

Charging Information

for people living in residential and
nursing care

Adult and Older Peoples Services

This booklet provides information on how we charge for residential and nursing home care and explains how the Deferred Payments Scheme (DPS) works. The information in this booklet is for guidance only and some of the figures included are subject to change on 1st April each year.

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Moving Into Residential or Nursing Care

If you are thinking about moving into a residential or nursing home, you should have your needs assessed by Adults and Older People's Services.

This will help you and your relatives decide if permanent care in a residential or nursing home is an appropriate step for you. It will also give you an opportunity to discuss the type of care you need, as well as any alternative options.

Will I have to pay?

Yes. If you move into a residential or nursing care home you will be expected to contribute towards the cost of your care. This is in accordance with the Care Act 2014, the care and support (charging and assessment of resources) regulations 2014 and the care and support and aftercare (choice of accommodation) regulations 2014

How much you have to pay will depend on your ability to pay and will be calculated in line with the above regulations.

How do you calculate the charges?

If you decide if residential or nursing care is right for you, a member of the Adults and Older People's Services Financial Assessment Team will contact you, a member of your family, or your nominated representative (perhaps someone who holds power of attorney for you). They will arrange to make a full financial assessment of your circumstances.

Your charge will be based on the details you provide on your financial assessment form. The assessment takes into account your income and assets to produce the amount that you will be asked to contribute towards your care.

You are entitled to keep a weekly personal allowance of £24.90, so we disregard this when working out your contribution.

Savings and Property

Capital (savings)

To work out how much capital you have, we take into account all the savings in your name and half of any savings you have in a joint account if they are jointly owned. When we have worked out how much capital you have, we deal with it like this:

The first £14,250 of any capital – this is ignored in our calculations.

Capital between £14,250 and £23,250 – this is assessed to see how much income it could give you. We call this ‘notional’ or ‘tariff’ income. For every £250 or part of £250 you have, we consider this gives you an extra £1 per week income. As an example, if you have savings of £16,000, we take the amount over £14,250, which is £1,750 and divide it by £250. This gives us a figure of £7 per week ‘notional’ income – which we include in our calculations.

If you have more than £23,250 in capital – we expect you to pay the full cost of care in your residential or nursing home until your capital has reduced to £23,250.

If your capital is above this level, but close to it and reducing, you should contact the Contact Assessment Team on 020 8921 2304; as well as the Financial Assessment Team on 020 8921 3759 (Duty line).

Property

If you stay in a care home on a temporary, short-term basis, the value of the property you live in will not be taken into account. We will however, take into account any other property or land you own.

If you move into a care home permanently and own a property in your own name, we will include its value in our assessment as capital as long as no one else lives there with you. If you own a property with someone else, we will take into account the value of your share in the property, unless the property is occupied by:

- Your partner/former partner or civil partner (except where you are estranged or divorced from that person);
- A lone parent who is the estranged or divorced partner;
- A relative or member of the family who is:
 - aged 60 or over,
 - Is a child of resident aged under 18; or
 - Someone who is incapacitated (for instance a relative who is receiving one or more of the following social security benefits: Incapacity Benefit, Severe Disablement Allowance, Disability Living Allowance, Attendance Allowance, Constant Attendance Allowance or similar).

The council has the discretion to ignore the value of a property under certain other circumstances (for example, if a long-term carer continues to live there).

Please note

- You must not give away your capital or savings to avoid payment.
- If you, or someone on your behalf, knowingly deprive yourself of any resources in order to avoid or reduce your liability to pay for your residential or nursing care costs, those resources may be taken into account as if they were still yours.
- The Council will take legal action to recover any costs you owe for your care as a civil debt through the County Court.

If I own a house, will I be expected to sell it?

We do not have the legal power to make you sell your house or to evict anyone from it.

If your other capital is below £23,250, the value of your house is normally disregarded for up to 12 weeks from the date at which you enter the care home. After this period the value of your home will be taken into account when calculating your charges.

Some people do not wish to sell their home – or are unable to sell it – when they move into residential care. The Government has recognized this by introducing the Deferred Payments Scheme, which is explained below.

About the Deferred Payments Scheme

Councils must complete a full financial assessment of anyone moving into a residential or nursing home. This is to assess how much they can afford to contribute to the cost of their care.

