his leaflet).

You may also consider getting independent advice about your situation from a local advice agency e.g. Citizens Advice Bureau, Age UK or MENCAP.

## Why have a financial assessment?

When you receive services we are required to financially assess whether you have to pay any contribution towards the costs of that service. This financial assessment takes into account your income, savings and outgoings. The amount of contribution will depend on your financial circumstances and ability to pay.

How much you contribute will depend on:

- Your income and savings
- How many hours of care you receive
- Whether you have a disability
- Your outgoings
- Whether you are single or part of a couple

Where we identify that you could be entitled to additional benefits we can advise you to contact the Citizens Advice Bureau for support to claim them.

### How will I be financially assessed?

When you receive services you will be sent a Financial Assessment Form to complete. You can ask for advice from the Financial Assessment Team if you would like help to complete the form. If you wish, you can ask someone to complete the form with you- a carer, relative or friend for example.

### How we work out the amount you have to contribute

If we have assessed you as needing services and you have more than **the upper capital limit** in savings (not including the value of the property you live in), we will expect you to pay the full cost of services. If you are part of a couple and savings are in joint names we would normally assess you as having 50% share in those savings. We do not take into account the savings/capital of the person who is not receiving services.

If you have less than **the upper capital limit** in savings, the amount we will assess you to pay towards the cost of your services takes account of your weekly income and a 'tariff charge' on any capital you may have above **the lower capital limit**. The financial assessment also takes into account property-related household expenses and extra expenses you might have because you are elderly or disabled – these are called disability-related expenses.

### Savings or capital

We will need to have details of your savings and capital. This includes bank and building society accounts, National Savings accounts, Income Bonds, Savings Certificates, Premium Bonds, all stocks and shares, PEPs, ISAs and so on. We also need information about any property you own that is your main residence and any property you own that is not your main residence.

### How we work out your charge (assessed weekly contribution)

To work out your assessed contribution we add the following together:

- Your weekly income such as pensions and state benefits, but not earnings from paid employment. We take most state benefits into account. We do not take into account the mobility part of disability living allowance and working tax credits, for example. Please contact us for a full list of benefits and income we take into account.
- A weekly 'tariff income' charge on capital and savings over the **lower capital limit** but below the **upper capital limit** (at a rate of £1 a week for every £250 (or part of):

We then take away allowances for the following:

- Property-related household expenses, such as rent, mortgage and council tax
- Disability-related expenses (if you are in receipt of qualifying disability benefits). These are the extra costs you have to pay because of your disability or ill health.

The final figure will be your 'disposable' income. The disposable income is your

assessed contribution towards the cost of your services, but the amount we ask you to contribute will never be more than the full cost of your service.

### How can I pay my assessed contribution?

Invoices will be sent to you on a monthly basis. The easiest way to pay is by Direct Debit which can be arranged by telephoning 01234 718031.

Payment can also be made in the following ways (in all cases please quote the invoice number):

- **CREDIT/DEBIT CARD** payments may be made over the telephone 24 hours a day on 01234 718061. Please have your credit card ready to quote your account number and expiry date or visit our website [www.bedford.gov.uk](http://www.bedford.gov.uk) and select electronic services.
- **ON LINE BANKING** you will need sort code 60.02.13, account number 62288849. Please quote either the invoice or customer number as the reference.
- **AT ANY POST OFFICE OR PAYZONE OUTLET:** Take the invoice with you so that the bar code can be read. There is no charge for payments by this method.

### What if I am not satisfied with the amount I have been assessed to contribute?

If you feel that the amount we are asking you to contribute is unreasonable or that your personal circumstances are not properly shown in the financial assessment, you may ask us to review the financial assessment.

If you are not satisfied, you have the right to do one or all of the following:

- Ask us to withdraw a service; or
- Appeal.

You should tell us as soon as possible about any changes in your financial circumstances, as these may affect your contribution. For example when your savings go down or income increases. We will recalculate the amount you have to contribute each year in line with increases in state benefits and allowances.

### Help and information

If you wish to contact our Financial Assessment Team, about the financial aspects of adult care services, call the Financial Assessment Team at Borough Hall on 01234 718031.

### Table of financial information

the lower capital limit	<b>£14,250</b>
the upper capital limit	<b>£23,250</b>

### Safeguarding adults

Abuse is mistreatment by any other person that violates your human and civil rights. Bedford Borough Council is committed to safeguarding vulnerable adults from abuse (SOVA). If you are being abused or suspect that someone you know may be the victim of abuse contact our Safeguarding Team on Tel: 01234 276222. Your concerns will be taken seriously and will receive prompt attention.

## Having Your Say

We would like you to tell us how you think Bedford Borough Council's Adult Social Care services have worked for you and what you think of our services. Our staff will ask for your views throughout your contact with us.

To give us feedback on the service you have received, please speak to the manager or staff in your social work team or write to us at the address below.

Bedford Borough Council's Adult Social Care services are independently regulated by the Care Quality Commission (CQC). If you want to discuss our service(s) with them they can be contacted at:

**Tel:** 03000 616161

Care Quality Commission  
Citygate,  
Gallowgate  
Newcastle upon Tyne  
NE1 4PA

**Email:** enquiries@cqc.org.uk.

## Useful local contacts

Age UK Bedfordshire, Tel: 01234 360510

Bedford Citizens Advice Bureau  
Tel: 01234 867944 for advice  
Mon-Thurs 10.00am to 1.00pm

Carers in Bedfordshire, Tel: 0300 111 1919

Sight Concern, Tel: 01234 311555

Safeguarding Team 01234 276222  
adult.protection@bedford.gov.uk

Police (Vulnerable Adult Investigation Unit)  
Tel: 01582 473073

Emergencies: 999

Emergency Duty Team - (Adult Social Care out of hours service) Tel: 0300 300 8123

## Finding out more

If you would like further copies, a large-print copy or information about us and our services, please telephone or email us at our address below.

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Informacja

برای اطلاع

Za Informacije

Per Informazione

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## General Enquiries

**Tel:** 01234 267422

Adult Social Care  
Bedford Borough Council  
Borough Hall  
Cauldwell Street  
Bedford  
MK42 9AP