

**Consultation Questionnaire for the draft Care and  
Support Charging and Financial Assessment Framework**

**Questionnaire**



**24th September – 3rd December 2019**

## Glossary of Terms

- *Care and support plan* – describes a service user's care and support needs.
- *Deferred payment agreement* - is an arrangement with the local authority that lets people use the value of their homes to help pay care home costs.
- *Deputyship* – appointed by the Court of Protection to be legally responsible for someone who lacks capacity to make decisions for themselves where there is no power of attorney.
- *Direct Payments* – are payments that the council gives you to pay for the services that you need.
- *Disability Living Allowance* – is a benefit to people who have personal care and/or mobility needs as a result of a mental or physical disability.
- *Disability Related Expenditure* - are costs that arise from a disability or long-term health condition. If you need to spend money on items and services to help you to manage your disability or long-term health condition, then you may qualify to have these costs disregarded in your financial assessment
- *Employment and Support Allowance* - is money for people who have limited capability for work because of their sickness or disability but do not get Statutory Sick Pay.
- *Financial assessment* - works out whether the council will pay towards your care. It looks at how much money you have. Generally, the Council helps to pay for care costs if you have savings/ assets less than £23,250. You will have to pay towards the cost of your care based on the income you have. The more money you have, the more you'll be expected to pay.
- *Interim Funding Policy* – an arrangement where the Council will fund your care for a short period of time while you or your family make arrangements in relation to accessing your money or using your assets to fund or part fund your care.
- *Personal Independence Payment (PIP)* - is a benefit that helps with the extra costs of a long-term health condition or disability for people aged 16 and over.
- *Pension Guaranteed Credit* - is a means-tested benefit for people on a low income who have reached the Pension Credit qualifying age. Pension Credit has two parts – Guarantee Pension Credit and Savings Pension Credit. You may be able to get one or both parts depending on your circumstances.
- *Self-funder* – A self-funder is someone who is responsible for paying the whole cost of their care.
- *Service User* – A Service User is someone who receives Adult Social Care services.

## Introduction

The council is proposing to introduce a Care and Support Charging and Financial Assessment Framework to make sure that residents with eligible needs are allocated funding fairly and in a way that is easy to understand. The ten-week consultation, which begins on 24th September until the 3rd December, will find out what people think about the proposals and make sure that their views are taken into account before the policy is finalised.

We want to hear from as many people as possible, including individuals with care needs, carers and their families, agencies, social workers and anyone who has an interest in adult social care across Bath and North East Somerset. The results of the consultation will form part of a report to Full Council in early 2020.

Are you completing this questionnaire on behalf of:

Yourself  An Organisation  Someone Else

Before completing the questionnaire please tick which of the following options best describes you:

Yourself:

- I am currently in receipt of Adult Social Care and Support Services;
- A local resident;
- Other

  
  

An Organisation:

- A voluntary organisation or advocate group for Adult Social Care and Support Service users;
- A private sector service provider;
- Other

  
  

Someone else:

- A friend or family member of someone who uses Adult Social Care and Support Services;
- A carer for someone who uses Adult Social Care Services;
- A person acting under a Lasting Power of Attorney for a user of Adult Social and Support Care Services;
- Court appointed deputy acting for a user of Adult Social Care and Support Services;
- Other

## Proposed Care and Support Charging and Financial Assessment Framework

1. The council proposes to introduce a Care and Support Charging and Financial Assessment Framework that aims to provide a fairer system and make it easier to understand for those people who need care.

Do you agree with the proposal?

Yes  No  No opinion  Don't know

Please add any further comments:

## Process for financial assessments

2. When the council's Client Finance Team become aware of a new service user, a Care Finance Officer will make several attempts by different means to contact them or their representative.

The council will require a service user or their representative to respond within two weeks of the initial contact being made to arrange a financial assessment. If there is no response, the council will deem the person to be self-funding. This would be considered on a case by case basis.

Do you think this is reasonable?

Yes  No  No opinion  Don't know

Please add any further comments:

## Additional benefit entitlement

3. Many service users will be entitled to claim for benefits. These benefits are included in the financial assessments.

The council will take into account any benefit that it believes a service user would have an automatic entitlement to, if an application were made. This relates to Pension Guaranteed Credit and Employment and Support Allowance.

Do you think this is reasonable?