The Deferred Payments Scheme (DPS) was introduced in 2001 to help people who do not want to sell – or are unable to sell - their home to pay for their care.

If you are a permanent resident in residential or nursing care, and your home is valued at more than the capital limit, you will have to pay the full cost of your care. If you are unable to meet the costs of your care without selling your home – and you can't or would rather not do that - the DPS can help.

The scheme allows your residential or nursing care fees to be paid up front and then claimed back from you when your house is sold.

Your financial assessment officer will be able to talk to you about this option. We would also advise you to seek independent financial advice.

Third party top up payments

You can choose to live in a home that is more expensive than Health & Adults Services would normally pay for when placing someone with your level of need.

If this is what you choose to do, you or someone else will have to pay the difference. This could be a relative or friend or an organisation. We expect that 'third party' to continue to make the top-up payments as long as you are receiving the care.

It is important to be aware that if you or your third party is unable to continue to make the top-up payments, you may have to move into a residential or nursing home that is more appropriate to your level of need.

Service Charges

Nursing care

The National Health Service (NHS) will meet the cost of the residential nursing element of your care if you are in a home that provides nursing care. A registered nurse will assess the level of nursing care you need. The NHS contribution does not affect your financial contribution unless you are paying the full cost of your care.

Intermediate care

You may stay in a residential or nursing care home as part of a package of 'intermediate care'. This might be a short-term stay of up to six weeks after a period in hospital, or it might be to prevent you going into hospital. This service is free of charge.

Respite Care placements are financially assessed as non-residential services". Ask for our leaflet *Charging Information for people who are cared for at home* which explains these charges.

Minimum income levels

Every year the Government sets a minimum weekly income (guaranteed credit level) for everyone who is moving into a permanent placement in a residential or nursing home.

For:

- people over 63 the amount is currently £163.00 a week
- people aged 25 to 60 the amount is £106.65 a week
- people under 25, the amount is £91.45 a week

How we calculate the weekly charge

Example 1:

Client has a basic state pension and no capital (savings of less than £14,250) and is in a long-term placement.

Income

| | |
|--|----------------|
| Basic weekly retirement pension | £125.95 |
| *Pension Credit (to meet minimum income level – see above) | £37.05 |
| TOTAL | £163.00 |
| Less statutory personal allowance | (£24.90) |

Weekly assessed contribution **£138.10**

*The law states everyone with savings of less than £10,000 should have a minimum income of £163.00 per week.

Example 2:

Client has a basic state pension, additional occupational or private pensions, some capital and is in a long-term placement.

Capital

| | |
|--------------------------|------------------|
| National Savings Bank | £1,000.00 |
| Building society account | £9,000.00 |
| ISA | £3,000.00 |
| Savings certificates | £750.00 |
| Premium Bonds | £1,000.00 |
| TOTAL | 14,750.00 |

The first £14,250 of savings is ignored. The extra £500 is assessed under the 'tariff' calculations, producing an additional weekly income of £2.

Income

| | |
|----------------------------------|----------------|
| Basic weekly retirement pension | £125.95 |
| Private weekly pension | £9.00 |
| Occupational weekly pension | £7.00 |
| Weekly tariff amount assessed at | £2.00 |
| Pension Guarantee Credit | £11.05 |
| *Pension Savings credit | £6.77 |
| TOTAL | £161.77 |
| Less personal allowance | (£24.90) |
| Less savings credit allowance | (£5.75) |

Weekly assessed contribution **£131.12**

* Pension Savings Credit element is not payable for new claims from April 2016

Example 3:

Client has capital, pensions and other income, but is not eligible for pension or savings credits and is in short or long term placement.

| | |
|--|----------------|
| <u>Capital</u> | |
| Total savings | £23,250.00 |
| <u>Income</u> | |
| Basic weekly retirement pension | £125.95 |
| Private weekly pension | £54.00 |
| Occupational weekly pension | £44.00 |
| War widows pension | £75.00 |
| Weekly tariff amount assessed at | £36.00 |
| TOTAL | £334.95 |
| Less statutory personal allowance | (£24.90) |
| War widows pension disregard | (£10.00) |
| Extra allowance made by council as not eligible for Pension/Savings Credit | (£5.75) |
| Weekly assessed contribution | £294.30 |

- This person would not be eligible for Pension Guarantee Credit as their income is above £163.00 per week.
- They are not eligible for Pension Savings Credit as their weekly income is above £196.50 per week.
- They may not be eligible for Pension Savings Credit if it is new claim applied on or after April 2016.

