

## Charging for Non-Residential Social Work Services

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### Guidance for Staff – April 2010 *(Revised Sept 2010)*

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## **Charging for Non-Residential Social Work Services in Highland**

### **1. Introduction**

- 1.1 A review of Social Work charges in Highland was conducted during 2003, in response to new COSLA guidance aimed at bringing consistency to Council charging policies. The Highland Council Policy described within this guidance is based on and compliant with the national guidance.

### **2. Why do we assess finances?**

- 2.1 Financial assessment for non-residential care services was introduced under the Social Work (Scotland) Act 1968 and Sections 7&8 of the Mental Health (Scotland) Act 1984 which state that “it is expected that local authorities will institute arrangements so that users of services of all types pay what they can reasonably afford towards their costs”.
- 2.2 The key phrase above is “reasonable” and the local authorities charging procedures have been designed to ensure that all service users are assessed fairly and are only charged for a service if they have the means to pay.

### **3. Key Principles of the Charging Policy**

- 3.1 The Social Work Service does not charge for every service provided to people.
- 3.2 The promotion of income maximization and uptake of benefits.
- 3.3 Equity and fairness.
- 3.4 The protection of lower income households from charging by setting clear thresholds for charging and enhancing those where possible.
- 3.5 The protection of a percentage of disposable income and disregarding some income in line with Income Support rules.
- 3.6 Reflect the costs of providing the services.
- 3.7 Discretion and flexibility to waive charges in the event of hardship.

### **4. When can we not assess?**

- 4.1 The following Social Work Services do not require the completion of a financial assessment form and are either free services or a standard charge applies.

#### **4.2 Free Services**

- Equipment and adaptations (NB see regulations on Housing Grant aid)
- Services for children
- Personal care to people aged over 65
- Up to 4 weeks home care after hospital discharge for people aged over 65 (please note that **ALL home care is provided free for up to 4 weeks after discharge to people over 65 years**, even if the level of home care package on discharge is the same as was being provided prior to admission to hospital).
- Meals at Home service is free for up to 4 weeks if the service facilitates hospital discharge.

#### 4.3 Standard rate services

- Meals at Home - flat rate of £2.74 per meal
- Meals at Lunch Clubs - flat rate of £3.00 for a meal/snack
- Meals at Day Centres - £3.00 for a meal/snack or  
- £3.56 for meals (all day)
  
- Transport Charge - **From 1/4/10 to 1/10/10:**  
£0.50 per person per journey
  
- Day Care Charge **From 1/10/10:**  
£5.00 per person per week flat rate charge

#### 5. **When must we assess?**

5.1 The following Social Work Services do require the completion of a financial Assessment:

- Personal Care for under 65's
- Home Care
- Community Alarm services
- Support Work
- Housing Support

#### 6. **What are the changes to financial assessment?**

6.1 No changes to this year's Charging Policy. However the 16.5% buffer still applies.

#### 7. **What are the changes to charges for 2010/2011?**

7.1 Please refer to Appendix 1 for increases implemented this year.

##### 7.2 Home Care

The hourly cost rate for a service user financially assessed as full cost for a care-at-home service has increased to £15.63 from 1<sup>st</sup> August 2010.

##### 7.3 Transport/Day Care Charge

The transport charge for each journey to and from Day Care ceases from 1<sup>st</sup> October 2010. Housing & Social Work Committee agreed to incorporate the existing transport charge of £0.50 per person per journey with an actual flat rate, non-assessable, day care service charge of £5 per person per week. This new charge is effective from Monday 4<sup>th</sup> October and is to be applied to all Day Care attendees irrespective of the number of days they attend.

## 8. Financial Assessment Formula

### 8.1 Thresholds

8.1.1 Highland Council policy follows the COSLA guidance which sets recommended thresholds based upon Pension Service benefit rates, with an additional buffer of 16.5%.

8.1.2 Once the income and expenditure have been determined for each service user, the thresholds should be applied appropriately. The new thresholds to be applied are:

- **£ 155.00 per week for a single person and**
- **£ 236.00 per week for a couple**

50% of the difference between the person's (or couple's) assessed income and this threshold will be the maximum charge for the services they receive.

8.1.3 Capital limits will be maintained at the current level of £6000. Any savings above this figure will attract a capital tariff of £1.00 per every £500.

## 9. Additional Information

9.1 The charging review has attempted to simplify the policy to enable service users to understand the changes.

9.2 It is in line with best value and modernising government agendas.

9.3 The implementation will be monitored and reports on progress will be submitted to the Housing and Social Work Committee.

9.4 The policy has been designed to afford protection to the most vulnerable.

9.5 Where service users are experiencing exceptional difficulties in meeting charges and an initial review of their circumstances fails to resolve the problem, a report can be submitted to the Care Charge Review Group. The report can recommend the waiving of charges for specific periods of time. This group will also review cases where service users are refusing to pay for services. At no time will essential services be withdrawn while such cases are being considered.

