Care and Support Charging and Financial Assessment Framework



7: Chargeable Care and Support Services

Charges for the following services are based on an assessment of your financial situation:

Permanent care home accommodation

If you have capital above the Upper Capital Limit¹ we will assess you as being able to pay the full charge for your care home accommodation.

If your capital is mostly due to a property asset, there are rules around whether this counts within your capital assets.

If your capital is below the Upper Capital Limit, we will carry out a financial assessment to work out your Assessed Weekly Charge for care home accommodation.

See Financial Assessment and Charging For Care Home Accommodation

Short /respite stay(s) in care home accommodation (up to 28 nights/year)

If you have capital above the Upper Capital Limit² we will assess that you are able to pay the full cost of your Short Term/ Respite stay in care home accommodation. If you ask us to make your respite care arrangements for you we will charge you care home fees plus <u>arrangement fees</u> towards our administration costs.

If your capital is below the Upper Capital Limit, we will carry out a financial assessment using Financial Assessment and Charging rules for <u>Non Residential Care and Support</u> to see how much, if anything, you need to pay.

If your short term / respite stays exceeds 28 nights during a year we will re-assess your contribution to care home accommodation from 29th night using the Financial Assessment and Charging rules for Temporary Stays (see below).

Temporary stay(s) in care home accommodation (including respite/short stays exceeding 28 nights during a year).

If you have capital **above** the Upper Capital Limit³ we will assess that you are able to pay the full cost of your temporary stay in care home accommodation. If you ask us to make your care home arrangements for you we will charge you care

home fees plus arrangement fees towards our administration costs.

If your capital is **below** the Upper Capital Limit we will carry out a financial assessment to work out your Assessed Weekly Charge for your temporary accommodation using the

^{1, 2 and 3} See <u>Appendix A – Capital Limits Schedule</u> for the current Upper Capital Limit

national rules for temporary residents. See <u>Financial Assessment and Charging for</u> <u>Temporary Care Home Accommodation</u>

Non-residential Care and Support

'Non-residential care and support' means the care and support services you need to help you stay living safely in your own home and involved in community activities.

Depending on your financial situation you may be asked to contribute towards your nonresidential care and support.

If you have capital above the Upper Capital Limit⁴ we will assess that you are able to pay the full cost of your care and support services that you need to help you stay living safely in your own home and involved in community activities.

If you ask us to make your care home arrangements for you we will charge you for your care and support plus <u>arrangement fees</u> towards our administration costs.

If your capital is below the Upper Capital Limit we will carry out a financial assessment to work out your 'Assessed Maximum Weekly Contribution' for non-residential care and support services. See <u>Financial Assessment and Charging for Non-Residential Care and Support</u>

- If your 'Assessed Maximum Weekly Contribution' is nil (zero), you will NOT need to pay towards your non-residential care and support services.
- If your 'Assessed Maximum Weekly Contribution' is more than zero, you will either pay:
 - your 'Assessed Maximum Weekly Contribution', OR
 - the full cost of your care and support if this is less than your 'Assessed Maximum Weekly Contribution'.

Examples of non-residential care and support arranged through the Council could include:

- care and support provided to you in your home, including home care and/or a personal assistant;
- care and support provided to you to help you go out in the community;
- care and support provided to you through day activities such as attending a day centre;
- care and support provided in Supported Living accommodation, including in Shared Lives schemes;
- care and support provided to you in extra care housing;
- assistive technology services (for example, telecare monitoring services such as for pendant alarms, environmental sensors and health monitors)
- short term stays in a care home (for example, for respite) of up to 28 nights
- Direct Payments⁵ paid to you to arrange any of the services above

⁴See <u>Appendix A – Capital Limits Schedule</u> for the current Upper Capital Limit

⁵ Direct Payments are where the Council pays you money that you need to pay for your care and support so that you can arrange your own services and pay the provider directly.

If your social care assessment shows that you have ongoing eligible care and support needs we will allocate you a Personal Budget⁶ so you can choose how you would like your eligible care and support needs to be met.

When working out your actual weekly charge, your 'Assessed Maximum Contribution' is compared to the average weekly cost over the year for your Personal Budget.

Notice periods for cancelling non-residential services

Where applicable, your Assessed Maximum Contribution will be applied to the contract agreements between the Council and the provider(s) of your service(s).

These contracts set out the circumstances under which providers can claim payment for services not provided to you.

You must check the cancellation process and notice periods required with your social care worker when you are planning your care and support.

⁶ A personal Budget is the amount we think it will cost to pay for the unmet eligible care and support needs identified by your social care assessment.