All the amounts shown in these examples may be subject to change and are accurate at the time of going to print.

Further Information

The Royal Borough's financial assessment officers are responsible for completing the financial assessment form for residential or nursing placements and they can help you. Their contact details are included at the end of this leaflet.

Our financial assessment officers will help and assist you with any queries about how your weekly contributions are calculated. If you qualify, they can help you claim Income Support, Pension Credit or Savings Credit

If you have an enquiry that relates to the care aspect of your assessment, please contact your assessing officer.

Can I get more information?

If you would like to find out more about the charging system or how it affects you, please contact the Adults and Older People's Services Financial Assessment Team on 020 8921 3759.

Our service standards

Whenever you have contact with the Adults and Older People's Services, you will be treated with courtesy, honesty and respect.

We will work with you and involve you in decisions where appropriate.

We will treat everyone equally, fairly and with respect, regardless of their race, sexuality, disability, age or gender.

Our pledge to you on charging for services

In addition to our normal service standards, you can expect:

- Written notification of your charge.
- Information on how your charge was calculated.
- A statement of your account.
- A response to any appeal within 20 days.

How you can help us

We welcome and value your opinions, so if you have any suggestions about how we can improve our services, or a complaint about something we have done, please write and tell us.

If you think that the service has failed you, you can talk to a member of staff or write to:

Customer Care and Complaints Officer

Customer Care and Complaints Officer
Health & Adults Services
2nd Floor,
The Woolwich Centre,
35 Wellington Street,
Woolwich
SE18 6HQ

Telephone: 020 8921 2385

Email: adults-complaints@royalgreenwich.gov.uk

Contacting Adults and Older People's Services

To make a referral, or if you have any further questions or require more information, please do not hesitate to contact our Contact Assessment Team.

Contact Assessment Team

Contact Assessment Team
Health & Adults Services
Upper Ground Floor
The Woolwich Centre,
35 Wellington Street,
Woolwich,
SE18 6HQ

Telephone: 020 8921 2304

Fax: 020 8921 3392

SMS: 07983 553 380

Email: aops.contact.officers@royalgreenwich.gov.uk

Web: www.royalgreenwich.gov.uk

Financial Assessment and Monitoring Team

Residential/Non Residential Assessments Team
Health & Adults Services
2nd Floor
The Woolwich Centre,
35 Wellington Street,
Woolwich,
SE18 6HQ

Telephone: 020 8921 3759

Email: financial-assessments@royalgreenwich.gov.uk

Mr. Sewa Singh Bahra – Financial Assessment and Monitoring Officer

Email: sewa.bahra@royalgreenwich.gov.uk

Tel: 020 8921 2825

Mob: 07947 308 244

Ms. Karen Brown – Financial Assessment and Monitoring Officer

Email: karen.brown@royalgreenwich.gov.uk

Tel: 020 8921 2940

Mob: 07908 771 063

Mrs. Tajinder Kaur Chaggar – Financial Assessment and Monitoring Officer

Email: tajinder.chaggar@royalgreenwich.gov.uk

Tel: 020 8921 2875

Mob: 07956 543 859

Mr. Savon Coleman – Financial Assessment and Monitoring Officer

Email: savon.coleman@royalgreenwich.gov.uk

Tel: 020 8921 6755
Mob: 07947 157 230

Ms. Diane Rice – Financial Assessment and Monitoring Officer

Email: diane.rice@royalgreenwich.gov.uk

Tel: 020 8921 2728
Mob: 07940 391 703

Ms. Kirsty Widdis – Financial Assessment and Monitoring Officer

Email: kirsty.widdis@royalgreenwich.gov.uk

Tel: 020 8921 2953
Mob: 07958 123 917

Ibrahim Adekoya – Financial Assessment Assistant

Email: ibrahim.adekoya@royalgreenwich.gov.uk

Tel: 020 8921 3041

Ms. Caroline O’Neill – Financial Assessment Assistant

Email: caroline.o'neill@royalgreenwich.gov.uk

Tel: 020 8921 2741

Mrs Danielle Toumba – Financial Assessment Assistant

Email: danielle.toumba@royalgreenwich.gov.uk

Tel: 020 8921 4508