Yes  No  No opinion  Don't know

Please add any further comments:

## Agreements for third party 'Top Up' payments

4. In some cases, a third party (family or friend) will pay extra costs towards a more expensive service such as a larger room in a care home.

The council will require any third party to enter into a formal agreement confirming they will make the required payments. The council will also carry out a basic financial assessment on the proposed third party to ensure the required payment is affordable.

Do you think this is reasonable?

Yes

No

No opinion

Don't know

Please add any further comments:

## Deferred payments

5. In some cases, a service user is unable to pay for their care as their funds are tied up in a property. Arrangements can be made for service users to enter into an agreement that allows for payment at a later date. This is known as a 'Deferred Payment Agreement'.

When an agreement is entered into a yearly fee is charged. The fee covers the administration costs incurred in preparing annual statements, reviewing the equity / level of debt and the value of the property.

The council proposes an initial set up fee of £105 and an annual fee of £30. These costs will be collected when the Deferred Payment Agreement ends.

Do you think this is reasonable?

Yes

No

No opinion

Don't know

Please add any further comments:

## Interim Funding Policy

6. In some cases, a service user's representatives may be in the process of applying for Deputyship when the service user needs care. Also there may be times when the service user's property is currently not registered with the Land Registry.

A new Interim Funding Policy will be applied that allows the council to fund care for a period of time whilst Deputyship is obtained and / or the property is registered. This will be subject to a four month review (other situations will be considered). A signed contract will be required confirming the amount to be repaid to the council. The service user or their representative will be required to keep the council updated.

Do you think this is reasonable?

Yes

No

No opinion

Don't know

Please add any further comments:

## New charging rates

7. To ensure there is a fair approach to Disability Related Expenditure, the council is introducing new amounts. The council will only pay for expenditure that is related to a disability and some expenditure will not be allowed. Please refer to the Disability Related Expenditure Factsheet for more information.

Do you think this is reasonable?

Yes

No

No opinion

Don't know

Please add any further comments:

8. The council will allow Transport and Education costs. These must be set out in the service user's care and support plan and will only be allowed if the individual is not in receipt of Disability Living Allowance or any Disability Living Allowance component of Personal Independence Payment (PIP).

Do you think this is reasonable?

Yes

No

No opinion

Don't know

Please add any further comments:

9. People receiving care and support at home are currently allowed £189 per week to cover the cost of living.

The council proposes to only allow the cost of the standing charge for gas, electricity, water and sewerage within the financial assessment.

Do you think this is reasonable?

Yes

No

No opinion

Don't know

Please add any further comments:

- 10.** In some cases, the council will arrange care for people who are able to pay for their own care.

A new one-off charge will be applied to any new self-funder where the council has been asked to arrange the care and support. This is to cover the administrative costs incurred by the council. It is proposed this is a one off fee of £250 plus VAT.

Do you think this is reasonable?

Yes

No

No opinion

Don't know

Please add any further comments:

- 11.** Direct Payments are where the council gives you money to pay for the services that you need.

The council has updated its Direct Payments Policy to provide clearer guidance and information.

Do you have any comments:

Please add any further comments on the Care and Support Charging and Financial Assessment Framework.

## About you

Please indicate your age group:

18 - 24 years  25 - 60 years  61 and over  Prefer not to say

Are you:

Male  Female  Something else  Prefer not to say

Do you consider yourself to be a disabled person?

Yes  No  Prefer not to say

## What is your ethnicity?

• White – English/Scottish/Northern Irish/British

• White – Irish

• White – Any other background

• Gypsy or Irish Traveller

• Black/African/Caribbean/Black British

• Asian or Asian British

• Other Ethnic Group

• Multiple/Mixed Ethnic Groups

• Prefer Not to say

## How did you find out about this survey?

(please tick all that apply)

Letter

Council website

Social Media

At a council building

Newsletters

Posters

Word of mouth

Local media

Other \_\_\_\_\_

**Thank you for taking the time to complete this survey**

**Please return to:**

**By email:** [cafaconsultation@bathnes.gov.uk](mailto:cafaconsultation@bathnes.gov.uk)

**By post:** For the attention of Care and Support Charging and Financial Assessment Framework Consultation, Bath & North East Somerset Council, Lewis House, Manvers Street, Bath, BA1 1JG.

**Or complete on-line:** [www.bathnes.gov.uk/cas-charging-consultation](http://www.bathnes.gov.uk/cas-charging-consultation)

**Deadline:** Please return your completed questionnaire to us by 3rd December 2019.