9.6 Where service users choose not to provide us with their financial details for the purposes of a financial assessment, we are unable to assess their income and they may have to pay the full charge for the services they receive.

9.7 What cannot be charged for:

- Charges cannot be made for criminal justice social work services, advice and information about the availability of services, and assessment of care needs or care management.
- People with a mental illness who are subject to a Community Care Order or a Supervision Order are exempt.
- Councils should exempt people who are terminally ill.
- Nursing Care and Personal Care for people aged over 65.

## 10. Income & Expenditure taken into account in the Financial Assessment calculation

### 10.1 Income to be included

- Retirement Pension
- Occupational Pension
- Housing Benefit
- Social Security Benefits including Income Support
- Tariff Income of £1.00 per week per each £500 of capital over £6000 (excluding the value of the service users home)
- Child Benefit

### 10.2 Income not to be included

- DLA Mobility component
- Independent Living Fund
- War Pension/Disablement Pension
- War Widows Pension/War Widows Special Payment
- Victoria Cross & George Cross Payments
- Christmas Bonus
- Social Fund Payments
- Awards given to ex-Japanese prisoners of war
- Any payments made by Social Work Services

### 10.3 Allowable Expenditure

- ILF payments
- Gross Rent (excluding Housing Benefit) or mortgage interest payments
- Council tax payments
- £50 per week for each dependent child for which child benefit is payable
- additional expenses directly related to disability – but only at the discretion of the Care Charge Review Group. All requests for discretionary disregards MUST be referred to the CCRG.

## 11. Financial Assessment Process - Worked Example

### 11.1 Financial Assessment Process

Total Income as determined from financial assessment	-	£ 219.08
Minus Threshold (single person)	-	£ 155.00
Sub Total	-	<u>£ 64.08</u>
<b>50% of difference = Maximum Charge</b>	-	<b>£ 32.04</b>

11.2 It is important to remember that the above charge is the maximum the service user is due to pay for assessable services being provided.

11.3 Where a service user is receiving services which are charged below this maximum then the service user pays the lesser amount.

## Table of Charges – from April 2010

Service	Charges
Home Care (including non-personal care for over 65's)	£ 13.15 per hour ( <i>1<sup>st</sup> Apr – 31<sup>st</sup> July</i> ) £ 15.63 per hour ( <i>from 1<sup>st</sup> August</i> )
Home care/support worker-overnight sleepover:	
Home Care	£ 13.15 per hour ( <i>1<sup>st</sup> Apr – 31<sup>st</sup> July</i> ) £ 15.63 per hour ( <i>from 1<sup>st</sup> August</i> )
Support Work	£ 13.70 per hour for support work
Telecare Alarm Service (provision and installation free)	£ 5.00 per week
Aids to Daily Living	Free
House Adaptations	Free
Support Work (in any 24 hour period)	£13.70 per hour
Housing Support Services (including mobile warden service)	£13.70 per hour  <b>(Council provided services only. Other rates apply to independent sector)</b>

## Flat Rate Charges payable by all service users

Meals at Home, (food cost only)	£ 2.74 per meal
Day Care (meal/snack)	£ 3.00 per meal
Day Care (meal/all day)	£ 3.56 per day
Lunch Club (meal/snack)	£ 3.00 per meal
Transport to and from Day Care	£0.50 pence per person per journey <i>(1<sup>st</sup> April to 1<sup>st</sup> October)</i>
Day Care Charge	<i>(effective from 4<sup>th</sup> October 2010)</i> £5.00 per person per week flat rate charge

When the member of staff from Social Work Services calls to see you it would be useful if you could have the following information available:

<b>Information Required</b>	<b>Where to find this information</b>
National Insurance Number	<ul style="list-style-type: none"> <li>• With pension / benefit details</li> <li>• Tax Letter</li> </ul>
Details of all pensions, benefits etc	<ul style="list-style-type: none"> <li>• Annual letter / statement from DWP showing breakdown of pension/benefits</li> <li>• 2 most recent Bank statements</li> </ul>
Earnings	<ul style="list-style-type: none"> <li>• 2 most recent payslips</li> </ul>
Details of any private pensions	<ul style="list-style-type: none"> <li>• Annual letter/statement from pension company</li> <li>• 2 most recent Bank statements</li> </ul>
Details of all bank accounts	<ul style="list-style-type: none"> <li>• Bank book</li> <li>• 2 most recent Bank statements</li> <li>• Annual advice statement</li> </ul>
Other income e.g. stocks, shares & investments	<ul style="list-style-type: none"> <li>• Annual advice statement</li> </ul>
Rent or mortgage	<ul style="list-style-type: none"> <li>• Rent card or annual mortgage statement</li> <li>• Bank statement if Direct Debit</li> </ul>
Council Tax	<ul style="list-style-type: none"> <li>• New annual charge letter (sent to you during March)</li> </ul>
Housing Benefit	<ul style="list-style-type: none"> <li>• Letter from rent office</li> </ul>